

Action Plan

Grantee: Oakland County, MI

Grant: B-08-UN-26-0004

LOCCS Authorized Amount:	\$ 17,383,776.00
Grant Award Amount:	\$ 17,383,776.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 3,000,000.00
Total Budget:	\$ 20,383,776.00

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

Response: The U. S. Department of Housing and Urban Development's (HUD) Neighborhood Stabilization Program (NSP) was authorized by the Housing and Economic Recovery Act of 2008 (HERA). HERA provides \$4 billion in emergency assistance for the redevelopment of abandoned and foreclosed homes including \$3.92 billion in Neighborhood Stabilization Program (NSP) funds to States and Community Development Block Grant (CDBG) entitlements. The purpose of the NSP is to assist states and local governments in addressing the effects of abandoned and foreclosed properties. HUD has implemented the program by relying upon existing CDBG requirements and making appropriate adjustments to accommodate the directives of HERA.

The following NSP application is considered a substantial amendment to the Oakland County 2008 Annual Action Plan and related 2005-2009 Consolidation Plan. The information that follows is in the order and format provided by HUD. The Oakland County Community & Home Improvement Division has been allocated \$17,383,776 in NSP funds to infuse this one time emergency assistance for the redevelopment of abandoned and foreclosed homes into areas of greatest need. Federal regulations were released on September 29, 2008 which included a description of how HUD would target formula allocations to CDBG entitlement jurisdictions based on:

1. Number and percentage of home foreclosures
2. Number and percentage of homes with subprime mortgages
3. Number and percentage of homes in default

The goals of Oakland County's Neighborhood Stabilization Program (NSP) include:

1. Reduce foreclosed property vacancies
2. Arrest and reverse the decline of neighborhood housing values
3. Enhance the stability of neighborhoods negatively impacted by foreclosure and abandonment
4. Return vacant foreclosed properties to productive use

Oakland County has experienced a 969% increase in the number of Sheriff Deeds overall from 1998-2007. The entire county has been impacted by the foreclosure crisis. Data indicates that some communities lead in foreclosures, others lead in likely foreclosures because of the presence of high cost mortgages and others have been hardest hit with property value changes. Based upon 1st, 2nd, and 3rd quarter data Oakland County Equalization anticipates a 32% overall increase in 2008 Sheriff Deeds. The Sheriff Deeds- Foreclosures on Mortgages Chart below provides the most current information (10/13/08) on the County's overall foreclosure crisis.

It is evident that all of Oakland County has been affected by the foreclosure crisis. However, in distributing NSP funds, grantees are to give priority emphasis and consideration to those metropolitan areas, metropolitan cities, urban areas, rural areas, low- and moderate-income areas, and other areas with the greatest need, including those—

1. with the greatest percentage of home foreclosures;
2. with the highest percentage of homes financed by subprime mortgage related loan;
3. identified by the State or unit of general local government as likely to face a significant rise in the rate of home foreclosures.

The process to determine the County's areas of greatest need analysis of non-urban county CDBG entitlement communities. HUD indicated that these areas including Farmington Hills, Pontiac, Royal Oak, Southfield, and Waterford Township could receive NSP



funds from Oakland County and the State of Michigan. Oakland County considered the needs of Pontiac, Southfield, and Waterford and determined them to be of lower need due to the resources already available to them to address foreclosed properties through NSP. The other communities of Farmington Hills and Royal Oak were not considered to be of highest need compared to those communities that did not have any other available resources to address the effects of abandoned and foreclosed properties.

The first step in narrowing the focus of NSP resources for current urban county participating communities was to analyze data pursuant to the Act and NSP regulation starting with HUD User data on "Middle Income Eligible Areas". This data set indicates whether or not each Census Block Group qualifies as an area of low-, moderate-, and middle-income (LMMI) benefit, where more than 51 percent of the people in the area had incomes less than 120 percent of Area Median Income (AMI). This data was analyzed first based upon the requirement that all NSP funds shall be used to benefit individuals and families whose incomes do not exceed 120 percent of area median income. The following communities contain LMMI eligible benefit areas:

OAKLAND COUNTY AREAS OF GREATEST NEED

Cities	Townships	Villages
Auburn Hills	Addison	Holly
Berkley	Brandon	Lake Orion
Birmingham	Commerce	Leonard
Clawson	Groveland	Milford
Farmington	Holly	Oxford
Ferndale	Highland	Wolverine Lake
Hazel Park	Independence	
Keego Harbor	Lyon	
Madison Heights	Milford	
Novi	Oakland	
Oak Park		Orion
Rochester	Oxford	
Rochester Hills	Rose	
South Lyon	Royal Oak	
Sylvan Lake	Springfield	
Troy	West Bloomfield	
Walled Lake	White Lake	
Wixom		

The following communities do not contain LMMI benefit areas: City of Village of Clarkston, Huntington Woods, Northville, Orchard Lake Village, Pleasant Ridge, Beverly Hills Village, and Franklin Village. Although these communities currently participate in the Oakland County Urban County CDBG program and benefit from county administered programming including the home improvement program for the purposes of NSP they are not identified as areas of greatest need.

As an entitlement, Oakland County distributes funds to participating communities through a formula grant application process. Typically one third of CDBG funds excluding administration are allocated to county administered housing programs that serve all participating communities.

The remaining two thirds are allocated to CDBG eligible programs that are administered by participating communities. The County's strategy for allocating NSP funds follows the 2008 CDBG methodology within the targeting parameters of NSP. NSP programs to be administered by Oakland County Community & Home Improvement include administration (10%), public services (3.7%) for housing counseling and the County's Homebuyer Program for Vacant Foreclosed Properties (1/3 of total allocation minus administration and public services) and target areas of greatest need as described above. The County's Homebuyer Program will provide loans to homebuyers for down payment assistance, closing costs, home improvements or other financing associated with purchasing eligible vacant foreclosed single family homes in targeted areas. Sixty percent of the County's Homebuyer Program total budget of \$4,998,467 or \$2,999,080 is reserved to finance homebuyers with incomes at or below 50% of AMI. The remaining funds of \$1,999,387 are earmarked to assist homebuyers with incomes between 51 and 120 percent of AMI. Applicants whose income falls below 50 percent AMI may qualify for an additional \$5,000 toward down payment assistance to maximize homebuyer participation at this lowest income level.

To follow CDBG allocation precedent, two thirds of available NSP funds after administration and housing counseling allocations are targeted specifically to participating communities. Targeting NSP resources within the areas of greatest need communities requires that the county analyze the most current information available including HUD User data but also local data sets including foreclosure statistics from the Oakland County Clerk Register of Deeds sheriff sales as well as property value data from Oakland County Equalization. The three HUD criteria as listed below were addressed by Oakland County through an analysis of the following factor data:

1. **Greatest percentage of home foreclosures:**
Local Foreclosures to Local Single Family Housing Units (Factor A) - Data from the U.S. Census Bureau, SEMCOG, Oakland County Sheriff Deeds/Oakland County Clerk Register of Deeds were used to develop a ratio comparing the number of foreclosures by CVT to the number of single family housing units per CVT. Local Foreclosures to Total Urban County Foreclosures (Factor B) - This data set based upon Oakland County Sheriff Deeds/Oakland County Clerk Register of Deeds information compares the percentage of foreclosures in each CVT to the total number of foreclosures in the fifty CDBG participating community's.
2. **Highest percentage of homes financed by subprime mortgage related loan:**
Average Subprime Loan Rate by Community (Factor C) - Information from HUD User based on Home Mortgage Disclosure Act (HMDA) data was used to establish an average subprime loan rate for each CVT.
3. **Likely to face a significant rise in the rate of home foreclosures:**
Preliminary Proposed 2009 Percent Change in Residential Property Assessment (Factor D) - Oakland County Equalization provided data on the proposed 2009 percent decrease in residential property assessments per CVT. This data was key to studying the potential of future foreclosures.
Percent of Eligible NSP Areas to Total Eligible NSP Areas (Factor E) - Data from HUD User was used to identify local populations at or below 120 percent of area median income

The existing precedent set by CDBG for the distribution of funds to participating communities through a formula process was met by the development and use of an NSP formula. Data from the five factors was used to in the $((A*2) + B+C+D+E)/5$ formula. The resulting calculation was used to achieve a Neighborhood Destabilization Ratio (NDR) for each participating community.

OAKLAND COUNTY NSP DESTABILIZATION FORMULA $((A*2) + B+C+D+E)/5$



Community	Neighborhood Destabilization Ratio
Hazel Park	0.12236
Oak Park	0.11764
Royal Oak Twp	0.09431
Madison Heights	0.07694
Ferndale	0.07505
Keego Harbor	0.05574
Village of Holly	0.05472
Village of Ortonville	0.05148
ose Twp	0.04995
Holly Twp	0.04035
Lathrup Village	0.04026
Village of Lake Orion	0.04021
White Lake Twp	0.03863
West Bloomfield Twp	0.03826
Brandon Twp	0.03706
Highland Twp	0.03608
Auburn Hills	0.03607
Clawson	0.03549
Oxford Twp	0.03517
Commerce Twp	0.03460
Rochester Hills	0.03288
Berkley	0.03186
Troy	0.03098
Independence Twp	0.03097
Walled Lake	0.02943
Orion Twp	0.02862
Village of Wolverine Lake	0.02744
Village of Milford	0.02733
Village of Leonard	0.02669
Groveland Twp	0.02614
Addison Twp	0.02512
Springfield Twp	0.02380
Village of Oxford	0.02360
Milford Twp	0.02294
Farmington	0.02278
South Lyon	0.02167
Sylvan Lake	0.02130
Novi	0.02074
Rochester	0.01885
Wixom	0.01759
Clarkston	0.01739
Lyon Twp	0.01615
Pleasant Ridge	0.01263
Orchard Lake Village	0.01168
Birmingham	0.01035
Huntington Woods	0.00994
Village of Franklin	0.00962
Village of Beverly Hills	0.00423
Northville	-0.00134
Oakland Twp	-0.14473

Source: Factor A - U.S. Census Bureau, SEMCOG, Oakland County Sheriff Deeds/Oakland County Clerk Register of Deeds, Factor B - Oakland County Sheriff Deeds/Oakland County Clerk Register of Deeds, Factor C - HUD User, Factor D - Oakland County Equalization, Factor E - HUD User

The net effect of these steps was the prioritization of funding to the top quartile communities with the highest NDR including:

OAKLAND COUNTY AREAS OF GREATEST NEED - TOP QUARTILE COMMUNITIES

Cities

- Ferndale
- Hazel Park
- Keego Harbor
- Lathrup Village
- Madison Heights
- Oak Park
- Townships
- Holly
- Rose
- Royal Oak
- Villages
- Holly
- Lake Orion
- Ortonville

Although the City of Lathrup Village and the Village of Ortonville do not meet the first step criteria of having "Middle Income Eligible Areas" they are included in the top quartile of areas of greatest need due to the high Neighborhood Destabilization Ratio for each community.



Distribution and Uses of Funds:

Response: As an entitlement county, Oakland County distributes funds to participating communities through a formula grant application process. The County’s strategy for budget allocations follows current County CDBG allocation methodology within parameters of NSP and allocates NSP as follows:

- 10% Administration funds to Oakland County
- 3.7% Housing Counseling funds to Oakland County
- 1/3 of funds to areas of greatest need for county administered homebuyer assistance program
- 2/3 of funds to areas of greatest need for local administered programs in top quartile communities with highest neighborhood destabilization ratios.

Proposed Neighborhood Stabilization Program (NSP) Revenues

Program Area	Revenue
County Administration (10%)	\$1,738,377
Housing Counseling (3.7%)	\$650,000
Areas of Greatest Need – county administered homebuyer assistance program (1/3)	\$4,998,467
Areas of Greatest Need – highest quartile community allocations (2/3)	\$9,996,932
Total	\$17,383,776

Allocations to community administered programs are based on funding the top quartile of communities having the highest “Neighborhood Destabilization Ratios”.

Proposed Neighborhood Stabilization Program (NSP) Allocations

Program Area	Neighborhood Destabilization Ratio	Allocation
Hazel Park	0.12236	\$1,658,863.41
Oak Park	0.11764	\$1,630,859.79
Royal Oak Twp	0.09431	\$937,101.49
Madison Heights	0.07694	\$1,163,078.12
Ferndale	0.07505	\$1,115,160.44
Keego Harbor	0.05574	\$586,172.27
Vlg of Holly	0.05472	\$612,593.07
Vlg of Ortonville	0.05148	49,932.92
oITpns;nbsp;	0.04035	\$427,731.05
Lathrup Village	0.04026	\$424,379.31
Vlg of Lake Orion	0.04021	\$424,297.07

Areas of greatest need - community administered NSP programs (2/3) in targeted areas \$9,996,932.00

Areas of greatest need - county administered NSP programs (1/3) in targeted areas \$4,998,467.00

County administration (10%) \$1,738,377.00

Public services - housing counseling (3.7%) \$650,000.00

Total Budget \$17,383,776.00

Distribution and Uses of NSP Funds

NSP Eligible Use Activity	Funds
Financing Mechanisms	\$6,078,951.56
Acq Rehab Resale	\$4,948,495.65
Land Banks	\$0
Demolition	\$849,397.35
Redevelopment	\$3,118,554.44
Public Services Housing Counseling	\$650,000.00
Administration	\$1,738,377.00
Total	\$17,383,776.00

Pre-Award Costs - This NSP Substantial Amendment contemplates the expenditure of funding for eligible activities prior to the effective date of the grant agreement. In compliance with 24 CFR 570.200(h) these expenditures shall be limited to general planning and administrative costs, or other costs and activities that are in compliance with the Environmental Review Procedures stated in 24 CFR 58. These pre-award costs will be used for general planning and administration. All other activities will commence on or after the date of the grant agreement. These pre-award costs are not anticipated to have any effect on future grants.

Definitions and Descriptions:

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

Response: The U. S. Department of Housing and Urban Development (HUD) Neighborhood Stabilization Program (NSP) regulations prohibit use of program funding for the “demolition of structures that are not blighted.” NSP regulations define a “blighted structure” as one that “exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.”

In order to arrest and reverse economic decline and neighborhood disinvestment, and to foster and promote neighborhoods in viable, standard condition, Oakland County’s Neighborhood Stabilization Program must plan for and include the elimination of blighted structures. The challenge in defining “blighted structure” in the context of state or local law is that Oakland County is an urban county within a home rule state. As such the County does not impose its own definition of blighted structure on local units of government. In the context of state law the State of Michigan defines “blighted” (Public Act 381 of 1996, MCL 125.2562(e)) as a property that meets any of the following criteria:

1. Has been declared a public nuisance in accordance with a local housing, building, plumbing, fire, or other related code or ordinance;
2. Is an attractive nuisance to children because of physical condition, use, or occupancy;
3. Is a fire hazard or is otherwise dangerous to the safety of persons or property; or
4. Has had the utilities, plumbing, heating, or sewerage permanently disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for its intended use.

Each local unit of government maintains their own definition of “blighted structure” and will be responsible for inspecting NSP properties and verifying the blighted status of each eligible structure. In the absence of local code Oakland County will use the



state of Michigan definition of blighted structure as a minimum standard.

(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: Oakland County will utilize the Detroit Metropolitan Area Fair Market Rent Schedule and HOME Program Rent Schedules as published by the U. S. Department of Housing and Urban Development (HUD) at 24 CFR 92.252 (a), (c), and (f). As a current example, the 2008 HOME Program Rents for the Detroit-Warren-Livonia, MI HUD Metro FMR Area (DET-FMR) are listed in the table below. The DET-FMR is a gross rent figure that includes utilities. Any utilities that are required to be paid by the tenant must be subtracted from the FMR to determine the maximum "affordable rent" rate.

2008 HOME Program Rents Detroit-Warren-Livonia, MI HUD Metro FMR Area (DET-FMR)

Detroit-Warren-Livonia, MI HUD Metro Fair Market Rent (FMR) Area Program

Efficiency (Low HOME Rent Limit 591)(High HOME Rent Limit 591*) (Fair Market Rent 591) (50% Rent Limit 611) (65% Rent Limit 775)

1 Bed (Low HOME Rent Limit 651)(High HOME Rent Limit 673*) (Fair Market Rent 673) (50% Rent Limit 655) (65% Rent Limit 832)

2 Bed (Low HOME Rent Limit 786*) (High HOME Rent Limit 805*) (Fair Market Rent 805) (50% Rent Limit 786) (65% Rent Limit 1001)

3 Bed (Low HOME Rent Limit 908*) (High HOME Rent Limit 963*) (Fair Market Rent 963) (50% Rent Limit 908) (65% Rent Limit 1148)

4 Bed (Low HOME Rent Limit 993) (High HOME Rent Limit 993*) (Fair Market Rent 993) (50% Rent Limit 1013) (65% Rent Limit 1260)

5 Bed (Low HOME Rent Limit 1118*) (High HOME Rent Limit 1142*) (Fair Market Rent 1142) (50% Rent Limit 1118) (65% Rent Limit 1372)

6 Bed (Low HOME Rent Limit 1223*) (High HOME Rent Limit 1291*) (Fair Market Rent 1291) (50% Rent Limit 1223) (65% Rent Limit 1485)

* HOME Program Rent held at last year's level.

"Affordable Rent" shall be defined as:

For assisted households with income at or below 120% of the area median income—the Detroit Metropolitan Area Fair Market Rent (DET-FMR).

For households receiving assistance under NSP activities targeting individuals and families with income at or below 50% of the area median income—the Low HOME Rent, defined as the rent affordable at 50% AMI or DET-FMR, whichever is less.

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

Response: Oakland County will minimally adopt the HOME program's standards for ensuring continued affordability as defined at 24 CFR 92.252 (e) (Renter) and CFR 92.254 (Homeownership).

Periods of Affordability (renter) - The NSP-assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. They must be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

RENTER AFFORDABILITY PERIODS

Rental Housing Activity

Rental Housing Activity	Minimum Affordability Period
Rehabilitation or acquisition of existing housing per unit amount of NSP investment: under \$15,000	5 years
\$15,000 to \$40,000 per unit NSP investment	10 years
Over \$40,000 per unit NSP investment or rehabilitation involving refinancing	15 years
New construction or acquisition of newly constructed housing	20 years

Subsequent rents during the affordability period -

The maximum HOME rent limits are recalculated on a periodic basis after HUD determines fair market rents and median incomes. HUD then provides the new maximum HOME rent limits to participating jurisdictions. Regardless of changes in fair market rents and in median income over time, the HOME rents for a project are not required to be lower than the HOME rent limits for the project in effect at the time of project commitment.

Oakland County must provide project owners with information on updated HOME rent limits so that rents may be adjusted (not to exceed the maximum HOME rent limits in paragraph (f)(1) of this section) in accordance with the written agreement between the participating jurisdiction and the owner. Owners must annually provide the participating jurisdiction with information on rents and occupancy of HOME-assisted units to demonstrate compliance with this section

Any increase in rents for HOME-assisted units is subject to the provisions of outstanding leases, and in any event, the owner must provide tenants of those units not less than 30 days prior written notice before implementing any increase in rents.

Adjustment of HOME rent limits for a particular project -

Changes in fair market rents and in median income over time should be sufficient to maintain the financial viability of a project within the HOME rent limits in this section.

HUD may adjust the HOME rent limits for a project, only if HUD finds that an adjustment is necessary to support the continued financial viability of the project and only by an amount that HUD determines is necessary to maintain continued financial viability of the project. HUD expects that this authority will be used sparingly.

Tenant income - The income of each tenant must be determined initially in accordance with § 92.203(a) (1) (i). In addition, each year during the period of affordability the owner must re-examine each tenant's annual income in accordance with one of the options in § 92.203 selected by the participating jurisdiction. An owner of a multifamily project with an affordability period of 10 years or more who re-examines tenant's annual income through a statement and certification in accordance with § 92.203(a)(1)(ii), must examine the income of each tenant, in accordance with § 92.203(a)(1)(i), every sixth year of the affordability period. Otherwise, an owner who accepts the tenant's statement and certification in accordance with § 92.203(a)(1)(ii) is not required to examine the income of tenants in multifamily or single-family projects unless there is evidence that the tenant's written statement failed

to completely and accurately state information about the family's size or income.

Over-income tenants –

HOME-assisted units continue to qualify as affordable housing despite a temporary noncompliance caused by increases in the incomes of existing tenants if actions satisfactory to HUD are being taken to ensure that all vacancies are filled in accordance with this section until the noncompliance is corrected.

Tenants who no longer qualify as low-income families must pay as rent the lesser of the amount payable by the tenant under State or local law or 30 percent of the family's adjusted income, except that tenants of HOME-assisted units that have been allocated low-income housing tax credits by a housing credit agency pursuant to section 42 of the Internal Revenue Code of 1986 (26 U.S.C. 42) must pay rent governed by section 42. In addition, in projects in which the HOME units are designated as floating pursuant to paragraph (j), tenants who no longer qualify as low-income are not required to pay as rent an amount that exceeds the market rent for comparable, unassisted units in the neighborhood.

Fixed and floating NSP units - In a project containing NSP-assisted and other units, Oakland County may designate fixed or floating NSP units. This designation must be made at the time of project commitment. Fixed units remain the same throughout the period of affordability. Floating units are changed to maintain conformity with the requirements of this section during the period of affordability so that the total number of housing units meeting the requirements of this section remains the same, and each substituted unit is comparable in terms of size, features, and number of bedrooms to the originally designated NSP-assisted unit.

Periods of Affordability (homeownership) -For NSP-assisted homeownership units; the County will impose minimum affordability periods and resale/recapture provisions. These will also be consistent with the requirements of the HOME program. The NSP-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion:

HOMEOWNERSHIP AFFORDABILITY PERIODS

Homeownership Assistance NSP Amount Per Unit	Minimum Affordability Period
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

Resale and recapture - To ensure affordability, Oakland County must impose either resale or recapture requirements. The resale or recapture requirements comply with 24 CFR Part 92.254 5 (i) (ii) standards and have been set forth in the County's current approved consolidated plan. Resale - Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original NSP-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of NSP funds invested in the housing.

Except as provided in paragraph 24 CFR Part 92.254 (a) (5) (i) (B), deed restrictions, covenants running with the land, or other similar mechanisms must be used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.

Oakland County may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

Certain housing may be presumed to meet the resale restrictions (i.e., the housing will be available and affordable to a reasonable range of low-income homebuyers; a low-income homebuyer will occupy the housing as the family's principal residence; and the original owner will be afforded a fair return on investment) during the period of affordability without the imposition of enforcement mechanisms by the participating jurisdiction. The presumption must be based upon a market analysis of the neighborhood in which the housing is located. The market analysis must include an evaluation of the location and characteristics of the housing in the neighborhood (e.g., sale prices, age and amenities of the housing stock, incomes of residents, percentage of owner-occupants) in relation to housing and incomes in the housing market area. An analysis of the current and projected incomes of neighborhood residents for an average period of affordability for homebuyers in the neighborhood must support the conclusion that a reasonable range of low-income families will continue to qualify for mortgage financing. For example, an analysis shows that the housing is modestly priced within the housing market area and that families with incomes of 65% to 80% of area median can afford monthly payments under average FHA terms without other government assistance and housing will remain affordable at least during the next five to seven years compared to other housing in the market area; the size and amenities of the housing are modest and substantial rehabilitation will not significantly increase the market value; the neighborhood has housing that is not currently owned by the occupants, but the participating jurisdiction is encouraging homeownership in the neighborhood by providing homeownership assistance and by making improvements to the streets, sidewalks, and other public facilities and services. If Oakland County in preparing a neighborhood revitalization strategy under § 91.215(e)(2) of its consolidated plan or Empowerment Zone or Enterprise Community application under 24 CFR part 597 has incorporated the type of market data described above, that submission may serve as the required analysis under this section. If Oakland County continues to provide homeownership assistance for housing in the neighborhood, it must periodically update the market analysis to verify the original presumption of continued affordability.

Recapture - Recapture provisions must ensure that Oakland County recoups all or a portion of the NSP assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. Oakland County will structure its recapture provisions based on program design and market conditions. The period of affordability is based upon the total amount of NSP funds subject to recapture described in paragraph (a)(5)(ii)(A)(5) of this section. The following options for recapture requirements are acceptable to HUD. Oakland County may adopt, modify or develop its own recapture requirements for HUD approval. In establishing its recapture requirements, Oakland County is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are

no net proceeds or the net proceeds are insufficient to repay the NSP investment due, Oakland County can only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than NSP funds) and any closing costs.

Recapture entire amount – Oakland County may recapture the entire amount of the NSP investment from the homeowner.

Reduction during affordability period – Oakland County may reduce the NSP investment amount to be recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

Shared net proceeds - If the net proceeds are not sufficient to recapture the full NSP investment (oreducedamounovn 24 CR Part 92.254 (a) (5) (ii) (A) (2)) plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since purchase, Oakland County may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than NSP funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\text{NSP Investment} / \text{NSP Investment} + \text{homeowner investment} \times \text{Net Proceeds} = \text{NSP amount to be recaptured}$$

$$\text{Homeowner Investment} / \text{HOME Investment} + \text{homeowner investment} \times \text{Net Proceeds} = \text{amount to homeowner}$$

Owner investment returned first - Oakland County may permit the homebuyer to recover the homebuyer's entire investment (downpayment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

Amount subject to recapture - The NSP investment that is subject to recapture is based on the amount of NSP assistance that enabled the homebuyer to buy the dwelling unit. This includes any NSP assistance that redced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy).

The recaptured funds must be used to carry out NSP-eligible activities. If the NSP assistance is only used for the development subsidy and therefore not subject to recapture, the resale option must be used.

Lease-purchase - NSP funds may be used to assist homebuyers through lease-purchase programs for existing housing and for housing to be constructed. The housing must be purchased by a homebuyer within 36 months of signing the lease-purchase agreement. The homebuyer must qualify as a low-income family at the time the lease-purchase agreement is signed. If NSP funds are used to acquire housing that will be resold to a homebuyer through a lease-purchase program, the NSP affordability requirements for rental housing in § 92.252 shall apply if the housing is not transferred to a homebuyer within forty-two months after project completion.

Contract to purchase - If NSP funds are used to assist a homebuyer who has entered into a contract to purchase housing to be constructed, the homebuyer must qualify as a low-income family at the time the contract is signed.

Preserving affordability - Notwithstanding § 92.214 (a) (6), to preserve the affordability of housing that was previously assisted with NSP funds and subject to the requirements of § 92.254(a), Oakland County may use additional NSP funds to acquire the housing through a purchase option, right of first refusal, or other preemptive right before foreclosure, or to acquire the housing at the foreclosure sale, to undertake any necessary rehabilitation, and to provide assistance to another homebuyer. The housing must be sold to a new eligible homebuyer in accordance with the requirements of § 92.254(a). Additional NSP funds may not be used if the mortgage in default was funded with NSP funds.

The total amount of original and additional NSP assistance may not exceed the maximum per-unit subsidy amount established under § 92.250. Alternatively to charging the cost to the NSP program under § 92.206, Oakland County may charge the cost to the NSP program under §92.207, as a reasonable administrative cost of its NSP program, so that the additional NSP funds for the housing are not subject to the maximum per-unit subsidy amount.

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

Response: Oakland County will require at a minimum that all NSP funded activities be completed in compliance with Michigan Residential Code. Upon completion the NSP assisted housing unit will meet Certificate of Occupancy (C of O) requirements, Lead Paint Hazard Reduction requirements (HUD 24 CFR Part 35 and Michigan Public Act 368 of 1978, as amended, and all environmental review record mitigation issues have been addressed.

Optional Standards

Energy Efficiency or Conservation measures, as shall be guided by a Home Energy Rating Standards (HERS) audit. [Note: whenever possible/practical, all required or optional improvements shall be implemented in a manner that will promote increased energy efficiency.]

,

1. Exterior improvements (siding, trim, landscaping, etc.) to address aged or "eyesore" conditions and designed to enhance the desirability and property values of the surrounding neighborhood.

2. Replacement of aging household equipment, fixtures or structural components, such as roof, windows, doors, furnace, central air, water heater, stove, refrigerator, washer, dryer, electrical or plumbing service, flooring and cabinets and any other energy efficiency improvements.

3. Barrier-Free Access or Visibility Improvements when requested by an identified eligible homebuyer or in 20% of the assisted-units in a multi-unit structure with more than four units.

4. Changes to the dwelling unit floor plan to more closely accommodate modern use patterns (such as, sufficient closet space, master bedroom, first floor bathroom, kitchen open to family living areas).

5. Window treatments (limited to shades and blinds) to provide privacy or enhance energy efficiency.

,

Low Income Targeting:

Response: Oakland County and the areas of greatest need will use at least 25% of NSP funds received to purchase and rehabilitate vacant and foreclosed properties for housing that serves persons at or below 50% of the area median income. It is anticipated that at least \$4,345,944 will be used for this purpose. This targeted assistance may be provided as rental housing, lease-to-purchase, homebuyer assistance or rehabilitation assistance. If the targeted assistance is offered to low-income homebuyers, closing cost and down payment assistance may also be included in the assistance package. The Oakland County Taskforce on Homelessness and Affordable Housing (the continuum of care agency for our area), and other local housing and



social service providers will be engaged to identify special needs populations that may be underserved by current availability of affordable housing.

Acquisition and Relocation:

Response: For the purposes of this Neighborhood Stabilization Program, the County and its participating communities will ensure compliance with anti-displacement through the purchase of abandoned or foreclosed properties that are vacant. The acquisition of foreclosed upon homes or residential property under this NSP plan shall be at a discount from the current-market appraised value of the property. The maximum reasonable purchase discount will be negotiated taking into consideration the likely "carrying cost" savings to the seller and the current condition of the property. The minimum purchase discount for any NSP-assisted acquisition shall be 5%. The average purchase discount for all NSP-assisted acquisitions shall be not less than 15%.

1. It is expected that after a thorough inspection demolition may be the best and most prudent option for the use of NSP funds. Though the exact number will not be known until a full assessment has taken place it is expected that approximately 39 dwelling units located in low- and moderate-income areas will be demolished as a result of NSP-assisted activities. All units rehabilitated or constructed with NSP funds will be made available to households making no more than 120% of the area median income (AMI).
2. Based upon conservative cost estimates, the twelve targeted communities will use NSP funds to acquire 83 abandoned or foreclosed housing units. 10 of those units may be cleared and the remaining 73 units will be rehabilitated for sale, lease-to-purchase, or rental to LMMI individuals and families.
3. Approximately 102 units will be made available to households making no more than 50% AMI.

Public Comment:

Response: The Oakland County Contract Review process and subsequent request for Board of Commissioner authorization to prepare and submit this amendment provided several opportunities for public input: 1) Oakland County Budget Taskforce Meeting, September 30, 2008; 2) Community & Home Improvement Citizen Advisory Council Meeting, October 22, 2008; 3) Oakland County Board of Commissioners Planning and Building Committee Meeting, November 10, 2008; 4) Oakland County Board of Commissioners Finance Committee Meeting, November 13, 2008; 5) Oakland County Board of Commissioners Full Board Meeting, November 20, 2008. The publication for the 15-day comment period was completed from November 12, 2008 through November 27, 2008 in the Oakland Press. Several comments were received. The substantial amendment to the 2008 action plan was posted on the Oakland County web page at www.oakgov.com/chi from November 12, 2008 until November 27, 2008 and several comments were received. All comments were taken into consideration by the Oakland County Community & Home Improvement Division.

Public Comments Received - NSP regulations require all funds to be used within 18 months from the date of HUD signature on the grant agreements. Any funds not contractually obligated within 18 months must be returned the federal government. Oakland County is requiring NSP funded communities to obligate funds within nine months allowing the County time to reallocate unobligated NSP funds and avoid federal recapture. In response to this requirement a consortium of areas of greatest need communities from southeast Oakland County including the Cities of Ferndale, Hazel Park, Lathrup Village, Madison Height, and Oak Park sent comments encouraging the County to lengthen its nine month timetable for obligation of NSP funds to eighteen months.

Oakland County Community & Home Improvement is a HUD approved housing counseling agency and maintains certified foreclosure counselors on staff. Oakland County is allocating NSP funds to a comprehensive financing/rehabilitation assistance program available throughout its fifty participating communities. In order to maintain control of the process and expedite services within the required NSP timeframe Oakland County has elected to hire one additional NSP foreclosure housing counselor. Oakland Livingston Human Service Agency (OLHSA) submitted a comment requesting the county to reconsider its decision and share some of the NSP housing counseling funds with their agency.

Oakland County recognizes that NSP funds may be used to address rental housing needs as a redevelopment activity and have included rental as an NSP activity in Section G. Community Housing Network submitted a comment recommending that the NSP substantial amendment include the development of affordable rental housing.

Future amendments and opportunities for public comment - Oakland County's Neighborhood Stabilization Program, as described in this document anticipates the generation of program income (net proceeds from resales). Programming and reuse of that program income for any of the activities already described in this document are contemplated by this program and therefore shall not be considered to be an amendment to this plan and shall not be subject to further publiccomment requirements.

Due to the emergency nature of this funding and the desire to implement and complete projects and activities as rapidly as possible, the reallocation of program funding between activities already described in this document is also contemplated by this plan. Therefore, such reallocations shall not be considered to be an amendment to this plan and shall not be subject to further public comment requirements. The Community & Home Improvement Division along with corresponding local agencies are identified as the responsible parties in each of the activities described in this plan. The subsequent engagement of other municipal departments, non-profit service providers, contractors is possible and contemplated during the life of this plan. These engagements, if any, shall not be subject to public comment requirements. The addition of activities not already described in this plan or changes to the Oakland County NSP target area defined in Section B shall be treated as a substantial amendment to this NSP plan and shall be the subject of a 15-day public comment period. Any plan amendment, with or without a required public comment period as described above, shall be subject to any applicable local and federal requirements, reviews and approvals.

Public Comments - There have been no public comments to date.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1	FIN MECH-LMMI	3 OC HB 132231-730860-27010&132235-730898-	3 OC HB Homebuyer Program LMMI



		27010 LM	3 OC HB Homebuyer Program LMMI
2	FIN MECH LI	2 OC HB 132231-730860-27010&132235-730898-27010 LI	2OCCHI Homebuyer Program LI
3	ADMIN	1 OC Administration 172131-730789-27008	1 OC Administration
4	ARR-LI	City Ferndale ARR LI 50% 172134-730006-40300 City Hazel Park ARR LI 50% 172134-730006-40310 City Madison Hts ARR 50% 172134-730006-40360 City Oak Park ARR LI 50% 172134-730006-40390 Twp Rose ARR LI 50% 172134-730006-40150 Twp Royal Oak ARR LI 50% 172134-730006-40160 Vlg Holly ARR LI 50% 172134-730006-40550 Vlg Lk Orion ARR LI 50% 172134-730006-40560	City Ferndale ARR LI 50% City Hazel Park ARR LI City Madison Hts ARR LI 50% City Oak Park ARR LI 50% Twp of Rose ARR LI 50% Twp Royal Oak ARR LI 50% Vlg Holly ARR LI 50% Vlg of Lake Orion ARR LI 50%
5	ARR-LMMI	City Ferndale ARR LM 120% 172134-730007-40300 City Hazel Park ARR LM 120% 172134-730007-40310 City Oak Park ARR LM 120% 172134-730007-40390 Twp Rose ARR LM 120% 172134-730007-40150 Vlg Holly ARR LM 120% 172134-730007-40550	City Ferndale ARR LM 120% City Hazel Park ARR LM 120% City Oak Park ARR LM 120% Twp Rose ARR LM 120% Vlg Holly ARR LM 120%
6	DEMO	City Hazel Park DEMO 172134-730005-40310 City Keego Harbor DEMO 172134-730005-40330 City Madison Hts DEMO 172134-730005-40360 City Oak Park DEMO 172134-730005-40390 Twp Rose DEMO 172134-730005-40150 Twp Royal Oak DEMO 172134-730005-40160 Vlg Ortonville DEMO 172134-730005-40590	City Hazel Park DEMO City Keego Harbor DEMO City Madison Hts DEMO City Oak Park DEMO Twp Rose DEMO Twp Royal Oak DEMO Vlg of Ortonville DEMO
7	REDEV	City Hazel Park REDEV 120% 172134-731573-40310 City Hazel Park REDEV 50% 172134-731572-40310 City Hazel Park REDEV P & R 172134-731332-40310 City Hazel Park REDEV STR 172170-731864-40310 City Keego Harbor REDEV 120% 172134-731573-40330 City Keego Harbor REDEV 50% 172134-731572-40330 City Madison Hts REDEV 50% 172134-731332-40360 City Madison Hts REDEV PF PI Streets 172134-731575 City Oak Park REDEV LM 120% 172134-731573-40390 Twp Rose REDEV HSG 50% 172134-731572-40150	City Hazel Park REDEV LM 120% City Hazel Park REDEV HSG LI 50% City Hazel Park REDEV P&R AREA WIDE City Hazel Park REDEV STREETS City Keego Harbor REDEV LM 120% City Keego Harbor REDEV HSG LI 50% City Madison Heights REDEV 50% HSG City Madison Hts REDEV P & R AREAWIDE City of Madison Heights REDEV PF PI Street Improv City Oak Park REDEV HSG LM 120% Twp Rose REDEV HSG 50%

Twp Royal Oak REDEV Twp of Royal Oak REDEV SIDEWALKS
SIDEWALKS 172134-731745- 172134-731745-401
40160
Vlg Lake Orion REDEV 120% Vlg Lake Orion REDEV 120% HSG
HSG 172170-731573-40560

Vlg Lake Orion REDEV HSG Vlg Lake Orion REDEV HSG 50%
50% 172134-731572-40560

Vlg Ortonville REDEV 50% LI Vlg of Ortonville REDEV LI 50%
172134-731572-40590
Vlg Ortonville REDEV LM Vlg Ortonville REDEV 120% LM
120% 172134-731573-40590

9999

Restricted Balance

No activities in this project



Activities

Project # / Title: 1 / FIN MECH-LMMI

Grantee Activity Number: 3 OC HB 132231-730860-27010&132235-730898-27010 LM

Activity Title: 3 OC HB Homebuyer Program LMMI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

1

Projected Start Date:

09/28/2008

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

FIN MECH-LMMI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,086,785.13

Other Funds: \$ 0.00

Total Funds: \$ 4,086,785.13

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
150		150	100.00
150		150	100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

150

150



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Oakland County Community & Home Improvement

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Oakland County Community & Home Improvement	Unknown	\$ 2,323,469.00

Location Description:

Oakland County Areas of Greatest Need

Activity Description:

The Oakland County Homebuyer Program offers down payment assistance, rehabilitation assistance or a combination of the two for the purchase of vacant residential properties that have been abandoned or foreclosed. These properties must be occupied by a qualified homebuyer as a primary residence. In addition, they must be located in one of the areas of greatest need. The County will provide 0% deferred loans as soft second financial assistance to households at or below 120% of Area Median Income (AMI) with an emphasis on serving households at or below 50% of AMI. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. Homebuyers are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. This program will enable the homebuyer to purchase a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note. Households whose incomes are equal to or less than 120% AMI must qualify for a 30 year fixed rate mortgage based on 51% of the home's final cost including purchase price and rehabilitation. Oakland County will finance 49% of the cost for down payment assistance and/or rehabilitation.

Project # / Title: 2 / FIN MECH LI

Grantee Activity Number: 2 OC HB 132231-730860-27010&132235-730898-27010 LI
Activity Title: 2OCCHI Homebuyer Program LI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

2

Projected Start Date:

09/28/2008

Project Draw Block by HUD:

Activity Status:

Under Way

Project Title:

FIN MECH LI

Projected End Date:

07/31/2013

Project Draw Block Date 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 Draw Block Date by HUD:

Total Budget: \$ 3,244,939.84

Other Funds: \$ 0.00

Total Funds: \$ 3,244,939.84

Program Income Account:

HOMEBUYER PROGRAM

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	50	50		100.00
# of Households	50	50		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

Total

50

of Housing Units

50

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Oakland County Community & Home Improvement

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Oakland County Community & Home Improvement

Organization Type

Unknown

Proposed Budget

\$ 3,244,939.84

Location Description:

Oakland County Areas of Greatest Need

Activity Description:

The Oakland County Homebuyer Program offers down payment assistance, rehabilitation assistance or a combination of the two for the purchase of vacant residential properties that have been abandoned or foreclosed. These properties must be occupied by a qualified homebuyer as a primary residence. In addition, they must be located in one of the areas of greatest need. The County will provide 0% deferred loans as soft second financial assistance to households at or below 120% of Area Median Income (AMI) with an emphasis on serving households at or below 50% of AMI. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. Homebuyers are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. This program will enable the homebuyer to purchase a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The total down payment and or rehabilitation assistance is subject to recapture



when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note. Households whose incomes are equal to or less than 120% AMI must qualify for a 30 year fixed rate mortgage based on 51% of the home's final cost including purchase price and rehabilitation. Oakland County will finance 49% of the cost for down payment assistance and/or rehabilitation.

Project # / Title: 3 / ADMIN

Grantee Activity Number: 1 OC Administration 172131-730789-27008
Activity Title: 1 OC Administration

Activity Type:

Administration

Project Number:

3

Projected Start Date:

09/28/2008

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)

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

ADMIN

Projected End Date:

07/31/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,971,820.62

Other Funds: \$ 0.00

Total Funds: \$ 1,971,820.62



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Oakland County Community & Home Improvement

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Oakland County Community & Home Improvement	Unknown	\$ 1,971,820.62

Location Description:

Oakland County Community & Home Improvement 250 Elizabeth Lake Rd Ste 1900 Pontiac, MI 48341-0414

Activity Description:

Program administration costs associated with implementation of the Oakland County Neighborhood Stabilization Program. Funding for general grant administration and planning activities. Activity may include appraisal, inspection, and other project soft costs for properties that are not moved forward to completion.

From: Spradlin, Carla [mailto:spradlinc@oakgov.com]

Sent: Thursday, June 16, 2011 8:55 AM

To: McGoy, Portia D

Cc: Riethk@oakgov.com

Subject: RE: Status of NSP 1 QPR

Good Morning Portia -

I spoke to Karry and we would like to remove the response to admin costs...Costs may include appraisal, inspection and other project soft costs for properties that are not moved forward to completion. We did not include these costs in admin for any of the quarters so far and will continue to allocate them directly to project costs as needed.

Thanks

Carla Spradlin, Grant Compliance & Program Coor.

Oakland County Community & Home Improvement

250 Elizabeth Lake Road Suite 1900

Pontiac MI 48341-0414

(248) 858-5312

(248) 858-5311 fax

www.oakgov.com/chi

OLD DESC: Program administration costs associated with implementation of the Oakland County Neighborhood Stabilization Program. Funding for general grant administration and planning activities. Activity may include appraisal, inspection, and other project soft costs for properties that are not moved forward to completion.

NEW OLD DESC: Program administration costs associated with implementation of the Oakland County Neighborhood Stabilization Program. Funding for general grant administration and planning activities.

Project # / Title: 4 / ARR-LI

Grantee Activity Number: City Ferndale ARR LI 50% 172134-730006-40300



Activity Title: City Ferndale ARR LI 50%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 475,019.98

Other Funds: \$ 0.00

Total Funds: \$ 475,019.98

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	10	10		100.00
# of Households	10	10		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

#Light fixtures (outdoors) replaced

Total

10

10

10

10

12

12

4

10

10

28



#Light Fixtures (indoors) replaced	80
#Replaced hot water heaters	10
#Replaced thermostats	10
#Efficient AC added/replaced	
#High efficiency heating plants	8
#Additional Attic/Roof Insulation	10
#Energy Star Replacement Windows	4
# of Properties	10

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Ferndale

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Ferndale	Unknown	\$ 324,516.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Ferndale 173000 1 Ferndale 173000 2 Ferndale 173000 3 Ferndale 173000 4 Ferndale 173000 5 Ferndale 173000 6 Ferndale 173100 1 Ferndale 173100 2 Ferndale 173100 3 Ferndale 173200 1 Ferndale 173300 1 Ferndale 173300 2 Ferndale 173400 1 Ferndale 173400 2 Ferndale 173400 3 Ferndale 173400 4 Ferndale 173400 5 Ferndale 173500 1 Ferndale 173500 2 Ferndale 173600 1

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this



homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: City Hazel Park ARR LI 50% 172134-730006-40310

Activity Title: City Hazel Park ARR LI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 321,380.68

Other Funds: \$ 0.00

Total Funds: \$ 321,380.68

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

Total

3

3

3

3

4

3

2

2

2



#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	29
#Replaced hot water heaters	2
#Replaced thermostats	1
#Efficient AC added/replaced	3
#High efficiency heating plants	2
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	2
# of Properties	3

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hazel Park1	Unknown	\$ 211,380.68

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Hazel Park 175000 1 Hazel Park 175000 2 Hazel Park 175000 3 Hazel Park 175000 4 Hazel Park 175100 1 Hazel Park 175100 2 Hazel Park 175100 3 Hazel Park 175100 4 Hazel Park 175100 5 Hazel Park 175100 6 Hazel Park 175100 7 Hazel Park 175200 1 Hazel Park 175200 2 Hazel Park 175200 3 Hazel Park 175200 4 Hazel Park 175200 5 Hazel Park 175200 6 Hazel Park 175300 1 Hazel Park 175300 2 Hazel Park 175300 3 Hazel Park 175300 4 Hazel Park 175300 5 Hazel Park 175300 6 Hazel Park 175300 7

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to



buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: City Madison Hts ARR 50% 172134-730006-40360

Activity Title: City Madison Hts ARR LI 50%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 348,307.46

Other Funds: \$ 0.00

Total Funds: \$ 348,307.46

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced



#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	3
#Replaced hot water heaters	3
#Replaced thermostats	2
#Efficient AC added/replaced	2
#High efficiency heating plants	3
#Additional Attic/Roof Insulation	2
#Energy Star Replacement Windows	1
# of Properties	5

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Madison Heights

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Madison Heights	Unknown	\$ 313,078.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Madison Heights 181000 1 Madison Heights 181000 2 Madison Heights 181100 1 Madison Heights 181100 2 Madison Heights 181100 3 Madison Heights 181100 4 Madison Heights 181200 1 Madison Heights 181200 2 Madison Heights 181200 3 Madison Heights 181200 4 Madison Heights 181300 1 Madison Heights 181300 2 Madison Heights 181300 3 Madison Heights 181400 1 Madison Heights 181400 2 Madison Heights 181400 3 Madison Heights 181400 4 Madison Heights 181500 1 Madison Heights 181500 2 Madison Heights 181600 1 Madison Heights 181600 2 Madison Heights 181600 3

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the



subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: City Oak Park ARR LI 50% 172134-730006-40390

Activity Title: City Oak Park ARR LI 50%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,251,868.62

Other Funds: \$ 0.00

Total Funds: \$ 1,251,868.62

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

Total

3

3

3

3

3

3

3

3

3

3

3

3

3

3

3



#Light fixtures (outdoors) replaced	3
#Light Fixtures (indoors) replaced	3
#Replaced hot water heaters	3
#Replaced thermostats	3
#Efficient AC added/replaced	3
#High efficiency heating plants	3
#Additional Attic/Roof Insulation	3
#Energy Star Replacement Windows	3
# of Properties	3

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Oak Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Oak Park1	Unknown	\$ 1,251,868.62

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Oak Park 171000 1 Oak Park 171000 2 Oak Park 171000 3 Oak Park 171000 4 Oak Park 171000 5 Oak Park 171100 1 Oak Park 171100 2 Oak Park 171100 3 Oak Park 171200 1 Oak Park 171200 2 Oak Park 171200 3 Oak Park 171300 1 Oak Park 171300 2 Oak Park 171400 1 Oak Park 171400 2 Oak Park 171400 3 Oak Park 171400 4 Oak Park 171400 5 Oak Park 171500 1 Oak Park 171500 2 Oak Park 171600 1 Oak Park 172400 1

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in



the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: Twp Rose ARR LI 50% 172134-730006-40150
Activity Title: Twp of Rose ARR LI 50%

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 4

Project Title:
 ARR-LI

Projected Start Date:
 09/28/2008

Projected End Date:
 07/31/2013

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: \$ 255,149.42

Other Funds: \$ 0.00

Total Funds: \$ 255,149.42

Environmental Assessment:
 COMPLETED

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
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units ζ other green	
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	1
#Low flow toilets	1
#Units with solar panels	
#Dishwashers replaced	2
#Clothes washers replaced	1
#Refrigerators replaced	2
#Light fixtures (outdoors) replaced	1



#Light Fixtures (indoors) replaced	1
#Replaced hot water heaters	1
#Replaced thermostats	
#Efficient AC added/replaced	1
#High efficiency heating plants	
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	2
# of Properties	2

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Twp of Rose

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Twp of Rose	Unknown	\$ 273,691.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Rose Twp 125000 1 Rose Twp 125000 2 Rose Twp 125600 1 Rose Twp 125600 2

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when



property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: Twp Royal Oak ARR LI 50% 172134-730006-40160

Activity Title: Twp Royal Oak ARR LI 50%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 272,718.00

Other Funds: \$ 0.00

Total Funds: \$ 272,718.00

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

Total

3

3

3

3

3

3

3

3

3

3

3

3

3

3

3



#Light fixtures (outdoors) replaced	3
#Light Fixtures (indoors) replaced	3
#Replaced hot water heaters	3
#Replaced thermostats	3
#Efficient AC added/replaced	3
#High efficiency heating plants	3
#Additional Attic/Roof Insulation	3
#Energy Star Replacement Windows	3
# of Properties	3

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Twp of Royal Oak

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Twp of Royal Oak	Unknown	\$ 272,718.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Royal Oak Twp 172500 1 Royal Oak Twp 172500 2

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an



income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: Vlg Holly ARR LI 50% 172134-730006-40550
Activity Title: Vlg Holly ARR LI 50%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 210,740.54

Other Funds: \$ 0.00

Total Funds: \$ 210,740.54

Proposed Beneficiaries

of Households

Total

1

Low

1

Mod

Low/Mod%

100.00

Proposed Accomplishments

of Housing Units

Total

1

ELI Households (0-30% AMI)

of Properties

1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Village of Holly

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Village of Holly

Organization Type

Unknown

Proposed Budget

\$ 183,778.00

Location Description:



Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: Vlg Lk Orion ARR LI 50% 172134-730006-40560

Activity Title: Vlg of Lake Orion ARR LI 50%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,346.37

Other Funds: \$ 0.00

Total Funds: \$ 4,346.37

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

of Properties

Total

1

1

1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Vlg of Lake Orion

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Vlg of Lake Orion

Organization Type

Unknown

Proposed Budget

\$ 4,571.37



Location Description:

CT 129000 1, 2, 3

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.

Project # / Title: 5 / ARR-LMMI
Grantee Activity Number: City Ferndale ARR LM 120% 172134-730007-40300
Activity Title: City Ferndale ARR LM 120%
Activity Type:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

5

Project Title:

ARR-LMMI

Projected Start Date:

09/28/2008

Projected End Date:

07/31/2013

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

Total Budget: \$ 823,043.02

Other Funds: \$ 0.00

Total Funds: \$ 823,043.02

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	18		18	100.00
# of Households	18		18	100.00

of Households

Proposed Accomplishments

of Singlefamily Units

Total

18

of Housing Units

18

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

18

#Units exceeding Energy Star

#Units with bus/rail access

18

#Low flow showerheads

20

#Low flow toilets

24

#Units with solar panels

#Dishwashers replaced

10

#Clothes washers replaced

18

#Refrigerators replaced

18

#Light fixtures (outdoors) replaced

40

#Light Fixtures (indoors) replaced

130

#Replaced hot water heaters

14

#Replaced thermostats

18

#Efficient AC added/replaced

2

#High efficiency heating plants

18

#Additional Attic/Roof Insulation

18

#Energy Star Replacement Windows

12

of Properties

18



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Ferndale

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Ferndale	Unknown	\$ 973,547.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Ferndale 173100 1 Ferndale 173100 2 Ferndale 173100 3 Ferndale 173200 1 Ferndale 173300 1 Ferndale 173300 2 Ferndale 173400 1 Ferndale 173400 2 Ferndale 173400 3 Ferndale 173400 4 Ferndale 173400 5 Ferndale 173500 1 Ferndale 173500 2 Ferndale 173600 1

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: City Hazel Park ARR LM 120% 172134-730007-40310
Activity Title: City Hazel Park ARR LM 120%

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 5
Projected Start Date:
 09/28/2008
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
Environmental Assessment:
 COMPLETED
Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way
Project Title:
 ARR-LMMI
Projected End Date:
 07/31/2013
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 131,526.23
Other Funds: \$ 0.00
Total Funds: \$ 131,526.23

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
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Units deconstructed	
#Sites re-used	1
#Units exceeding Energy Star	
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	
#Units with solar panels	
#Dishwashers replaced	
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	3



#Light Fixtures (indoors) replaced	11
#Replaced hot water heaters	1
#Replaced thermostats	1
#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	16
# of Properties	1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hazel Park1	Unknown	\$ 252,910.48

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Hazel Park 175000 1 Hazel Park 175000 2 Hazel Park 175000 3 Hazel Park 175000 4 Hazel Park 175100 1 Hazel Park 175100 2 Hazel Park 175100 3 Hazel Park 175100 4 Hazel Park 175100 5 Hazel Park 175100 6 Hazel Park 175100 7 Hazel Park 175200 1 Hazel Park 175200 2 Hazel Park 175200 3 Hazel Park 175200 4 Hazel Park 175200 5 Hazel Park 175200 6 Hazel Park 175300 1 Hazel Park 175300 2 Hazel Park 175300 3 Hazel Park 175300 4 Hazel Park 175300 5 Hazel Park 175300 6 Hazel Park 175300 7

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in



the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: City Oak Park ARR LM 120% 172134-730007-40390

Activity Title: City Oak Park ARR LM 120%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

5

Projected Start Date:

09/28/2008

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LMMI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,106,401.79

Other Funds: \$ 0.00

Total Funds: \$ 1,106,401.79

Proposed Beneficiaries

Owner Households

Total

Low

Mod

Low/Mod%

18

18

100.00

of Households

18

18

100.00

Proposed Accomplishments

of Singlefamily Units

Total

18

of Housing Units

18

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

18

#Units with bus/rail access

#Low flow showerheads

18

#Low flow toilets

18

#Units with solar panels

#Dishwashers replaced

18

#Clothes washers replaced

18

#Refrigerators replaced

18

#Light fixtures (outdoors) replaced

18



#Light Fixtures (indoors) replaced	18
#Replaced hot water heaters	18
#Replaced thermostats	18
#Efficient AC added/replaced	18
#High efficiency heating plants	18
#Additional Attic/Roof Insulation	18
#Energy Star Replacement Windows	18
# of Properties	18

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Oak Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Oak Park1	Unknown	\$ 973,384.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Oak Park 171000 1 Oak Park 171000 2 Oak Park 171000 3 Oak Park 171000 4 Oak Park 171000 5 Oak Park 171100 1 Oak Park 171100 2 Oak Park 171100 3 Oak Park 171200 1 Oak Park 171200 2 Oak Park 171200 3 Oak Park 171300 1 Oak Park 171300 2 Oak Park 171400 1 Oak Park 171400 2 Oak Park 171400 3 Oak Park 171400 4 Oak Park 171400 5 Oak Park 171500 1 Oak Park 171500 2 Oak Park 171600 1 Oak Park 172400 1

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this



homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: Twp Rose ARR LM 120% 172134-730007-40150

Activity Title: Twp Rose ARR LM 120%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

5

Projected Start Date:

09/28/2008

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LMMI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 163,687.35

Other Funds: \$ 0.00

Total Funds: \$ 163,687.35

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
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	
#Low flow toilets	
#Units with solar panels	
#Dishwashers replaced	
#Clothes washers replaced	
#Refrigerators replaced	
#Light fixtures (outdoors) replaced	



#Light Fixtures (indoors) replaced	
#Replaced hot water heaters	
#Replaced thermostats	
#Efficient AC added/replaced	
#High efficiency heating plants	
#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:

Twp of Rose

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Twp of Rose	Unknown	\$ 181,072.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Rose Twp 125000 1 Rose Twp 125000 2 Rose Twp 125600 1 Rose Twp 125600 2

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when



property ownership is transferred to another party based upon federal affordability requirements. The assistance will be secured with a mortgage and mortgage note.



Grantee Activity Number: Vlg Holly ARR LM 120% 172134-730007-40550

Activity Title: Vlg Holly ARR LM 120%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

5

Projected Start Date:

09/28/2008

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ARR-LMMI

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 279,479.23

Other Funds: \$ 0.00

Total Funds: \$ 279,479.23

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

#Light fixtures (outdoors) replaced

Total

2

2

2

2

2

2

2

2

2



#Light Fixtures (indoors) replaced	2
#Replaced hot water heaters	2
#Replaced thermostats	2
#Efficient AC added/replaced	2
#High efficiency heating plants	2
#Additional Attic/Roof Insulation	2
#Energy Star Replacement Windows	2
# of Properties	2

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Village of Holly

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Village of Holly	Unknown	\$ 428,815.00

Location Description:

CT 124500 BG 4, 5, 6, 7

Activity Description:

After acquiring properties that it was determined will be rehabilitated for sale/rental to owner-occupants/tenants, the subrecipient may either self administer or assign the properties to participating entities (qualified pre-approved developers, both for-profit and non-profit) who will be responsible for the activity. After rehabilitation the units will be sold/leased to households making no more than 120% AMI. It is anticipated that this activity will be used to meet the requirement that 25% of the NSP grant be used to assist households making no more than 50% AMI, though in some cases, the eligible homebuyers/tenants may have higher incomes. The specific properties will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on availability of foreclosed moderately priced properties. Subrecipients will partner with responsible entities to select properties in the top quartile areas of greatest need that help meet the needs of individuals/families meeting the income requirements established for this activity. Disposition of these properties to responsible entities may include outright sale to or an equity sharing agreement. Program income obtained from disposition under any arrangement may be used to expand the scope of this activity and grow the number of units to be available to individuals/families meeting program requirement. These homes will be monitored through the same process that is used to monitor HOME projects. These properties must be occupied by qualified homebuyers/renters as their primary residence. The purchase price of the property must reflect at least 1% less than current market appraised value taking into account current property condition to ensure that the purchasers are paying below market value for the home. This program will enable the homebuyer/renter to purchase/lease a home that meets Housing Quality Standards with improvements that meet MI Residential Code and keep monthly mortgage payments affordable. The period of affordability for each NSP assisted unit will be modeled after the HOME affordability requirements and based on the amount of permanent subsidy. All homebuyers receiving assistance through this activity are required to complete eight hours of pre and post purchase housing counseling with Oakland County HUD approved housing counselors. In order to meet the objective of homeownership, the subrecipients may offer potential homebuyers several options to achieve that goal including: lease with option to buy in a specified time frame; outright purchase with the potential for down payment and closing cost assistance in the form of a 0% interest payment deferred loans, or a shared equity agreement. If a home acquired through this homebuyer activity is not able to be sold to a homebuyer within a reasonable period of time such home may be temporarily rented to a household at less than 120% AMI and sold at a later date or leased with option to buy to an income qualified household. The total down payment and or rehabilitation assistance is subject to recapture when property ownership is transferred to another party based upon federal affordability requirements. The assistance



will be secured with a mortgage and mortgage note.

Project # / Title: 6 / DEMO

Grantee Activity Number: City Hazel Park DEMO 172134-730005-40310
Activity Title: City Hazel Park DEMO

Activity Type:

Clearance and Demolition

Project Number:

6

Projected Start Date:

09/28/2008

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

Environmental Assessment:

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

DEMO

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 113,382.15

Other Funds: \$ 0.00

Total Funds: \$ 113,382.15

Proposed Accomplishments

of Properties

Total

4



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hazel Park1	Unknown	\$ 100,000.00

Location Description:

Community CT BG Hazel Park 175000 1 Hazel Park 175000 2 Hazel Park 175000 3 Hazel Park 175000 4 Hazel Park 175100 1 Hazel Park 175100 2 Hazel Park 175100 3 Hazel Park 175100 4 Hazel Park 175100 5 Hazel Park 175100 6 Hazel Park 175100 7 Hazel Park 175200 1 Hazel Park 175200 2 Hazel Park 175200 3 Hazel Park 175200 4 Hazel Park 175200 5 Hazel Park 175200 6 Hazel Park 175300 1 Hazel Park 175300 2 Hazel Park 175300 3 Hazel Park 175300 4 Hazel Park 175300 5 Hazel Park 175300 6 Hazel Park 175300 7

Activity Description:

NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing adjacent property compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.



Grantee Activity Number: City Keego Harbor DEMO 172134-730005-40330

Activity Title: City Keego Harbor DEMO

Activity Type:

Clearance and Demolition

Project Number:

6

Projected Start Date:

09/28/2008

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

Environmental Assessment:

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

DEMO

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 25,618.14

Other Funds: \$ 0.00

Total Funds: \$ 25,618.14

Proposed Accomplishments

of Properties

Total

6

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Keego Harbor

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Keego Harbor

Organization Type

Unknown

Proposed Budget

\$ 50,000.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Keego Harbor 154200 1 Keego Harbor 154200 2 Keego Harbor 154200 3



Activity Description:

NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing adjacent property compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.



Grantee Activity Number: City Madison Hts DEMO 172134-730005-40360

Activity Title: City Madison Hts DEMO

Activity Type:

Clearance and Demolition

Project Number:

6

Projected Start Date:

09/28/2008

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

Environmental Assessment:

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

DEMO

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 222,892.28

Other Funds: \$ 0.00

Total Funds: \$ 222,892.28

Proposed Accomplishments

of Properties

Total

5

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Madison Heights

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Madison Heights

Organization Type

Unknown

Proposed Budget

\$ 230,000.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Madison Heights 181000 1 Madison Heights 181000 2 Madison Heights 181100 1 Madison Heights 181100 2 Madison Heights 181100 3 Madison Heights 181100 4 Madison Heights 181200 1 Madison Heights 181200 2 Madison Heights 181200 3 Madison Heights 181200 4 Madison Heights 181300 1 Madison Heights 181300 2 Madison Heights 181300 3 Madison



Heights 181400 1 Madison Heights 181400 2 Madison Heights 181400 3 Madison Heights 181400 4 Madison Heights 181500 1
Madison Heights 181500 2 Madison Heights 181600 1 Madison Heights 181600 2 Madison Heights 181600 3

Activity Description:

NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMIMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing the adjacent property’s compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMIMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMIMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.



Grantee Activity Number: City Oak Park DEMO 172134-730005-40390
Activity Title: City Oak Park DEMO

Activity Type:
 Clearance and Demolition

Project Number:
 6

Projected Start Date:
 09/28/2008

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

Environmental Assessment:

Benefit Report Type:
 NA

Activity Status:
 Under Way
Project Title:
 DEMO

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 90,247.98
Other Funds: \$ 0.00
Total Funds: \$ 90,247.98

Proposed Accomplishments
 # of Properties

Total
 4

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Oak Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Oak Park1	Unknown	\$ 90,247.98

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Oak Park 171000 1 Oak Park 171000 2 Oak Park 171000 3 Oak Park 171000 4 Oak Park 171000 5 Oak Park 171100 1 Oak Park 171100 2 Oak Park 171100 3 Oak Park 171200 1 Oak Park 171200 2 Oak Park 171200 3 Oak Park 171300 1 Oak Park 171300 2 Oak Park 171400 1 Oak Park 171400 2 Oak Park 171400 3 Oak Park 171400 4 Oak Park 171400 5 Oak Park 171500 1 Oak Park 171500 2 Oak Park 171600 1 Oak Park 172400 1



Activity Description:

NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing adjacent property compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.



Grantee Activity Number: Twp Rose DEMO 172134-730005-40150
Activity Title: Twp Rose DEMO

Activity Type:
 Clearance and Demolition

Project Number:
 6

Projected Start Date:
 09/28/2008

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 NA

Activity Status:
 Under Way

Project Title:
 DEMO

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 52,629.18

Other Funds: \$ 0.00

Total Funds: \$ 52,629.18

Proposed Accomplishments

of Properties

Total

2

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Twp of Rose

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Twp of Rose

Organization Type

Unknown

Proposed Budget

\$ 70,000.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Rose Twp 125000 1 Rose Twp 125000 2 Rose Twp 125600 1 Rose Twp 125600 2

Activity Description:



NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing the adjacent property's compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.



Grantee Activity Number: Twp Royal Oak DEMO 172134-730005-40160
Activity Title: Twp Royal Oak DEMO

Activity Type:
 Clearance and Demolition

Project Number:
 6

Projected Start Date:
 09/28/2008

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 NA

Activity Status:
 Under Way

Project Title:
 DEMO

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 660,554.77

Other Funds: \$ 0.00

Total Funds: \$ 660,554.77

Proposed Accomplishments

of Housing Units

of public facilities

Total

12

1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Twp of Royal Oak

Proposed budgets for organizations carrying out Activity:

Responsible Organization
 Twp of Royal Oak

Organization Type
 Unknown

Proposed Budget
 \$ 702,825.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Royal Oak Twp 172500 1 Royal Oak Twp 172500 2



Activity Description:

NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing adjacent property compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.



Grantee Activity Number: Vlg Ortonville DEMO 172134-730005-40590
Activity Title: Vlg of Ortonville DEMO

Activity Type:
 Clearance and Demolition

Activity Status:
 Under Way

Project Number:
 6

Project Title:
 DEMO

Projected Start Date:
 09/28/2008

Projected End Date:
 07/31/2013

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

Total Budget: \$ 47,154.87

Other Funds: \$ 0.00

Total Funds: \$ 47,154.87

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 NA

Proposed Accomplishments
 # of Properties

Total
 2

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Vlg of Ortonville

Proposed budgets for organizations carrying out Activity:

Responsible Organization
 Vlg of Ortonville

Organization Type
 Unknown

Proposed Budget
 \$ 41,933.00

Location Description:
 Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Ortonville 122900 1

Activity Description:
 NSP top quartile areas of greatest need communities (subrecipients) may self administer or contract for the



administration of this project with a participating entity (qualified pre-approved developers, both for-profit and non-profit). Acquisition and clearance of blighted properties. Refer to definition of blight in Section C As described in Section E, the clearance of blighted properties is expected to be of substantial benefit to the top quartile areas of greatest need LMMI-neighborhoods in which the properties are located. The cleared properties may be offered for resale at current market price and sold to adjacent property owner(s) to increase substandard lot widths, or sold to any buyer for future development. If the adjacent property owner-occupants are income eligible (120% AMI), the cleared property may be conveyed or donated at less than market rate, for the purpose of increasing adjacent property compliance with zoning, building, or fire safety codes and standards. Cleared properties may be retained and redeveloped for CDBG-eligible public uses (such as a tot park, community garden, or expansion of a neighborhood facility). Property may also be conveyed or donated to a Community-Based Development Organization (CBDO) for new LMMI housing construction. Term of assistance and continued affordability requirements (as described in Section C (3)) shall not apply to market rate dispositions of cleared property located in LMMI-eligible areas. All other dispositions shall comply with applicable provisions of Section C (3). The purchase price of the property must reflect at least 1% less than current market appraised value.

Project # / Title: 7 / REDEV

Grantee Activity Number: City Hazel Park REDEV 120% 172134-731573-40310

Activity Title: City Hazel Park REDEV LM 120%

Activity Type:

Construction of new housing

Project Number:

7

Projected Start Date:

09/28/2008

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

REDEV

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 656,509.97

Other Funds: \$ 0.00

Total Funds: \$ 656,509.97

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
4		4	100.00



# of Households	4	4	100.00
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Proposed Accomplishments

	Total
# of Singlefamily Units	4
# of Housing Units	4
Activity funds eligible for DREF (Ike Only)	
#Units \geq other green	
#Sites re-used	4
#Units exceeding Energy Star	
#Units with bus/rail access	4
#Low flow showerheads	6
#Low flow toilets	6
#Units with solar panels	

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hazel Park1	Unknown	\$ 292,696.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Hazel Park 175000 1 Hazel Park 175000 2 Hazel Park 175000 3 Hazel Park 175000 4 Hazel Park 175100 1 Hazel Park 175100 2 Hazel Park 175100 3 Hazel Park 175100 4 Hazel Park 175100 5 Hazel Park 175100 6 Hazel Park 175100 7 Hazel Park 175200 1 Hazel Park 175200 2 Hazel Park 175200 3 Hazel Park 175200 4 Hazel Park 175200 5 Hazel Park 175200 6 Hazel Park 175300 1 Hazel Park 175300 2 Hazel Park 175300 3 Hazel Park 175300 4 Hazel Park 175300 5 Hazel Park 175300 6 Hazel Park 175300 7

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.





Grantee Activity Number: City Hazel Park REDEV 50% 172134-731572-40310

Activity Title: City Hazel Park REDEV HSG LI 50%

Activity Type:

Construction of new housing

Project Number:

7

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

REDEV

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 433,818.20

Other Funds: \$ 0.00

Total Funds: \$ 433,818.20

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

Total

3

3

3

3

3

3



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hazel Park1	Unknown	\$ 723,797.84

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Hazel Park 175000 1 Hazel Park 175000 2 Hazel Park 175000 3 Hazel Park 175000 4 Hazel Park 175100 1 Hazel Park 175100 2 Hazel Park 175100 3 Hazel Park 175100 4 Hazel Park 175100 5 Hazel Park 175100 6 Hazel Park 175100 7 Hazel Park 175200 1 Hazel Park 175200 2 Hazel Park 175200 3 Hazel Park 175200 4 Hazel Park 175200 5 Hazel Park 175200 6 Hazel Park 175300 1 Hazel Park 175300 2 Hazel Park 175300 3 Hazel Park 175300 4 Hazel Park 175300 5 Hazel Park 175300 6 Hazel Park 175300 7

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.

Grantee Activity Number: City Hazel Park REDEV P & R 172134-731332-40310
Activity Title: City Hazel Park REDEV P&R AREA WIDE

Activity Type:
 Acquisition, construction, reconstruction of public facilities

Activity Status:
 Under Way

Project Number:
 7

Project Title:
 REDEV

Projected Start Date:
 09/28/2008

Projected End Date:
 07/31/2013

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

Total Budget: \$ 42,266.13

Other Funds: \$ 0.00

Total Funds: \$ 42,266.13

Environmental Assessment:

Benefit Report Type:
 Area Benefit (Survey)

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

Proposed Accomplishments	Total
# of public facilities	3

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hazel Park1	Unknown	\$ 78,078.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Hazel Park 175000 1 Hazel Park 175000 2 Hazel Park 175000 3 Hazel Park 175000 4 Hazel Park 175100 1 Hazel Park 175100 2 Hazel Park 175100



3 Hazel Park 175100 4 Hazel Park 175100 5 Hazel Park 175100 6 Hazel Park 175100 7 Hazel Park 175200 1 Hazel Park 175200 2 Hazel Park 175200 3 Hazel Park 175200 4 Hazel Park 175200 5 Hazel Park 175200 6 Hazel Park 175300 1 Hazel Park 175300 2 Hazel Park 175300 3 Hazel Park 175300 4 Hazel Park 175300 5 Hazel Park 175300 6 Hazel Park 175300 7

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.

Develop green space in NSP eligible area wide benefit areas by demolishing blighted structures at 21809 John R and 605 East Roberts. 21809 John R: Demolished a blighted residential dwelling and shed along with paved driveway. Redeveloped lot as landscaped public green space for local artist sculpture installation. 605 E Roberts: Demolished blighted structure including paved surfaces and developed landscaped green space to stabilize residential neighborhood by providing visual and noise buffer zone from I-75.



Grantee Activity Number: City Hazel Park REDEV STR 172170-731864-40310

Activity Title: City Hazel Park REDEV STREETS

Activity Type:

Acquisition, construction, reconstruction of public facilities

Project Number:

7

Projected Start Date:

09/28/2008

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Area Benefit (Survey)

Activity Status:

Under Way

Project Title:

REDEV

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 232,092.64

Other Funds: \$ 0.00

Total Funds: \$ 232,092.64

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
			0.0

Proposed Accomplishments

of Linear miles of Public Improvement

Total
1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hazel Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Hazel Park1

Organization Type

Unknown

Proposed Budget

\$ 272,113.00

Location Description:

W. Elza from Dequindre to West End CT 1753 BG 5 64% L/M

Annabelle from south Chrysler Service Drive to Recreation Center CT 1750 BG 2 40% L/M



Activity Description:

Resurface .3 mile stretch of existing residential street (West Elza) with asphalt paving. Remove and replace broken curbs with concrete.

Pave existing dirt road 300 feet with asphalt paving. The street will be graded and a six inch aggregate base will be laid with new curbs and gutters.



Grantee Activity Number: City Keego Harbor REDEV 120% 172134-731573-40330
Activity Title: City Keego Harbor REDEV LM 120%

Activity Type:
 Construction of new housing

Project Number:
 7

Projected Start Date:
 09/28/2008

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 REDEV

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 464,242.43

Other Funds: \$ 0.00

Total Funds: \$ 464,242.43

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
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Sites re-used	2
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	2
#Low flow toilets	2
#Units with solar panels	



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Keego Harbor

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Keego Harbor	Unknown	\$ 357,448.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Keego Harbor 154200 1 Keego Harbor 154200 2 Keego Harbor 154200 3

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.



Grantee Activity Number: City Keego Harbor REDEV 50% 172134-731572-40330
Activity Title: City Keego Harbor REDEV HSG LI 50%

Activity Type:
Construction of new housing

Activity Status:
Under Way

Project Number:
7

Project Title:
REDEV

Projected Start Date:
09/28/2008

Projected End Date:
07/31/2013

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: \$ 96,311.43

Other Funds: \$ 0.00

Total Funds: \$ 96,311.43

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

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)	
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Sites re-used	1
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	1
#Low flow toilets	1
#Units with solar panels	



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Keego Harbor

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Keego Harbor	Unknown	\$ 178,724.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Keego Harbor 154200 1 Keego Harbor 154200 2 Keego Harbor 154200 3

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.

Grantee Activity Number:
Activity Title:

City Madison Hts REDEV 50% HSG
City Madison Heights REDEV 50% HSG

Activity Type:

Construction of new housing

Project Number:

7

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

REDEV

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 285,000.00

Other Funds: \$ 0.00

Total Funds: \$ 285,000.00

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units \neq other green

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

Total

3

3

3

3

3

3

4



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Madison Heights

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Madison Heights	Unknown	\$ 95,000.00

Location Description:

NSP Eligible Areas

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.



Grantee Activity Number: City Madison Hts REDEV P & R 172134-731332-40360
Activity Title: City Madison Hts REDEV P & R AREAWIDE

Activity Type:
 Acquisition, construction, reconstruction of public facilities

Activity Status:
 Under Way

Project Number:
 7

Project Title:
 REDEV

Projected Start Date:
 09/28/2008

Projected End Date:
 07/31/2013

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

Total Budget: \$ 497,677.26

Other Funds: \$ 0.00

Total Funds: \$ 497,677.26

Environmental Assessment:

Benefit Report Type:
 Area Benefit (Survey)

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

Proposed Accomplishments	Total
# of public facilities	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Madison Heights

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Madison Heights	Unknown	\$ 525,799.00

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Madison Heights 181000 1 Madison Heights 181000 2 Madison Heights 181100 1 Madison Heights 181100 2 Madison Heights 181100 3 Madison

Heights 181100 4 Madison Heights 181200 1 Madison Heights 181200 2 Madison Heights 181200 3 Madison Heights 181200 4
Madison Heights 181300 1 Madison Heights 181300 2 Madison Heights 181300 3 Madison Heights 181300 4 Madison Heights
181400 1 Madison Heights 181400 2 Madison Heights 181400 3 Madison Heights 181400 4 Madison Heights 181500 1
Madison Heights 181500 2 Madison Heights 181600 1 Madison Heights 181600 2 Madison Heights 181600 3

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.

Develop Monroe Park 479 Dallas/25421 Alger CT 1815 BG 1 on 1 acre acquired from the Madison Heights School District at the west portion of the former Monroe School site. Project includes property acquisition and park development including: playground equipment, playscape, pavillion, picnic tables, drinking fountain, fencing, landscaping and replacement of sidewalk and street sections to provide on street parking adjacent to the park.



Grantee Activity Number: City Madison Hts REDEV PF PI Streets 172134-731575
Activity Title: City of Madison Heights REDEV PF PI Street Improv

Activity Type:
Construction/reconstruction of streets

Activity Status:
Planned

Project Number:
7

Project Title:
REDEV

Projected Start Date:
09/04/2012

Projected End Date:
11/30/2012

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

Total Budget: \$ 175,370.18

Other Funds: \$ 0.00

Total Funds: \$ 175,370.18

Environmental Assessment:
COMPLETED

Benefit Report Type:
Area Benefit (Census)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Persons	2996	530	850	46.06
Proposed Accomplishments	Total			
# of Linear feet of Public Improvement	4075			

LMI%:	46.06
--------------	-------

Activity is being carried out by Grantee:
No

Activity is being carried out through:

Organization carrying out Activity:
Madison Heights

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Madison Heights	Local Government	\$ 175,370.18

Location Description:



One block of Connie Avenue between Couzens and Park Court
CT 1813 BG 2
CT 1813 BG 4

Activity Description:

Sectional street improvements will be made to the most deteriorated road surface of Connie Avenue. This will include the replacement of sidewalk approach where necessary.



Grantee Activity Number: City Oak Park REDEV LM 120% 172134-731573-40390
Activity Title: City Oak Park REDEV HSG LM 120%

Activity Type:
Construction of new housing

Project Number:
7

Projected Start Date:
09/28/2008

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

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
REDEV

Projected End Date:
07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 478,640.51

Other Funds: \$ 0.00

Total Funds: \$ 478,640.51

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
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Sites re-used	3
#Units exceeding Energy Star	3
#Units with bus/rail access	
#Low flow showerheads	3
#Low flow toilets	3
#Units with solar panels	



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Oak Park1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Oak Park1	Unknown	\$ 300,000.00

Location Description:

- CT 1710 BG 1, 2, 3, 4, 5
- CT 1711 BG 1, 2, 3
- CT 1712 BG 1, 2, 3
- CT 1713 BG 1, 2
- CT 1714 BG 1, 2, 3, 4, 5
- CT 1715 BG 1, 2
- CT 1716 BG 1
- CT 1724 BG 1

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.



Grantee Activity Number: Twp Rose REDEV HSG 50% 172134-731572-40150

Activity Title: Twp Rose REDEV HSG 50%

Activity Type:

Construction of new housing

Project Number:

7

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

REDEV

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 69,787.16

Other Funds: \$ 0.00

Total Funds: \$ 69,787.16

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

Total

1

of Housing Units

1

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Sites re-used

1

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

1

#Low flow toilets

1

#Units with solar panels



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Twp of Rose

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Twp of Rose	Unknown	\$ 0.00

Location Description:

CT 1250 BG 1, 2
CT 1256 BG 1, 2

Activity Description:

Redevelopment of demolished or vacant properties with new housing on parcels of land where a vacant, blighted, foreclosed property was demolished.



Grantee Activity Number: Twp Royal Oak REDEV SIDEWALKS 172134-731745-40160
Activity Title: Twp of Royal Oak REDEV SIDEWALKS 172134-731745-401

Activity Type:
 Rehabilitation/reconstruction of public facilities

Activity Status:
 Under Way

Project Number:
 7

Project Title:
 REDEV

Projected Start Date:
 09/10/2010

Projected End Date:
 12/31/2010

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

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

Total Budget: \$ 157,599.23
Other Funds: \$ 0.00
Total Funds: \$ 157,599.23

Environmental Assessment:

Benefit Report Type:
 Area Benefit (Census)

Proposed Accomplishments	Total
# of Housing Units	18
# of public facilities	1

LMI%:	
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Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Twp of Royal Oak

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Twp of Royal Oak	Unknown	\$ 165,329.00

Location Description:



Activity Description:

Removal and replacement of approximately 5.495 feet of 5' wide existing concrete sidewalk pavement, construction of approximately 230 feet of new 7' wide concrete sidewalk pavement; installation of 25 new ADA curb ramps, adjustment and replacement of 2 catch basins frames and covers; and removal and replacement of existing curbs and gutters required to install new curb ramps.



Grantee Activity Number: Vlg Lake Orion REDEV 120% HSG 172170-731573-40560
Activity Title: Vlg Lake Orion REDEV 120% HSG

Activity Type:
Construction of new housing

Project Number:
7

Projected Start Date:
09/28/2008

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

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
REDEV

Projected End Date:
07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,008.22

Other Funds: \$ 0.00

Total Funds: \$ 2,008.22

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

Activity is being carried out by Grantee:
No

Activity is being carried out through:

Organization carrying out Activity:
Vlg of Lake Orion

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Vlg of Lake Orion	Unknown	\$ 2,008.22



Location Description:

Eligible Areas

Activity Description:

Staff wages April 15, 2009 - June 9, 2009.



Grantee Activity Number: Vlg Lake Orion REDEV HSG 50% 172134-731572-40560
Activity Title: Vlg Lake Orion REDEV HSG 50%

Activity Type:
Construction of new housing

Project Number:
7

Projected Start Date:
09/28/2008

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

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
REDEV

Projected End Date:
07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 200,324.15

Other Funds: \$ 0.00

Total Funds: \$ 200,324.15

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
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Sites re-used	1
#Units exceeding Energy Star	1
#Units with bus/rail access	
#Low flow showerheads	1
#Low flow toilets	1
#Units with solar panels	



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Vlg of Lake Orion

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Vlg of Lake Orion	Unknown	\$ 202,717.41

Location Description:

Oakland County NSP Top Quartile Areas of Greatest Need Community CT BG Lake Orion Vlg 129000 1 Lake Orion Vlg 129000 2 Lake Orion Vlg 129000 3

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.



Grantee Activity Number: Vlg Ortonville REDEV 50% LI 172134-731572-40590

Activity Title: Vlg of Ortonville REDEV LI 50%

Activity Type:

Construction of new housing

Project Number:

7

Projected Start Date:

09/28/2008

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

REDEV

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 208,543.92

Other Funds: \$ 0.00

Total Funds: \$ 208,543.92

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

Total

1

1

1

1

1

1



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Village of Ortonville

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Village of Ortonville	Unknown	\$ 225,000.00

Location Description:

CT 122900 BG 1

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.



Grantee Activity Number: Vlg Ortonville REDEV LM 120% 172134-731573-40590
Activity Title: Vlg Ortonville REDEV 120% LM

Activity Type:
Construction of new housing

Project Number:
7

Projected Start Date:
09/28/2008

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

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
REDEV

Projected End Date:
07/31/2009

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 223,890.92

Other Funds: \$ 0.00

Total Funds: \$ 223,890.92

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
Activity funds eligible for DREF (Ike Only)	
#Units & other green	
#Sites re-used	1
#Units exceeding Energy Star	1
#Units with bus/rail access	
#Low flow showerheads	1
#Low flow toilets	1
#Units with solar panels	



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Village of Ortonville

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Village of Ortonville	Unknown	\$ 225,000.00

Location Description:

CT 122900 BG 1

Activity Description:

This activity will allow the demolition of blighted structures and redevelopment of demolished or vacant properties. The specific neighborhoods within the areas of greatest need will be identified at the time the NSP funds are available for drawdown and as the program progresses. Properties under this activity may be redeveloped with housing or, if allowed by HUD, redeveloped with public facilities to serve either a limited clientele or low to moderate income persons on an area wide basis. NSP funds may be used to construct new housing on some parcels of land where a vacant, blighted, foreclosed property was demolished. After demolishing a blighted structure and clearing the property, the subrecipient may assign the property to a pre-approved participating entity (qualified developer) to construct a new home on the site. The benefit to low- moderate- and middle-income households will be a housing benefit, and all of the homes built will be sold to households making no more than 120% AMI. This activity will address all the areas of greatest need and will be used to meet the requirement that 25% of the NSP funds be used to assist households making no more than 50% AMI, though some of the homebuyers assisted through this activity may have higher incomes. Resale or transfer of cleared property to income eligible owner-occupant households of adjacent property at less than market rate shall be secured by a recorded document. The period of affordability for each assisted homeownership unit will be modeled after the HOME affordability requirements and will be based on the amount of permanent subsidy going to the homebuyer. If a homeowner does receive a permanent subsidy, we expect to impose a lien to ensure compliance with the applicable affordability requirements. All homebuyers receiving assistance through this activity will receive the NSP-required eight hours of homebuyer counseling.

Action Plan Comments:

Reviewer - All activities are allowable and in line with the grantees application.



- Reviewer - Revision approved.
- Reviewer - Revision of activities in Hazel park, approved by Rep.
- Reviewer - Grantee set up the AP in a manner where they have to make amendments "after" they determine income levels of the occupants and other performance goals.
1. Keego Harbor - Transfer of \$50,000 account balance from Redevelopment LI to Redevelopment LMMI 2. Royal Oak Township - Transfer of \$6,085.77 account balance from Redevelopment Public Facilities - Sidewalks to Demolition and 3. Ferndale - Transfer of \$40,250.98 account balance from Acquisition Rehab Resale LMMI to Acquisition Rehab Resale LI.
- Reviewer - Grantee has made minor budget modifications to plan in order to better reflect actual activities and income categories. This is in keeping with the communities ongoing budget changes - from LMMI to LI when originally budgeted to 120% AMI and then sold to 50% AMI and vice versa. No major changes occurred. kjph 12/12/12
- Reviewer - Minor modification to increase potential program income receipts. kjph 4/30/2012
- Reviewer - Modification to allocation/expenditure of Program Income. 6/12/2012 kjph
- Reviewer - Minor modifications to LMMI and LH25% 10/2/2012 kjph
- Reviewer - Reviewer M.Momon: At my request/HUD HQS, the Grantee updated expenditures to correspond with draws made at the expiration of the grant on 3/20/2013 -- and, so that expenditures and draws matched in the DRGR reporting system. These changes are approved. MMomon 4-24-2013
- Reviewer - Reviewer: Margaret A Momon - Grantee revised budget for Activity #3 OC HB Homebuyer Program LMMI 132231-730860-27010&132235-730898-27010. It was increased with program income in the amount of \$54,741.22. These funds were used for the last 120% AMI homebuyer. Approved 5-14-2013 MM
- Reviewer - On May 14, 2013, the County received \$163,417.65 in program income from the City of Oak Park. As a result, two receipts were created (1) \$10,643.19 for 50% AMI; and (2) \$152,774.46 for 120% AMI (Redev Housing). Xeroxed copies of the program income receipts (receipted in DRGR on May 29, 2013) were received and are on file in the Detroit Field Office. The total amount of \$163,417.65 was returned to the activity level for the City of Oak Park. This Action Plan is approved by Margaret A. Momon, Sr. Financial Analyst 7-11-2013.
- Reviewer - 11/5/2013: The NSP 1 Action Plan has been modified and include the following changes:



- Oak Park ARR LI 172134-730006-40390 activity budget was increased to \$986,385.58 to allow for program income draws.
- Oak Park Re-Dev 120% 172134-731573-40390 activity budget was increased to \$478,640.51 to allow for program income draws.
- Project #5 budget was decreased by \$47,745.10 to balance with the program income activity budgets.
- Project #7 budget was decreased by \$175,370.18 to balance with the program income activity budgets.
- 2OCCHI Homebuyer Program LI Total Budget and Total Obligated Amount was reduced by \$300,723.98 to bring the budget in line with current expenditures and program income.
- The 1 OC Administration Total Budget and Total Obligated Amount was reduced by \$28,822.80 to bring the budget in line with current expenditures and program income.

A review of the FIN 7B Report confirmed these adjustments were made. The A/P is approved. --MMomon 11/5/2013.

Reviewer - 4/24/2014: Grantee needs to update Action Plan to include receipted and disbursed program income. So, I am rejecting this action plan for them to update. Margaret A. Momon, Senior Financial Analyst & NSP Rep.

Reviewer - 4/25/2014: During the quarter, January 1, 2014 to March 31, 2014, Oakland County modified its NSP1 Action Plan to include program income it receipted and disbursed of \$78,098.93 on March 13, 2014, as shown and verified in DRGR. A portion of the program income (\$3,650) was returned by the City of Keego Harbor related to proceeds from the sale of a property at 2943 Cordel. As a result, the Admin budget was also increased by \$3,650, from \$1,934,554.20 (QPR 101/2013-12/31/2013) to \$1,938,204.20 (QPR (January 1, 2014 to March 31, 2014). This is an allowable modification. The Action Plan was approved by Margaret A Momon, Senior Financial Analyst & NSP Rep.

Reviewer - 5/15/2014: Rejected action plan as Grantee needed to update. -- Margaret A Momon, Sr Financial Analyst

Reviewer - Melissa Pedilla purchased a house at 4773 Parkridge Drive, Waterford, MI 48329 using NSP3 funds. She was a 50% client. Under the NSP3 Program, Waterford Township was an eligible community and an area of greatest need. An inspection by Oakland County staff and the home owner's housing inspector, it was determined/agreed that the roof needed to be repaired. It was determined/agreed that the entire roof did not need to be replaced. Repairs were made as needed. Subsequently, the roof leaked. It was determined that the roof should be replaced to address all issues. The cost of the roof replacement is \$6,500.00.

Since there are no NSP3 grant funds, it is necessary to use NSP1 program income funds. In our discussions with you on May 15, 2014, you indicated that it was acceptable to use NSP1 program income funds even though Waterford is not an NSP1 area of greatest need. You indicated that you wanted to approve the use of NSP1 funds prior to signing a contract to have the roof replaced. We are requesting your approval. These actions will be reflected in the next QPR.

This request was approved on or about May 15, 2014 via email. As such this request is approved as stated above. Margaret A. Momon 7-9-2014.

Reviewer - 6/13/2016, comments by Cindy Vails, Sr. Financial Analyst, Grantee reported to adjust program income in project #2 by \$150k and project #4 by \$100k. Due to time constraints, a full review was not performed at this point in time. More review forthcoming in preparation for close-out.

Action Plan History

Version	Date
B-08-UN-26-0004 AP#1	03/22/2017
B-08-UN-26-0004 AP#2	01/26/2017
B-08-UN-26-0004 AP#3	06/13/2016
B-08-UN-26-0004 AP#4	12/14/2015



B-08-UN-26-0004 AP#5	07/09/2014
B-08-UN-26-0004 AP#6	04/25/2014
B-08-UN-26-0004 AP#7	11/05/2013
B-08-UN-26-0004 AP#8	07/11/2013
B-08-UN-26-0004 AP#9	05/14/2013
B-08-UN-26-0004 AP#10	04/25/2013
B-08-UN-26-0004 AP#11	01/10/2013
B-08-UN-26-0004 AP#12	10/16/2012
B-08-UN-26-0004 AP#13	10/02/2012
B-08-UN-26-0004 AP#14	08/14/2012
B-08-UN-26-0004 AP#15	06/12/2012
B-08-UN-26-0004 AP#16	04/30/2012
B-08-UN-26-0004 AP#17	04/04/2012
B-08-UN-26-0004 AP#18	04/03/2012
B-08-UN-26-0004 AP#19	01/17/2012
B-08-UN-26-0004 AP#20	10/24/2011
B-08-UN-26-0004 AP#21	01/22/2011

