

Action Plan

Grantee: Redford, MI

Grant: B-08-MN-26-0010

LOCCS Authorized Amount:	\$ 3,041,364.00
Grant Award Amount:	\$ 3,041,364.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 3,300,000.00
Total Budget:	\$ 6,341,364.00

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

Data provided by HUD allows Redford Township to identify areas with a high percentage of foreclosures. The HUD model, estimated count of foreclosure starts over 18 months through June 2008 and is divided by estimated number of mortgages times 100. This data was calculated at Census Tract level. Redford Township's foreclosure rate percentage is highest in areas north of Seven Mile Road, South of Seven Mile Road (east of Beech Daly Road) and in the southeast portion of the Township. All of these areas posted a foreclosure rate of 11.6 percent to 14.1 percent. Research was done through the Redford Township Assessor to identify addresses that were on file with the Township as foreclosed homes. Over 400 foreclosures were identified and mapped. According to the Township Assessor data the areas with the highest inventory of foreclosures are the same as stated in the above paragraph. The assessment, developed by HUD, provides a score for each Census Block Group from 1 to 10, where 1 indicates that HUD data suggest a very low risk and a 10 suggests a very high risk for foreclosure and abandonment. Using HUD's Foreclosure and Abandonment Risk Scoring System, the Township identified the areas of greatest need that will likely face a significant rise in the rate of home foreclosures Redford Township is at high risk of foreclosure throughout the Township. According to HUD data the Township is comprised of 10 and 9 risk scores. Again, high risk areas are north of Seven Mile Road, South of Seven Mile Road (east of Beech Daly Road to Five Mile Road) and in the southeast portion of the Township. The remaining areas of the Township all posted 9 risk scores. Nearly 1,000 vacant structures were identified throughout the Township by our Building Department in 2008. The data identifies that Census Tracts 5541, 5542, 5543, 5545, and 5551 have the highest inventory of vacant/abandoned structures. These Census Tracts are mainly concentrated in the northern portion of the Township with Census Tract 5551 being the exception. It has been concluded that the following areas have been hardest hit and can be labeled "Areas of Greatest Need": * Northern Redford Township (Census Tract 5541, 5542, 5543, and 5544) * Central Redford Township (Census Tract 5545 and 5548) * Southern Redford Township (Census Tract 5551, 5553, and 5554)

Distribution and and Uses of Funds:

Redford Township will use its allocation of Neighborhood Stabilization Program (NSP 1) funds (\$3,041,364.00) plus Program Income to administer, acquire, demolish, rehabilitate, redevelop, offer homebuyer assistance and market said properties to income eligible persons that are at or below 50% AMI and persons that are 51%-120% AMI. All NSP 1 funded activities/properties will be located in the "Areas of Greatest Need" as determined by our research data as previously submitted in our NSP 1 Substantial Amendment.

Definitions and Descriptions:

DANGEROUS BUILDINGS/BLIGHTED STRUCTURES:

As defined in the Federal Register Vol. 73, No. 194 (II) (A), Monday October 6, 2008, notice of allocation, application procedures, regulatory waivers granted to and alternative requirements for emergency assistance for redevelopment of abandoned and foreclosed homes grantees under The Housing and Economic Recovery Act 2008, a blighted structure is generally described as follows:



"A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare."

It has been determined by the U.S. Department of Housing and Urban Development that the before quoted section of the Federal Register be used as a base in which a Grantee should further define a blighted structure for the purposes of implementing the clearance of such structures through the Neighborhood Stabilization Program, a component of HUD's Community Development Block Grant program, as authorized by The Housing and Economic Recovery Act of 2008. Therefore, Redford Township, a Grantee of HUD's CDBG and NSP funds, further de- fines a blighted or dangerous structure in the Redford Township Dangerous Buildings Ordinance as:

Dangerous building means any building or structure, residential or otherwise, that has one or more of the following defects or is in one or more of the following conditions:

1. A door, aisle, passageway, stairway or other means of exit does not conform to the International Fire Code or Michigan Building Code.
2. A portion of the building or structure is damaged by fire, wind, flood or other cause so that the structural strength or stability of the building or structure is appreciably less than it was before the catastrophe and does not meet the minimum requirements of the Housing Law of Michigan, Public Act 167 of 1917, as amended, (MCL 125.401 et seq.) or the Michigan Building Code for a new building or structure, purpose or location.
3. A part of the building or structure is likely to fall, become detached or dislodged, or collapse and injure persons or damage property.
4. A portion of the building or structure has settled to such an extent that walls or other structural portions of the building or structure have materially less resistance to wind than is required in the case of new construction by the Housing Law of Michigan, Public Act 167 of 1917, as amended, (MCL 125.401 et seq.) or the Michigan Building Code.
5. The building or structure, or a part of the building or structure, because of dilapidation, deterioration, decay, faulty construction, or the removal or movement of some portion of the ground necessary for the support, or for other reason, is likely to partially or completely collapse, or some portion of the foundation or underpinning of the building or structure is likely to fall or give way.
6. The building or structure, or a part of the building or structure, is manifestly unsafe for the purpose of which it is used.
7. The building or structure is damaged by fire, wind or flood, or is dilapidated or deteriorated and becomes an attractive nuisance to children who might play in the building or structure to their danger, or becomes a harbor for vagrants, criminals or immoral persons, or enables persons to resort to the building or structure for committing a crime or an unlawful immoral act.
8. A building or structure used or intended to be used for dwelling purposes, including the adjoining grounds, because of dilapidation, decay, damage, faulty construction or arrangement, or otherwise, is unsanitary or unfit for human habitation, is in a condition that the health officer of the township or county determines is likely to cause sickness or disease, or is likely to injure the health, safety or general welfare of people living in the dwelling.
9. A building or structure is vacant, dilapidated and open at door or window, leaving the interior of the building exposed to the elements or accessible to entrance by trespassers.
10. A building or structure remains unoccupied for a period of 180 consecutive days or longer, and is not listed as being available for sale, lease or rent with a real estate broker licensed under Article 25 of the Occupational Code, Public Act 299 of 1980, (MCL 339.2501 et seq.) or is not publicly offered for sale by the owner. This subdivision does not apply to either of the following:

- A building or structure as to which the owner or agent does both of the following:
 - a) Notifies the building department that the building or structure will remain unoccupied for a period of 180 consecutive days. The notice shall be given by the owner or agent not more than 30 days after the building or structure becomes unoccupied.
 - b) Maintains the exterior of the building or structure and adjoining grounds in accordance with this article and the Housing Law of Michigan, Public Act 167 1917, as amended, (MCL 125.401 et seq.) or the Michigan Building Code.
- A secondary dwelling of the owner that is regularly unoccupied for a period of 180 days or longer each year, if the owner notifies the township building department that the dwelling will remain unoccupied for a period of 180 consecutive days or more each year. An owner who has given notice prescribed in this subparagraph shall notify the township building department not more than 30 days after the dwelling no longer qualifies for this exception. As used in this subparagraph, "secondary dwelling" means a dwelling such as a vacation home, hunting cabin or summer home that is occupied by the owner or a member of the owner's family during part of the year.

Redford Township is the enforcing agency, through the Township Building Official and/or such other official(s) or agency as may be designated by the Township Board.

CONTINUED AFFORDABILITY:

Redford Township will ensure, to the maximum extent practicable and for the longest feasible term, that the sale, rental, or redevelopment of abandoned and foreclosed-upon homes and residential properties under NSP remain affordable to individuals or families whose incomes do not exceed 120 percent of area median income or, for units originally assisted with NSP funds.

In addition, Redford Township will ensure that homes remain affordable to individuals and families whose incomes do not exceed 50 percent of area median income.

Although Redford Township does not have a HOME program the Township will ensure long-term affordability by requiring HOME standards on all activities that require the purchase and resale of homes. As identified in 24 CFR 92.252 (e) and CFR 92.254 the periods of affordability applicable to NSP homebuyer projects are as follows:

- ,
- ,
- 1. Under \$15,000 5 years
- ,
- 2. Between \$15,000 to \$40,000 10 years
- ,
- 3. Over \$40,000 15 years
- ,
- 4. New Housing Construction 20 years
- ,
- ,

While these are minimum requirements, the Township may choose to implement more stringent affordability requirements than

the minimum listed here to ensure that the properties remain affordable as long as possible.

HOUSING REHABILITATION:

Redford Township will use Housing Rehabilitation standards that were developed as a part of the Redford Township Housing Rehabilitation Program. Rehabilitation of housing units will meet all current Redford Township and State of Michigan Building Codes.

The Township will address the lead based paint hazards that are found in all homes rehabilitated with the Township's NSP funds. The Township will continue to encourage appropriate staff and participating contractors to attend training and obtain certification in "Lead Based Paint Safe Work Practices" for Township construction rehabilitation projects.

Further information regarding Redford Township Housing Rehabilitation can be viewed in the Housing Rehabilitation Manual.

AFFORDABLE RENTS:

Redford Township is committed to supplying affordable rental units to Redford Township residents. As most of the NSP funds will be directed to homeownership, in cases where rentals are appropriate the FY 2009 Fair Market Rent for the Detroit-Warren-Livonia MSA will be used.

The table above shows the Final FY 2009 FMRs by unit bedrooms. The FMRs for units with different numbers of bedrooms are computed from the ratio of the 2005 Revised Final FMRs (based on 2000 Decennial Census Data) for the different unit sizes to the 2005 2-Bedroom Revised Final FMRs. These Rent Ratios are applied to the Final FY 2009 2-Bedroom FMR to determine the Final FY 2009 FMRs for the different size units.

The 40th Percentile 2005 Intermediate Rents for different size units are computed from 40th Percentile 2000 Census Base Rents that are updated to 2005 using the 2000-to-2005 update factors for each unit size derived from the Revised Final FY 2005 FMR for the old FMR area that contained Detroit-Warren-Livonia MSA. If continuous rental of assisted units to the LMMI population is carried out then Redford Township will ensure long term affordability through the following:

- If tenant income increases above the qualifying threshold after the initial or any subsequent annual lease period, the rent shall be adjusted according to their new income level.
- Income qualified tenants (those with income below 120% of the area median income) must pay no more than 30 percent of their adjusted income for rent and utilities.

Low Income Targeting:

Low income individuals and families are those hardest hit by the foreclosure crisis. Redford Township will ensure that this demographic is assisted through the Neighborhood Stabilization Program.

The income limits used to determine very low, low, moderate, and middle income individuals is established by HUD. For the purpose of the NSP Program, Redford Township will utilize the data established for Detroit-Warren-Livonia MSA. These numbers were updated for 2009. The income table below displays these income categories and limits.

Redford Township will make at least \$760,341 (25% of Redford Township's NSP allocation, as required) available for the purchase and redevelopment of abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income. Programs to accomplish this may include acquisition, rehabilitation/redevelopment, down payment assistance and demolition of blighted structures.

Acquisition and Relocation:

The Township does not have, nor does it anticipate funding any activities that will displace any resident or businesses as part of the Neighborhood Stabilization Program. If displacement does occur, the residents or businesses displaced would be entitled to compensation and / or assistance under applicable federal laws. Should the need for displacement ever arise, the Township will officially notify the residents or businesses expected to be displaced as soon as practicable following approval of the activity. The notice will include a description of the proposed action, a discussion of how the resident or business owner might be affected, and information concerning their rights and benefits.

Public Comment:

Following are the steps that lead to adoption of the substantial amendment by the Redford Township Board and submission to the U.S. Department of Housing and Urban Development by December 1, 2008.

On Tuesday, October 28, 2008 at 5:00 pm, Redford Township held a CDBG Advisory Board public meeting at the Redford Township Community Center, 12121 Hemingway, Redford, Michigan 48239. The purpose of the meeting was to give an opportunity for the citizens and the CDBG Advisory Board to make comments on the proposed activities for the Neighborhood Stabilization Program.

Redford Township will insert any public comments that are received during Public Hearings or received during the required 15-day public comment periods into the NSP Substantial Amendment.

The public comment period began on November 10, 2008 and will end on November 24, 2008 for the initial plan and February 15, 2010 through March 1, 2010 for the most recent amendment to the plan.

The plan is available for viewing on the Redford Township website (www.redfordtp.com). Also, in accordance with the Redford Township Citizen Participation Plan, copies of the draft Substantial Amendment will be available for viewing at the Community Development Department. Copies of the NSP Substantial Amendment to interested citizens and organizations will be made available upon request.

The Redford Township Board will take the Substantial Amendment up for consideration and adoption on Tuesday, November 25, 2008, at 7:00p.m. at the Redford Township Town Hall, 15145 Beech Daly Road, Redford, MI 48239.

All correspondence, records, written proposals, minutes of the public hearings and meetings will be retained in the Community Development Department. Any pertinent information, such as written proposals from a citizens group, etc. will be presented to the Community Development Block Grant Advisory Board for review and consideration.

If assistance in reading or obtaining program records is needed, the Redford Township Community Development Department should be contacted at 313- 387-2785 or interested parties can access records at the Community Development Department, 12121 Hemingway, Redford, Michigan 48239.

There were no public comments submitted during the initial 15-day public comment period from November 10, 2008 through November 24, 2008. In addition, no public comments were submitted during the 15-day public comment period pertaining to the most recent NSP amendment from February 15, 2010 through March 1, 2010.



Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
RT001-28901	Acquisition LMMI	ACQ-LMMI	ACQ-LMMI
RT001-28909	Acquisition LI	ACQ-LI	ACQ-LI
RT002-28902	Demolition	DEMO - 28902	DEMO
RT003	Acq-Rehab/Redevelop	ACQ-REH/RDV-LI - 28904	REH/RDV-LI
		ACQ-REH/RDV-LMMI - 28905	REH/RDV-LMMI
RT004	Down Payment Assist	DPA LI - 28910	DPA-LI
		DPA LMMI - 28903	DPA-LMMI
RT005-28900	Planning/Admin	ADMIN - 28900	ADMIN
RT006	Developers-Rehab/Redevelop	DEV-REH/RDV-LI - 28906	DEVELOPERS-REH/RDV-LI
		DEV-REH/RDV-LMMI - 28907	DEVELOPERS-REH/RDV-LMMI



Activities

Project # / Title: RT001-28901 / Acquisition LMMI

Grantee Activity Number: ACQ-LMMI
Activity Title: ACQ-LMMI

Activity Type:
 Acquisition - general

Project Number:
 RT001-28901

Projected Start Date:
 03/20/2009

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:

Activity Status:
 Completed

Project Title:
 Acquisition LMMI

Projected End Date:
 07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 0.00

Benefit Report Type:
 Direct (Households)

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

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



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Charter Township of Redford - Community Development	Unknown	\$ 0.00

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated to the acquisition of vacant, abandoned or foreclosed properties. Properties to be demolished, rehabilitated or redeveloped depending on their location and condition. All properties will be purchased at a minimum of 5 percent less than the appraised value with a portfolio average discount of 15 percent. However, staff will attempt to utilize the NSP exception discount of 10 percent where required information is available. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. This activity will benefit individuals between 51 to 120% AMI.

Project # / Title: RT001-28909 / Acquisition LI

Grantee Activity Number:	ACQ-LI
Activity Title:	ACQ-LI

Activity Type:

Acquisition - general

Project Number:

RT001-28909

Projected Start Date:

03/20/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Activity Status:

Completed

Project Title:

Acquisition LI

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Other Funds: \$ 0.00



Environmental Assessment:

Total Funds

\$ 0.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
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Owner Households

0.0

of Households

0.0

Proposed Accomplishments

Total

of Singlefamily Units

of Housing Units

of Properties

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Redford - Community Development

Organization Type

Unknown

Proposed

\$ 67,500.00

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated to the acquisition of vacant, abandoned or foreclosed properties. Properties to be demolished, rehabilitated or redeveloped depending on their location and condition. All properties will be purchased at a minimum of 5 percent less than the appraised value with a portfolio average discount of 15 percent. However, staff will attempt to utilize the NSP exception discount of 10 percent where required information is available. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. This activity will benefit individuals between 50% AMI and below.

Project # / Title: RT002-28902 / Demolition

Grantee Activity Number: DEMO - 28902

Activity Title: DEMO



Activity Type:

Clearance and Demolition

Project Number:

RT002-28902

Projected Start Date:

03/20/2009

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:**Benefit Report Type:**

Area Benefit (Census)

Activity Status:

Under Way

Project Title:

Demolition

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:** \$ 400,000.00**Other Funds** \$ 0.00**Total Funds** \$ 400,000.00**Proposed Accomplishments**

of Singlefamily Units

Total

40

of Housing Units

40

Activity funds eligible for DREF (Ike Only)

of Non-business Organizations benefitting

of Businesses

of Public Facilities

of buildings (non-residential)

of Properties

40

LMI%:

Activity is being carried out by Grantee:

No

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

Charter Township of Redford - Community Development

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

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

NOTE: Performance Measures revised on 1/30/2014.

Activity Description:

Funding will be allocated for the demolition and clearance of blighted or dangerous structures (residential and commercial) as deemed by the Redford Township Dangerous Buildings Ordinance. Priority given to the "Areas of Greatest Need".

Project # / Title: RT003 / Acq-Rehab/Redevelop

Grantee Activity Number: ACQ-REH/RDV-LI - 28904
Activity Title: REH/RDV-LI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

RT003

Projected Start Date:

03/20/2009

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:

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acq-Rehab/Redevelop

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,350,000.00

Other Funds: \$ 0.00

Total Funds: \$ 1,350,000.00

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
25	25		100.00



# of Households	25	25	100.00
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Proposed Accomplishments

	Total
# of Singlefamily Units	25
# of Housing Units	25
# of Properties	25

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Charter Township of Redford - Community Development	Unknown	\$

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated for the rehabilitation of foreclosed, abandoned or vacant properties with the intent to sell the properties to those that meet the income eligibility requirements. Redford Township will solicit, through an application process, for organizations and partners to participate in the redevelopment of vacant, abandoned or foreclosed properties. Redford Township will have oversight in the process. Redford Township will not be undertaking any rental housing projects with NSP funding. Funding will be used to benefit income eligible residents to qualify as homeowners



Grantee Activity Number: ACQ-REH/RDV-LMMI - 28905
Activity Title: REH/RDV-LMMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

RT003

Projected Start Date:

03/20/2009

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:

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acq-Rehab/Redevelop

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 3,241,364.00

Other Funds: \$ 0.00

Total Funds: \$ 3,241,364.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	40		40	100.00
# of Households	40		40	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	40
# of Housing Units	40
# of Properties	40

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Charter Township of Redford - Community Development	Unknown	\$



Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated for the rehabilitation of foreclosed or vacant properties with the intent to sell the properties to those that meet the income eligibility requirements. In addition, Redford Township will look to redevelop demolished, abandoned or vacant properties. Redford Township will solicit, through an application process, for organizations and partners to participate in the redevelopment of vacant and/or foreclosed properties. Redford Township will have oversight in the process. Redford Township will not be undertaking any rental housing projects with NSP funding. Funding will be used to benefit income eligible residents to qualify as homeowners.

Project # / Title: RT004 / Down Payment Assist

Grantee Activity Number: DPA LI - 28910
Activity Title: DPA-LI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

RT004

Projected Start Date:

03/20/2009

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:

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Down Payment Assist

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 160,000.00

Other Funds \$ 0.00

Total Funds \$ 160,000.00

Proposed Beneficiaries

Owner Households

Total Low Mod Low/Mod%

25 25 100.00

of Households

25 25 100.00



Proposed Accomplishments

Total

of Singlefamily Units

25

of Housing Units

25

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Redford - Community Development

Organization Type

Unknown

Proposed

\$ 160,000.00

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated to income eligible candidates with 40% AMI and below for the purpose of down payment/closing cost assistance. Maximum DPA allowed will be determined per household application.



Grantee Activity Number: DPA LMMI - 28903
Activity Title: DPA-LMMI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

RT004

Projected Start Date:

03/20/2009

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:

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Down Payment Assist

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 200,000.00

Other Funds: \$ 0.00

Total Funds: \$ 200,000.00

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
40		40	100.00
40		40	100.00

of Households

Proposed Accomplishments

of Singlefamily Units

Total

40

of Housing Units

40

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Redford - Community Development

Organization Type

Unknown

Proposed

\$ 200,000.00

Location Description:



Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated to income eligible candidates with 51 to 120% AMI for the purpose of down payment/closing cost assistance. Maximum DPA allowed will be determined per household application.

Project # / Title: RT005-28900 / Planning/Admin

Grantee Activity Number: ADMIN - 28900
Activity Title: ADMIN

Activity Type:

Administration

Project Number:

RT005-28900

Projected Start Date:

03/20/2009

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:

Activity Status:

Under Way

Project Title:

Planning/Admin

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 410,000.00

Other Funds \$ 0.00

Total Funds \$ 410,000.00

Benefit Report Type:

NA



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Charter Township of Redford - Community Development	Unknown	\$ 410,000.00

Location Description:

Not Applicable.

Activity Description:

This activity will provide the general administration and planning activities required to receive NSP funding and implement a successful NSP program, including preparation of the substantial amendment, required noticing, monitoring, financial reporting and other required administrative tasks.

Project # / Title: RT006 / Developers-Rehab/Redevelop

Grantee Activity Number: DEV-REH/RDV-LI - 28906
Activity Title: DEVELOPERS-REH/RDV-LI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

RT006

Projected Start Date:

03/31/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

Activity Status:

Under Way

Project Title:

Developers-Rehab/Redevelop

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 305,000.00

Other Funds \$ 0.00

Total Funds \$ 305,000.00



Benefit Report Type:

Direct (Households)

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

Proposed Accomplishments	Total
# of Singlefamily Units	4
# of Housing Units	4
# ELI Households (0-30% AMI)	
# of Properties	4

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Charter Township of Redford - Community Development	Unknown	\$ 0.00
Guy Construction, LLC	Unknown	\$ 50,000.00
Habitat for Humanity of Western Wayne	Non-Profit	\$ 150,000.00
Home Renewal Systems, LLC	Unknown	\$ 50,000.00

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated to developers with the intention to rehabilitate homes for home ownership. All properties will be purchased at a minimum of 1 percent less than the appraised value. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. The affordability periods specified in the HOME regulations will be used as a minimum standard. The period of affordability is based on the amount of HOME assistance that enabled the homebuyer to purchase the house, regardless of source.



Grantee Activity Number: DEV-REH/RDV-LMMI - 28907
Activity Title: DEVELOPERS-REH/RDV-LMMI

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 RT006
Projected Start Date:
 03/31/2010
Project Draw Block by HUD:
 Not Blocked
Activity Draw Block by HUD:
 Not Blocked
Block Drawdown By Grantee:
 Not Blocked
National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for
 NSP Only
Environmental Assessment:

Activity Status:
 Under Way
Project Title:
 Developers-Rehab/Redevelop
Projected End Date:
 07/30/2013
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 275,000.00
Other Funds: \$ 0.00
Total Funds: \$ 275,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	6		6	100.00
# of Households	6		6	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	6
# of Housing Units	6
# of Properties	6

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Charter Township of Redford - Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Charter Township of Redford - Community Development	Unknown	\$ 0.00
Guy Construction, LLC	Unknown	\$ 170,000.00
Home Renewal Systems, LLC	Unknown	\$ 100,000.00



Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Description:

Funding will be allocated to developers with the intention to rehabilitate homes for home ownership. All properties will be purchased at a minimum of 1 percent less than the appraised value. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. The affordability periods specified in the HOME regulations will be used as a minimum standard. The period of affordability is based on the amount of HOME assistance that enabled the homebuyer to purchase the house, regardless of source.

Action Plan Comments:

JESSIE Approved per conversation with Margaret Dunton. JHK

Reviewer - 01/30/2012 - Action Plan conditionally approved to allow grantee access to enter its QPR for quarter ending 12/31/2011.

Reviewer - 03/22/2012 - Action plan approved for budget adjustment to transfer funds between activities. Transfers are w/in grantee's citizen participation plan definition of non-substantial amendment, line-item transfer of less than 25% of award.

Reviewer - 4/30/14 - approved by Cynthia Vails, Financial Analyst, at the request of Portia McGoy, CPD Representative

Action Plan History

Version	Date
B-08-MN-26-0010 AP#1	12/14/2015
B-08-MN-26-0010 AP#2	04/30/2014
B-08-MN-26-0010 AP#3	04/30/2013
B-08-MN-26-0010 AP#4	10/29/2012
B-08-MN-26-0010 AP#5	03/22/2012
B-08-MN-26-0010 AP#6	01/30/2012
B-08-MN-26-0010 AP#7	04/28/2011



