

# Action Plan

**Grantee:** Orange County, CA

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

---

**LOCCS Authorized Amount:** \$ 3,285,926.00  
**Grant Award Amount:** \$ 3,285,926.00  
**Status:** Reviewed and Approved

**Estimated PI/RL Funds:**

**Total Budget:** \$ 3,285,926.00

---

## Funding Sources

Funding Source	Funding Type
Neighborhood Stabilization Program	Other Federal Funds

## Narratives

### Areas of Greatest Need:

Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) (Public Law 110-289, approved July 30, 2008) appropriates \$3.92 billion for emergency assistance for the redevelopment of abandoned and foreclosed homes and residential properties, and provides under a rule on construction that, unless HERA states otherwise, the grants are to be considered Community Development Block Grant (CDBG) funds.

In accordance with the allocation formula provided by HUD, the Urban County (County) is appropriated \$3,285,926 in NSP funds that is treated as a special allocation of Fiscal Year (FY) 2008-2009 CDBG funding. In order to facilitate the prompt acquisition and disposition of foreclosed residential properties, the County will utilize its existing Mortgage Assistance Program (MAP) and release a Request for Proposal (RFP) to cities and non-profit organization to request proposals for using NSP funds.

The County of Orange is classified as an Urban County by HUD. The Urban County includes unincorporated Orange County and 14 participating cities. One of the participating cities, Yorba Linda, is a metropolitan city. On October 22, 2008, the County obtained data from DQ Custom Reports on residential, commercial, industrial, and vacant property foreclosures in Orange County from January 1, 2007 to October 1, 2008. The data shows that currently, there are a total of 1631 foreclosures and 4271 notices of defaults (&ldquoNOD&rsquo&rdquo) filed within the participating cities and a total of 649 foreclosures and 1643 NOD&rsquo&rsquo filed within unincorporated Orange County.

### Distribution and and Uses of Funds:

The County will distribute NSP funds to the areas of greatest need, including those with the greatest percentage of home foreclosures and identified by the County as likely to face a significant rise in the rate of home foreclosures as identified in Appendix C and D. Accordingly, the County will meet the requirements set forth in Section 2301 (c)(2) of HERA when expending NSP funds.

The County will ensure that 100 percent of NSP funds will be used to benefit individuals and households with incomes below 120 percent of Area Median Income (AMI) which is approximately \$100,920 for a family of four in Orange County. In addition, at least 25 percent (\$821,481) of NSP funds will be used to benefit individuals and households with incomes below 50 percent AMI which is \$46,500 for a family of four in Orange County.

Most of the activities eligible under the NSP represent a subset of the eligible activities under 42 U.S.C. 5305(a). Certain CDBG-eligible activities correlate to specific NSP-eligible uses and vice versa. The County will undertake the following NSP-activities:

As an Urban County, the funds will be available for distribution throughout the Urban County, which consists of the 14 participating cities and unincorporated Orange County and State Tier 2 cities (Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin).

OC Community Services staff is recommending that \$2,957,333 be made available to participating cities and non-profit organizations to purchase foreclosed properties in Urban County jurisdictions for households up to 120% AMI with a minimum of 25% (\$821,481) of all funds targeting households earning 50% AMI or below as required by HUD. Funds targeting households at or below 50% AMI may provide an opportunity to collaborate with non-profit organizations and participating cities to provide permanent supportive housing for homeless and/or special needs clients through purchase of foreclosed homes for use as rental properties. A Request For Proposal (RFP) will be developed to distribute these funds and any individual award of funds to participating cities or non-profit organizations.

For in additional informational, view the County of Orange/OC Community Services RFP at:



**Definitions and Descriptions:**

**Low Income Targeting:**

**Acquisition and Relocation:**

**Public Comment:**

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance		<i>No activities in this project</i>
NSP-001	Acquisition/Rehab - 120% AMI and	NSP-01	Neighborhood Housing Services of
		NSP-03	Affordable Housing Clearinghouse
		NSP-04	Mercy House Living Centers, Inc.
		NSP-05	City of Laguna Hills
		NSP-06	Mary Erickson Community Housing
		NSP-002	Administration
NSP-003	Acquisition/Rehab - 50% AMI and	NSP-01.5	Neighborhood Housing Services of
		NSP-03.5	Affordable Housing Clearinghouse
		NSP-04.5	Mercy House Living Centers, Inc.
		NSP-05.5	City of Laguna Hills
		NSP-06.5	Mary Erickson Community Housing

## Activities



**Grantee Activity Number: NSP-01**  
**Activity Title: Neighborhood Housing Services of Orange County**

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

**Activity Status:**  
 Under Way

**Project Number:**  
 NSP-001

**Project Title:**  
 Acquisition/Rehab - 120% AMI and below households

**Projected Start Date:**  
 03/05/2009

**Projected End Date:**  
 06/30/2013

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 1,238,455.07

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

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 1,238,455.07

**Environmental Assessment:**  
 UNDERWAY

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

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

Proposed Accomplishments	Total
# of Singlefamily Units	5
# of Housing Units	5

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 1,238,455.07

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009

includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added through a substantial amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

This NSP activity is an Affordable Housing Request for Proposal (RFP). OC Community Services will utilize NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes. Homeownership activities are designed to provide low to moderate-income families with the opportunity to own a home. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years.

Rental properties purchased with NSP funds will be utilized to provide permanent affordable housing to low-income households or individuals which will be deed restricted up to 55 years requiring the owner to maintain the property as affordable during the affordability period.

The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.



**Grantee Activity Number: NSP-01.5**  
**Activity Title: Neighborhood Housing Services of Orange County**

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

**Activity Status:**  
 Under Way

**Project Number:**  
 NSP-003

**Project Title:**  
 Acquisition/Rehab - 50% AMI and below households

**Projected Start Date:**  
 03/05/2009

**Projected End Date:**  
 02/09/2013

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 312,081.82

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

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 312,081.82

**Environmental Assessment:**  
 UNDERWAY

**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

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 291,400.82

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009



includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added through a substantial amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

The County of Orange will use a minimum of 25% of allocated NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes for households earning 50% or less of the area median income. The County of Orange and/or their development partners will negotiate with lenders and financial institutions to purchase vacant or abandoned foreclosed properties at the required NSP discount. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years for homeownership and 20 years for rental properties. The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---



**Grantee Activity Number:** NSP-02  
**Activity Title:** Administration

**Activity Type:**

Administration

**Project Number:**

NSP-002

**Projected Start Date:**

03/05/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

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

**Environmental Assessment:**

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

02/09/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 328,593.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 328,593.00

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 328,593.00

**Location Description:**

County of Orange/OC Community Services 1770 N. Broadway, Santa Ana, CA 92706

**Activity Description:**

Administration funds will be utilized for staff costs associated with the management and administration of the County of Orange/OC Community Service's NSP program, including planning, regulatory compliance (i.e. underwriting loan, monitoring, inspections, etc.), contract administration, and fiscal management.



<b>Grantee Activity Number:</b>	<b>NSP-03</b>
<b>Activity Title:</b>	<b>Affordable Housing Clearinghouse</b>

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

**Activity Status:**  
Under Way

**Project Number:**  
NSP-001

**Project Title:**  
Acquisition/Rehab - 120% AMI and below households

**Projected Start Date:**  
03/05/2009

**Projected End Date:**  
02/09/2013

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
Not Blocked

**Total Budget:** \$ 191,288.89

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

**Other Funds Total:** \$ 0.00

**Environmental Assessment:**  
UNDERWAY

**Total Funds Amount:** \$ 191,288.89

**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

**Activity is being carried out by Grantee:**  
No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 211,795.89



**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009 includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added through a substantial amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

This NSP activity is an Affordable Housing Request for Proposal (RFP). OC Community Services will utilize NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes. Homeownership activities are designed to provide low to moderate-income families with the opportunity to own a home. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years. Rental properties purchased with NSP funds will be utilized to provide permanent affordable housing to low-income households or individuals which will be deed restricted up to 55 years requiring the owner to maintain the property as affordable during the affordability period. The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---

**Grantee Activity Number: NSP-03.5**  
**Activity Title: Affordable Housing Clearinghouse**

**Activity Type:**  
 Acquisition - general

**Activity Status:**  
 Under Way

**Project Number:**  
 NSP-003

**Project Title:**  
 Acquisition/Rehab - 50% AMI and below households

**Projected Start Date:**  
 03/05/2009

**Projected End Date:**  
 09/03/2010

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 0.00

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

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 0.00

**Environmental Assessment:**  
 UNDERWAY

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	1			0.00

Proposed Accomplishments	Total
# of Housing Units	1

**Activity is being carried out by Grantee:** Yes  
**Activity is being carried out through:** Contractors

**Organization carrying out Activity:**  
 OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 0.00

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009 includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added

amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

The County of Orange will use a minimum of 25% of allocated NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes for households earning 50% or less of the area median income. The County of Orange and/or their development partners will negotiate with lenders and financial institutions to purchase vacant or abandoned foreclosed properties at the required NSP discount. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years for homeownership and 20 years for rental properties.

The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---



**Grantee Activity Number:** NSP-04  
**Activity Title:** Mercy House Living Centers, Inc.

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

**Activity Status:**  
 Under Way

**Project Number:**  
 NSP-001

**Project Title:**  
 Acquisition/Rehab - 120% AMI and below households

**Projected Start Date:**  
 03/05/2009

**Projected End Date:**  
 09/03/2010

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 0.00

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

**Other Funds Total:** \$ 0.00

**Environmental Assessment:**  
 UNDERWAY

**Total Funds Amount:** \$ 0.00

**Benefit Report Type:**  
 NA

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 0.00

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009 includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added through a substantial amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho

San Juan Capistrano, and Tustin.

**Activity Description:**

This NSP activity is an Affordable Housing Request for Proposal (RFP). OC Community Services will utilize NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes. Homeownership activities are designed to provide low-income families with the opportunity to own a home.

Rental properties purchased with NSP funds will be utilized to provide permanent affordable housing to low-income households or individuals which will be deed restricted up to 55 years requiring the owner to maintain the property as affordable during the affordability period.

The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---



**Grantee Activity Number:** NSP-04.5  
**Activity Title:** Mercy House Living Centers, Inc.

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

**Activity Status:**  
 Under Way

**Project Number:**  
 NSP-003

**Project Title:**  
 Acquisition/Rehab - 50% AMI and below households

**Projected Start Date:**  
 03/05/2009

**Projected End Date:**  
 02/09/2013

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 1,000,255.22

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

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 1,000,255.22

**Environmental Assessment:**  
 UNDERWAY

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

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

Proposed Accomplishments	Total
# of Singlefamily Units	2
# of Housing Units	2

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 1,000,255.22

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009

includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added through a substantial amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

The County of Orange will use a minimum of 25% of allocated NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes for households earning 50% or less of the area median income. The County of Orange and/or their development partners will negotiate with lenders and financial institutions to purchase vacant or abandoned foreclosed properties at the required NSP discount. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years for homeownership and 20 years for rental properties. The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---



**Grantee Activity Number:** NSP-05  
**Activity Title:** City of Laguna Hills

**Activity Type:**

Acquisition - general

**Project Number:**

NSP-001

**Projected Start Date:**

03/05/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

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

**Environmental Assessment:**

UNDERWAY

**Benefit Report Type:**

NA

**Activity Status:**

Cancelled

**Project Title:**

Acquisition/Rehab - 120% AMI and below households

**Projected End Date:**

09/03/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 0.00

**Proposed Accomplishments**

**Total**

# of Housing Units

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 0.00

**Location Description:**

OC Community Services partnering with City of Laguna Hills will utilize NSP funds in City of Laguna Hills (participating city) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009 includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>

**Activity Description:**

This NSP activity is an Affordable Housing Request for Proposal (RFP). OC Community Services will utilize NSP funds for the



purchase of foreclosed-upon properties for homeownership and rental purposes. Homeownership activities are designed to provide low-income families with the opportunity to own a home. Rental properties purchased with NSP funds will be utilized to provide permanent affordable housing to low-income households or individuals which will be deed restricted up to 55 years requiring the owner to maintain the property as affordable during the affordability period. The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---



<b>Grantee Activity Number:</b>	<b>NSP-05.5</b>
<b>Activity Title:</b>	<b>City of Laguna Hills</b>

**Activity Type:**  
Acquisition - general

**Project Number:**  
NSP-003

**Projected Start Date:**  
03/05/2009

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

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

**Block Drawdown By Grantee:**  
Not Blocked

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

**Environmental Assessment:**  
UNDERWAY

**Benefit Report Type:**  
NA

**Activity Status:**  
Under Way

**Project Title:**  
Acquisition/Rehab - 50% AMI and below households

**Projected End Date:**  
09/03/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 0.00

**Proposed Accomplishments**

**Total**

# of Housing Units

**Activity is being carried out by Grantee:**  
No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 0.00

**Location Description:**

OC OC Community Services partnering with City of Laguna Hills will utilize NSP funds in City of Laguna Hills (participating city) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009 includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>

**Activity Description:**

The County of Orange will use a minimum of 25% of allocated NSP funds for the purchase of foreclosed-upon properties for



homeownership and rental purposes for households earning 50% or less of the area median income. The County of Orange and/or their development partners will negotiate with lenders and financial institutions to purchase vacant or abandoned foreclosed properties at the required NSP discount. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years for homeownership and 20 years for rental properties.

---



<b>Grantee Activity Number:</b>	<b>NSP-06</b>
<b>Activity Title:</b>	<b>Mary Erickson Community Housing</b>

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

**Activity Status:**  
Under Way

**Project Number:**  
NSP-001

**Project Title:**  
Acquisition/Rehab - 120% AMI and below households

**Projected Start Date:**  
03/05/2009

**Projected End Date:**  
02/09/2013

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
Not Blocked

**Total Budget:** \$ 215,252.00

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

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 215,252.00

**Environmental Assessment:**  
UNDERWAY

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter 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:**  
OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 215,426.00

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009



includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added through a substantial amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

This NSP activity is an Affordable Housing Request for Proposal (RFP). OC Community Services will utilize NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes. Homeownership activities are designed to provide low to moderate-income families with the opportunity to own a home. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years.

Rental properties purchased with NSP funds will be utilized to provide permanent affordable housing to low-income households or individuals which will be deed restricted up to 55 years requiring the owner to maintain the property as affordable during the affordability period.

The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.



**Grantee Activity Number:** NSP-06.5  
**Activity Title:** Mary Erickson Community Housing

**Activity Type:**  
 Acquisition - general

**Activity Status:**  
 Under Way

**Project Number:**  
 NSP-003

**Project Title:**  
 Acquisition/Rehab - 50% AMI and below households

**Projected Start Date:**  
 03/05/2009

**Projected End Date:**  
 09/03/2010

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 0.00

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

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 0.00

**Environmental Assessment:**  
 UNDERWAY

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	2			0.00

Proposed Accomplishments	Total
# of Housing Units	2

**Activity is being carried out by Grantee:** Yes  
**Activity is being carried out through:** Contractors

**Organization carrying out Activity:**  
 OC Community Services

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

Responsible Organization	Organization Type	Proposed
OC Community Services	Unknown	\$ 0.00

**Location Description:**

OC Community Services will utilize NSP funds in unincorporated Orange County and 14 participating cities in the Urban County program (Aliso Viejo, Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, Seal Beach, Stanton, Villa Park, and Yorba Linda) with priority given to census tracts with the highest Foreclosure Abandonment Risk Score (FARS). Appendix D of the County of Orange Annual Action Plan Amendment FY 2008-2009 includes maps and a list of the estimated Foreclosure Abandonment Risk Scores of census tracts located in unincorporated Orange County and in participating cities. Appendix D is located on the OC Community Services website at <http://egov.ocgov.com/vgnfiles/ocgov/OCCS%20-%20Housing/Docs/pdf/DOC001.PDF>. OC Community Services has added

amendment to allow NSP contractors to utilize their NSP allocations and/or NSP Reuse funds interchangeably in Tier 2 cities as designated by the State of California Department of Housing and Community Development (State HCD). These cities are as follows: Fountain Valley, Irvine, Laguna Niguel, Lake Forest, Mission Viejo, Orange, Rancho Santa Margarita, San Clemente, San Juan Capistrano, and Tustin.

**Activity Description:**

The County of Orange will use a minimum of 25% of allocated NSP funds for the purchase of foreclosed-upon properties for homeownership and rental purposes for households earning 50% or less of the area median income. The County of Orange and/or their development partners will negotiate with lenders and financial institutions to purchase vacant or abandoned foreclosed properties at the required NSP discount. An affordability covenant will be recorded on the property ensuring that units will remain affordable for a minimum of 15 years for homeownership and 20 years for rental properties. The County of Orange will allow its NSP Contractors to utilize their NSP allocations and/or NSP Reuse funds for rehabilitation activities as a bridge loan not to exceed the combined acquisition and rehabilitation cost of 120% of the appraised value with the rehabilitation costs not exceeding 20%.

---

**Action Plan Comments:**

Reviewer - Approved: 10/09/09

Reviewer - See above for address. Approved 10/21/09

Reviewer - Approved. 11/10/09. Changes since last approval. RMD.

Reviewer - Approved. 1/21/10. RMD. Add complete mailing address for Responsible Organization.

Reviewer - Add Project Title description per telephone conversation. RMD. 3/16/10.

Reviewer - Approved per phone conversation. RMD. 3/16/10.

Reviewer - Approved per reallocation of budget items. RMD. 4/1/10.

Reviewer - Approved. RMD. 4/29/10.

Reviewer - Grantee has approved substantial amendment to add rehab. and Tier 2 cities to their approved activities and reallocating funds from the City of Laguna Hills for non performance. Approved. RMD. 6/2/10.

Reviewer - Grantee has completed their budget to reflect their 100% commitment. Approved. RMD. 6/11/10.

Reviewer - Final budget adjustment. Approved. RMD. 6/15/10.



- Reviewer - Adjustment to NSP01 & NSP04.5 to properly report activities and reflect upcoming QPR. Approved. RMD. 6/23/10.
- Reviewer - Proposed Beneficiaries Totals are being updated in the above Activities. Approved. 9/8/10. RMD.
- Reviewer - NSP 1,3,6 Activities changed. Affordability period clarified to require a minimum of 15 years. Approved. RMD. 1/4/11.
- Reviewer - Action Plan technical changes to correct beneficiary information on various Activities. This is necessary to correct data in QPR's. Approved. RMD. 2/16/11.
- Reviewer - The changes in DRGR include reprogramming of funds and extending the contract date, which are not substantial amendments. These changes are supported through executed amendments to the Board approved contract between each contractor and the County. Only changes were to the budgets to the projects between 120% AMI and 50% AMI and between the activities. In addition, the project end date was adjusted.
- Reviewer - No changes made. EOO. 2/27/13.
- Reviewer - No changes made. Action plan was opened in error. EOO. 7/29/13.
- Reviewer - Activity type for NSP-04.5 must be changed from "acquisition general" to appropriate designation per HQ guidance. Rejected. EOO. 11/20/13.
- Reviewer - Action plan changes to alter activity types from "acquisition general" to "residential rehab" per HQ guidance on reporting. Approved. EOO. 11/20/13.

## Action Plan History

Version	Date
B-08-UN-06-0503 AP#1	11/20/2013
B-08-UN-06-0503 AP#2	07/29/2013
B-08-UN-06-0503 AP#3	06/23/2010
B-08-UN-06-0503 AP#4	09/14/2011
B-08-UN-06-0503 AP#5	02/27/2013

