

# Action Plan

## Grantee: San Bernardino County, CA

### Grant: B-08-UN-06-0505

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<b>LOCCS Authorized Amount:</b>	\$ 22,758,188.00
<b>Grant Award Amount:</b>	\$ 22,758,188.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 6,802,367.80
<b>Total Budget:</b>	\$ 29,560,555.80

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### Funding Sources

Funding Source	Funding Type
Department Housing and Urban	Program Income

### Narratives

#### Areas of Greatest Need:

This region is one of the greatest impacted areas in the country and County staff have been tracking foreclosures and notices of default since early 2008. California is a non-judicial foreclosure state. The foreclosure process begins with a recorded Notice of Default (NOD), which is a public notification that the borrower has fallen behind in the monthly mortgage payments. If the default is not cured, or the loan renegotiated or replaced, the NOD is followed by a Notice of Trustee's Sale (NOTS) after a minimum of three months. The actual Trustee's Sale cannot occur less than 20 days after public notice. The Trustee's Sale is a public auction, at which anyone may bid, including the lender and any junior lien holders. The foreclosure process may be stopped if the default is cured 5 days in advance of the sale date. If no one bids, and the foreclosure process was not stopped, title (ownership) of the property reverts to the lender as REO property (Real Estate Owned). The typical foreclosure process takes at least 117 days in California. There were a total of 20,366 properties taken all the way through the foreclosure process in San Bernardino County from July 1, 2007 through September 30, 2008. In relation to all housing units as estimated by California Department of Finance, this represents 2.97% in San Bernardino County. According to an article published in The Wall Street Journal (July 29, 2008) the Inland Empire region has suffered the largest decline in median home prices since prices hit their peak, with an estimated decline of 37%. In a Forbes article published on October 15, 2008 ("Where Recession Will Hit Hardest") the Riverside-San Bernardino-Ontario MSA was rated the worst area in the country. More than half of the homeowners in the area (62%) owe more on their homes than their homes are worth. The median homeowner almost owes more to get their home "above water" than the median worker makes in a year. The median equity is more than a negative \$33,000. Rising unemployment rates at 9.2% are an added element contributing to the downward economic spiral.

#### Distribution and and Uses of Funds:

HUD has compiled a set of data at the Census Tract Block Group (CTBG) level for the entire country. The County compiled this set of data, which included low- and moderate-income eligible, foreclosure risk, home price decline, unemployment rate, percentage of high-cost sub-prime loan rate, predicted 18 month foreclosure rate, and vacancy rate. The data for the County was evaluated in a four step priority ranking for those CTBGs most at risk. These areas, defined as "Eligible Targeted Communities," are those census tracts, exclusive of regular CDBG entitlement cities, that have the "greatest need" by utilizing the HUD NSP data sets that include: (1) greatest foreclosure risk, (2) highest percentage of homes financed by a sub-prime mortgage, (3) areas likely to face a significant rise in the rate of foreclosure, and (4) census tracts predominantly low- or moderate-income. For each category, the County assigned points based on severity of the foreclosure crisis and created a "Total Severity Score" (TSS) for all census tract block groups (CTBGs) for the entire County, with the exception of CDBG entitlement jurisdictions. The County only used the standardized data supplied by HUD in the calculations. The procedure assigns points to each of the four variables as follows: (1) Foreclosure risk (based on percentage rate): Maximum of 3 points If 8%, 1 point If 9%, 2 points If 10%, 3 points (2) High cost (sub-prime) loan rate: Maximum of 3 points If  $\geq$  40%



and < 50%, 1 point If >= 50% and < 60%, 2 points If >= 60%, 3 points (3) Predicted foreclosure/abandonment rate: Maximum of 2 points If >= 10% and < 12%, 1 point If >= 12%, 2 points (4) Low- or Moderate-Income: Maximum of 1 point If YES, 1 point If NO, 0 point The sum of the points awarded for all categories equals the "Total Severity Score" (TSS) for the CTBGs. Those CTBGs with a minimum TSS of 3 (which covers approximately 47% of the County administered area) are determined to be Eligible Targeted Communities and therefore eligible, though not guaranteed County NSP funding for the proposed programs. Based on the TSS analysis, the heaviest impacted cities under the County's FY 2008-09 Action Plan (participating cities) include: Adelanto, Barstow, Colton, Yucca Valley and 29 Palms. The unincorporated communities impacted, again based on the TSS analysis, include: Bloomington, Muscoy, and the unincorporated portions of Adelanto, Barstow, Fontana, and San Bernardino. A table of the data at the census tract level is attached as Appendix F. The maps identifying the Eligible Targeted Communities are located in Appendices B-E of the hard copy application. Tabular data is summarized in Appendix A of the hard copy application. This summary data does not represent the TSS analysis conducted above, but rather provides additional data on the extent of foreclosed homes in the affected communities. Due to numerous factors, such as the number of CTBGs within a community, some communities may not be identified as an Eligible Targeted Community (e.g., Pioneer Town) even though all CTBGs received a TSS score of 3 or greater because there are only two CTBGs versus larger geographic areas that had many CTBGs with TSS scores above 3 (e.g., Barstow). The County will distribute NSP funds to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by sub-prime mortgage loans, and identified by the County as likely to face a significant rise in the rate of home foreclosures. Accordingly, the County will meet the requirements set forth in Section 2301(c)(2) of HERA when expending NSP funds. 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 ensure that 100 percent of NSP funds will be used to benefit individuals and households with income

**Definitions and Descriptions:**

**Low Income Targeting:**

**Acquisition and Relocation:**

**Public Comment:**

**Project Summary**

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
9999	Restricted Balance		<i>No activities in this project</i>	
DELETED-	DELETED-ACTIVITIES (Temporary)		<i>No activities in this project</i>	
NSP - 8	ARR - Bulk		<i>No activities in this project</i>	
NSP IV	Redevelopment-Use E	Bloomington-Library GRC 3531 NSP-001G 2498/53003205	Bloomington Library  Ayala Park Relocation Project	
		NSP1-001F/Bloomington Ph 3 /Community Center	Bloomington-Ph 3/ Community Center	
NSP-1A	Down Payment Assistance		<i>No activities in this project</i>	
NSP-2 A	Rehabilitation Loan Assistance		<i>No activities in this project</i>	
NSP-3.5 A	Affordability Assistance > 50%		<i>No activities in this project</i>	
NSP-3A	Affordability Assistance < 50%		<i>No activities in this project</i>	
NSP-4A	Partner with outside entities for		<i>No activities in this project</i>	
NSP-5A	rental Property Acquisition-		<i>No activities in this project</i>	
NSP-6A	Acquisition-Rehabilitation for		<i>No activities in this project</i>	
NSP-7B	Homebuyer Assistance		<i>No activities in this project</i>	
NSP-I	Purchase Rehabilitation	NSP - 001C 1st and 2nd Ave, Barstow	Aquisition Rehab Multi Family	



		NSP - 001C Garden Drive	
		NSP - 001C Hillcrest Apts	Acquisition Rehabilitation of Multifamily
		NSP-001B Barstow LMMI	Acquisition Rehab Multi Family Rental
		NSP-001C Barstow Low	Acquisition Rehabilitation - Multi Family Rental
		NSP-001C Rialto	Rialto-Park Place Apt
		NSP-001D	Rehabilitation - Single Family
NSP-II	Homebuyer Assistance - Low	NSP-002A	Acquisition - Single Family
		NSP-002B	Acquisition - Single Family-Low Income
NSP-III	Administration	NSP-003	Project Delivery/ Administration



# Activities

**Project # / NSP IV / Redevelopment-Use E**

**Grantee Activity Number: Bloomington-Library GRC 3531**

**Activity Title: Bloomington Library**

**Activity Type:**

Acquisition, construction, reconstruction of public facilities

**Project Number:**

NSP IV

**Projected Start Date:**

01/01/2014

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

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

**Activity Status:**

Completed

**Project Title:**

Redevelopment-Use E

**Projected End Date:**

12/31/2016

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,865,310.50

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 1,865,310.50

**Total Funds:** \$ 3,730,621.00

**Benefit Report Type:**

Area Benefit (Census)

**Proposed Beneficiaries**

# of Persons

Total	Low	Mod	Low/Mod%
6037	1380	4657	100.00

**Proposed Accomplishments**

# of public facilities

**Total**

1

LMI%:

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

**Responsible Organization**

County of San Bernardino

**Organization Type**

Local Government

**Proposed Budget**

\$ 1,865,310.50

**Funding Source Name**

Department Housing and Urban Development

**Matching Funds**

No

**Funding Amount**

\$ 1,865,310.50

**Location Description:**

Valley Blvd and Locust Ave in the community of Bloomington.



**Activity Description:**

Development of an estimated 6500 square foot public library in conjunction with an affordable housing project in the community of Bloomington.

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Grantee Activity Number: NSP-001G 2498/53003205**

**Activity Title: Ayala Park Relocation Project**

**Activity Type:**

Acquisition, construction, reconstruction of public facilities

**Project Number:**

NSP IV

**Projected Start Date:**

12/04/2020

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

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

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Redevelopment-Use E

**Projected End Date:**

07/31/2022

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 755,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 755,000.00

**Proposed Accomplishments**

- # of Targeted Section 3 Labor Hours
- # of Section 3 Labor Hours
- # of Total Labor Hours
- # of Linear feet of green public improvement
- # of Acres wetlands
- Activity funds eligible for DREF (Ike Only)
- # of cable feet of public utility
- # of Linear miles of Public Improvement
- # of Linear feet of Public Improvement
- # of Non-business Organizations benefitting
- # of public facilities
- # of buildings (non-residential)
- # of Properties

**Total**

1



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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
Co. of San Bernardino, Community Development and Housing Dept., 290 North	Local Government	\$ 755,000.00

**Location Description:**

**Activity Description:**

Bloomington is an area identified as an investment and revitalization area. Ayala Park will be relocated next to the new Bloomington community center and includes several recreational amenities for public enjoyment.

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Grantee Activity Number: NSP1-001F/Bloomington Ph 3 /Community Center**  
**Activity Title: Bloomington-Ph 3/ Community Center**

**Activity Type:**  
Acquisition, construction, reconstruction of public facilities

**Project Number:**  
NSP IV

**Projected Start Date:**  
03/13/2020

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

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

**Block Drawdown By Grantee:**  
Not Blocked

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

**Activity Status:**  
Under Way

**Project Title:**  
Redevelopment-Use E

**Projected End Date:**  
03/12/2022

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,100,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 2,100,000.00

**Total Funds:** \$ 4,200,000.00

**Benefit Report Type:**  
Area Benefit (Census)

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# of Persons	5905			0.00
<b>Proposed Accomplishments</b>	<b>Total</b>			
# of public facilities	1			
<b>LMI%:</b>				59.95

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
County of San Bernardino	Local Government	\$ 2,100,000.00
Related California	For Profit	\$ 0.00

<b>Funding Source Name</b>	<b>Matching Funds</b>	<b>Funding Amount</b>
Department Housing and Urban Development	No	\$ 2,100,000.00

**Location Description:**

The project is located in the Valley Corridor Specific Plan with a physical address of 17906 W. Valley Boulevard in the unincorporated area the County of San Bernardino.

**Activity Description:**

The Bloomington Phase 3 Community Center (commonly known as Ayala Park Community Center) is a 7700 square foot community center will be developed on a relocated 5 acres park. The park and community center



are part of a larger affordable housing community project is being built in 3 phases. The community center is included in the culminating third phase of the project and will consist of 98 affordable units including 20 Permanent Supportive Housing (PSH) units. Phase 3 of the project will also have its own community room. The east side of the Project is contiguous to Bloomington affordable housing project Phases I & II which consists of 190 affordable that serves families and seniors. In addition to the housing, Phase I boasts a public library creatively designed to utilize air space while maximizing unit count; the library is a two-story design with senior living on the second floor.

The community center will serve the residents of phases 1-3 of the housing community and the

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / NSP-I / Purchase Rehabilitation**



**Grantee Activity Number: NSP - 001C 1st and 2nd Ave, Barstow**

**Activity Title: Aquisition Rehab Multi Family**

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

**Project Number:**  
NSP-I

**Projected Start Date:**  
01/12/2010

**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.

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

**Activity Status:**  
Completed

**Project Title:**  
Purchase Rehabilitation

**Projected End Date:**  
01/31/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 3,850,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 3,850,000.00

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	29	29		100.00
# of Households	29	29		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Multifamily Units	29
# of Housing Units	29
# of Properties	2

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
Co. of San Bernardino, Community Development and Housing Dept., 290 North	Local Government	\$ 3,850,000.00

**Location Description:**

425 South 1st Avenue and 434 South 2nd Avenue, Barstow, California. 29 units acquisition and rehabilitation.

**Activity Description:**

Acquisition and rehabilitation of 29 units in Barstow, California.



**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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## Grantee Activity Number: NSP - 001C Garden Drive

### Activity Title: Aquisition Rehab Multi Family

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-I

**Projected Start Date:**

01/01/2009

**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.

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Purchase Rehabilitation

**Projected End Date:**

01/31/2013

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

**Total Budget:** \$ 666,113.11

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 666,113.11

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	6	4		66.67
# of Households	6	4		66.67

**Proposed Accomplishments**

# of Multifamily Units

# of Housing Units

# of Properties

**Total**

6

6

1

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

Co. of San Bernardino, Community Development and Housing Dept., 290 North

**Organization Type**

Local Government

**Proposed Budget**

\$ 666,113.00

**Location Description:**

Units are located at 7207 Garden Drive, San Bernardino, California.

**Activity Description:**

Purchase and rehabilitate 6 units of an apartment complex in the City of San Bernardino;(4 of the 6 units will be households meeting LH-25 criteria).



**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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## Grantee Activity Number: NSP - 001C Hillcrest Apts

### Activity Title: Acquisition Rehabilitation of Multifamily

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-I

**Projected Start Date:**

07/15/2010

**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.

**Activity Status:**

Completed

**Project Title:**

Purchase Rehabilitation

**Projected End Date:**

01/31/2013

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

**Total Budget:** \$ 6,093,186.31

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 6,093,186.31

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	67	67		100.00
# of Households	67	67		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Multifamily Units	67
# of Housing Units	67
# of Properties	1

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
Co. of San Bernardino, Community Development and Housing Dept., 290 North	Local Government	\$ 6,093,186.31

**Location Description:**

Financing for the rehabilitation of 67 units located at 15430 Culebra Road, Victorville.

**Activity Description:**

Financing for the rehabilitation of 67 units located at 15430 Culebra Road, Victorville. Per HUD guidance \$43,186.31 of this activity is for program delivery.



**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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## Grantee Activity Number: NSP-001B Barstow LMMI

### Activity Title: Acquisition Rehab Multi Family Rental

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-I

**Projected Start Date:**

01/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

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

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Purchase Rehabilitation

**Projected End Date:**

01/31/2013

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

**Total Budget:** \$ 6,100,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 6,100,000.00

**Proposed Beneficiaries**

# Renter Households

**Total**

**Low**

**Mod**

**Low/Mod%**

168

0.00

# of Households

168

0.00

**Proposed Accomplishments**

# of Multifamily Units

**Total**

168

# of Housing Units

168

# of Properties

2

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

Co. of San Bernardino, Community Development and Housing Dept., 290 North

**Organization Type**

Local Government

**Proposed Budget**

\$ 6,100,000.00

**Location Description:**

This project is located in the Barstow, California.

**Activity Description:**

The purpose of the NSP-I Program is to purchase and rehabilitate foreclosed or abandoned rental housing to primarily benefit households at or below 120% of area median income. The County would use NSP funds to





purchase and rehabilitate foreclosed or abandoned rental properties in Eligible Targeted Communities. Properties could be purchased for the San Bernardino County Housing Authority's own portfolio or the County could assist non-profit or for-profit partners in acquisition and rehabilitation. The form of the County's assistance would be a grant or subordinated mortgage. The County would make every effort to leverage these investments, loans and/or grants with FHA or other first mortgages, tax credit proceeds (where possible) and other subordinate financing such as AHP, state funds and its own subordinate mortgage financing. Long term agreements or deed covenants would be recorded to ensure long term affordability (minimum term of 15 years, expected term of 55 years). Subject to approval by the Housing Authority's Board of Directors, the Housing Authority is expected to be the County's primary partner for this activity. Tenure of beneficiaries-rental or homeownership: Rentals, but long-term with affordability covenant. Duration or term of assistance: Long-term subordinate loan and/or grant. Description of how design of the activity will ensure continued affordability: County would record long-term (minimum 15 years or term of loan, up to 55 years) rent regulatory agreement or covenant. Discount rate: Average 1% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01. Range of interest rates: 0-7%, but non-current payment so as to maximize leverage from first mortgage, tax credits and other subordinate financing.

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Grantee Activity Number: NSP-001C Barstow Low**

**Activity Title: Acquisition Rehabilitation - Multi Family Rental**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-I

**Projected Start Date:**

01/12/2010

**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.

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Purchase Rehabilitation

**Projected End Date:**

01/31/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,950,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,950,000.00

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	57	57		100.00
# of Households	57	57		100.00

# of Households

**Proposed Accomplishments**

# of Multifamily Units

# of Housing Units

# of Properties

**Total**

57

57

2

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

**Responsible Organization**

Co. of San Bernardino, Community Development and Housing Dept., 290 North

San Bernardino County Housing Authority

**Organization Type**

Local Government

Local Government

**Proposed Budget**

\$ 0.00

\$ 2,950,000.00

**Location Description:**

This project is located in Barstow, California.



**Activity Description:**

The purchase and rehabilitation of two foreclosed multifamily rental complexes in Barstow. This project will include low and moderate income families. The moderate portion is listed under activity number NSP-001B Barstow LMML.

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Grantee Activity Number: NSP-001C Rialto**  
**Activity Title: Rialto-Park Place Apt**

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

**Project Number:**  
 NSP-I

**Projected Start Date:**  
 01/01/2013

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

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

**Block Drawdown By Grantee:**  
 Not Blocked

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

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

**Activity Status:**  
 Completed

**Project Title:**  
 Purchase Rehabilitation

**Projected End Date:**  
 12/31/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,275,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,275,000.00

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
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# Renter Households	8			0.00
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# of Households

# of Households	8			0.00
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**Proposed Accomplishments**

# of Multifamily Units

**Total**

8

# of Housing Units

8

# of Properties

2

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

**Responsible Organization**

County of San Bernardino

**Organization Type**

Local Government

**Proposed Budget**

\$ 1,275,000.00

**Location Description:**

309 and 330 W Jackson St Rialto, CA

**Activity Description:**

Activity includes the rehabilitation of 8 units in a larger project.



**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Grantee Activity Number: NSP-001D****Activity Title: Rehabilitation - Single Family****Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-I

**Projected Start Date:**

01/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

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

**Activity Status:**

Completed

**Project Title:**

Purchase Rehabilitation

**Projected End Date:**

01/31/2013

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:****Total Budget:** \$ 24,125.00**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 24,125.00**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	2		2	100.00
# of Households	2		2	100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	2
# of Housing Units	2
# of Properties	2

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
Co. of San Bernardino, Community Development and Housing Dept., 290 North	Local Government	\$ 24,125.00

**Location Description:**

Eligible Targeted Communities.

The funding was reduced to \$25,408, with the remaining funding transferred to another NSP activity per the Plan Amendment approved on January 12, 2010. This will allow the funds to be obligated per NSP requirements.

**Activity Description:**

The purpose of the NSP-001D Program is to assist purchaser-occupants to rehabilitate foreclosed homes. Owner occupants purchasing a foreclosed home could obtain a second mortgage rehabilitation loan of up to \$25,000 to improve the home. These second (or third) mortgage loans would be administered in the same way as the County's current CDBG-funded home rehabilitation loan program. Rehabilitated properties would have to meet City/County/CDBG habitability standards. Loan interest rates could range from 0 to 7%. Owner occupants could also obtain the Down Payment Assistance described under Program NSP-II. A 10-year lien would be recorded; if the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 10 years, the loan would immediately become due and payable. NSP funds would be leveraged 2:1 to 5:1 by this activity. This program would be geographically focused in the County's Targeted Communities and assistance could be combined with Program NSP-II. NSP-II Housing Related Activities Tenure of beneficiaries-rental or homeownership: Long term homeownership. Duration or term of assistance: Subsequent to home purchase; long term assistance, repayable second or third loan. Description of how the design of activity will ensure continued affordability: For loan (plus any downpayment assistance) from \$15,000-\$25,000, a 10 year lien would be recorded. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 5 years, the loan would immediately become due and payable. Aquisition Activities: Discount Rate: Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01. Financing Activities: Range of interest rates: 0-7%

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / NSP-II / Homebuyer Assistance - Low Income**



## Grantee Activity Number: NSP-002A

### Activity Title: Acquisition - Single Family

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP-II

**Projected Start Date:**

01/12/2010

**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

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Homebuyer Assistance - Low Income

**Projected End Date:**

01/31/2013

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

**Total Budget:** \$ 491,120.88

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 491,120.88

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
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16		16	100.00
----	--	----	--------

# of Households

16		16	100.00
----	--	----	--------

**Proposed Accomplishments**

# of Singlefamily Units

Total
-------

16
----

# of Housing Units

16
----

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

Co. of San Bernardino, Community Development and Housing Dept., 290 North

**Organization Type**

Local Government

**Proposed Budget**

\$ 491,120.88

**Location Description:**

Eligible target communities.

**Activity Description:**

The purpose of the NSP-2A Program is to assist Moderate Income purchaser-occupants to purchase foreclosed homes. A 10-year lien would be recorded; if the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 10 years, the loan would immediately become due and payable. NSP funds would be leveraged 2:1 to 5:1 by this activity. This program would be geographically focused in the





County's Targeted Communities and assistance could be combined with Program NSP-2B. NSP-II Housing Related Activities  
Tenure of beneficiaries-rental or homeownership: Long term homeownership. Duration or term of assistance: Subsequent to home purchase; long term assistance, repayable second or third loan. Description of how the design of activity will ensure continued affordability: For loan (plus any downpayment assistance) from \$15,000-\$25,000, a 10 year lien would be recorded. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 5 years, the loan would immediately become due and payable. Aquisition Activities: Discount Rate: Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01. Financing Activities: Range of interest rates: 0-7%

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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## Grantee Activity Number: NSP-002B

### Activity Title: Acquisition - Single Family- Low Income

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP-II

**Projected Start Date:**

01/12/2010

**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.

**Activity Status:**

Completed

**Project Title:**

Homebuyer Assistance - Low Income

**Projected End Date:**

01/31/2013

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

**Total Budget:** \$ 307,416.47

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 307,416.47

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
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7	7		100.00
---	---	--	--------

# of Households

7	7		100.00
---	---	--	--------

**Proposed Accomplishments**

# of Singlefamily Units

Total
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7
---

# of Housing Units

7
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**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

Co. of San Bernardino, Community Development and Housing Dept., 290 North

**Organization Type**

Local Government

**Proposed Budget**

\$ 307,416.47

**Location Description:**

Eligible Target Areas

**Activity Description:**

The purpose of the NSP-2B Program is to assist Low Income purchaser-occupants to purchase foreclosed homes. A 10-year lien would be recorded; if the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 10 years, the loan would immediately become due and payable. NSP funds would be leveraged 2:1 to 5:1 by this activity. This program would be geographically focused in the County's Targeted



Communities and assistance could be combined with Program NSP-I. NSP-II Housing Related Activities Tenure of beneficiaries- rental or homeownership: Long term homeownership. Duration or term of assistance: Subsequent to home purchase; long term assistance, repayable second or third loan. Description of how the design of activity will ensure continued affordability: For loan (plus any downpayment assistance) from \$15,000-\$25,000, a 10 year lien would be recorded. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 5 years, the loan would immediately become due and payable. Aquisition Activities: Discount Rate: Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01. Financing Activities: Range of interest rates: 0-7%

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / NSP-III / Administration**



**Grantee Activity Number: NSP-003**

**Activity Title: Project Delivery/ Administration**

**Activity Type:**

Administration

**Project Number:**

NSP-III

**Projected Start Date:**

01/01/2009

**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)

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

06/30/2019

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,275,819.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,275,819.00

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

**Responsible Organization**

Co. of San Bernardino, Community Development and Housing Dept., 290 North

**Organization Type**

Local Government

**Proposed Budget**

\$ 2,275,819.00

**Location Description:**

Eligible Targeted Communities.

**Activity Description:**

Administration of NSP Program

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None



## Action Plan Comments:

- Reviewer - Please make revisions to Activity NSP-3.
- DiGruccio, Approved. 1/21/10. RMD
- DiGruccio, Approved. Two substantial amendments currently approved and new budgetted amounts reallocation to Activities NSP1 through NSP8. RMD. 2/2/10.
- DiGruccio, Approved. Funds have been reallocation to meet LH25 National Objective. RMD. 2/9/10.
- DiGruccio, Changes to Project Title and Activity Title per discussion with grantee. Approved. 3/3/10. RMD.
- DiGruccio, Grantee is reallocating budget amounts for Barstow Property. Approved. RMD. 3/30/10.
- DiGruccio, Currently QPR and Action Plan do not match. Problem has been reported to DRGR help desk and they are researching. Resubmitted to see if this would clear the problem. Approved. RMD. 5/25/10.
- DiGruccio, Total budget and Proposed budgets in NSP-001A & NSP-001C do not agree. Not approved. RMD. 6/16/10.
- DiGruccio, Budget corrections for each Activity. All Total Budget, Program Funds equal Proposed Budget Amounts. Budget matches grant. Approved. RMD. 6/16/10.
- DiGruccio, Proposed budget and Project budget are not in agreement for NSP-002A & NSP-002B. RMD. 7/2/10.
- DiGruccio, Comments dated 7/2/10 should be 7/1/10. Approved. RMD. 7/1/10.
- DiGruccio, Grantee resubmitted for technical correction. Approved. RMD. 7/2/10.
- DiGruccio, Rebudgeted activities approved by Board of Directors to multi-family activities. Approved. RMD. 7/22/10.
- DiGruccio, The Board of Supervisors just approved three more projects. This Action Plan revision reflects the new obligation amounts. Grantee will have approximately \$177K left to obligate. Approved. RMD. 7/27/10.
- DiGruccio, Activity NSP-001C-Garden Dr. Total Budget and Proposed Budget do not agree. Grantee is correcting budget amount to reflect 100% obligation. Grantee will correct. RMD. 8/4/10.
- DiGruccio, Budget corrected. All Activities Approved. RMD. 8/4/10.
- DiGruccio, Grantee is updating "Benefit Report Type" so that totals are at 100% in NSP-001D, NSP-II, and NSP-I. NSP-002A and B I changed term to 10-year lien. Approved. RMD. 1/6/11.
- DiGruccio, Grantee changed the Responsible Organization to SB County instead of the Housing Authority. Changed the Rehabilitation to Rehab. Checked Renter and put in the # of Multifamily units in Activity NSP-001B & NSP-001C only. No other changes. At this time these Activities are not showing up on the DRGR QPR. This is being researched. Approved. RMD. 1/11/11.
- DiGruccio, Grantee has made minor changes to thier Action Plan to NSP001B and 001C to update their activities to correct DRGR QPR issue. Approved. RMD. 1/13/11.



DiGruccio, Required changes to Action Plan completed. RMD. 1/31/11.

DiGruccio, Action Plan was not changed from last submission. Approved. RMD. 4/27/11.

DiGruccio, Total budget amount needs to equal grant amount in Activieis 001C Garden Dr, 002A, and002B. Budget needs to total grant amount. Please correct. RMD. 6/17/11.

DiGruccio, Budget now correctly. Activity 001C Hillcrest needs Benefit corrected. RMD. 6/24/11.

DiGruccio, NSP - 001C 1st and 2nd Ave, Barstow: Activity should have 29 in "Benefit Report Types", Low, since this is a LH25 Activity. All other Activities approved. RMD. 6/27/11.

DiGruccio, Approved. RMD. 6/28/11.

Reviewer - Amendment is to provide a minor increase in budget for "Activity #NSP-001C Garden Drive" to cover additional costs. EOO. 3/27/12.

Reviewer - Per grantee's request, rejected for further modification. EOO. 12/20/12.

Reviewer - Technical amendment to add Activity NSP-001C Rialto, an acquisition/rehab activity and budgeting \$1M. Other administrative changes to make minor adjustments to proposed performance measurements for Barstow activities to reflect actual performance. Approved. EOO. 12/21/12.

Reviewer - Substantial amendment to add Activity# NSP-001C Colton Las Terrazas, a new construction project. Approved. EOO. 2/12/13.

Reviewer - Rejected per grantee's request to make additional changes. EOO. 2/15/13.

Reviewer - Technical amendment to increase activity budget for NSP 001C - Rialto Park Place by \$275,000. Approved. EOO. 2/15/13.

Reviewer - 100 housing and multi-family units still projected under cancelled Colton Las Terrazas activity. Rejected. EOO. 5/8/13.

Reviewer - Minor amendment to update activity status. Approved. EOO. 5/10/13.

Reviewer - Grantee changes activity status from underway to completed for Rialto project - Activity# NSP-001C. Approved. EOO. 7/29/13.

DiGruccio, Grantee added the Bloomington Library Activity which is connected with the Bloomington housing development activity in NSP 3. NSPIV.RMD 4/25/14

DiGruccio, Updating Flags. Approved. RMD. 11/14/17.

DiGruccio, change the status of a project (Barstow 1st and 2nd) to "underway" from "completed" to be able to make a correction to the voucher. Approved. RMD. 3/27/18

DiGruccio, Updating activities from clear up Report. Approved. RMD. 7/16/19.

DiGruccio, Added a project under Eligible Use E- Redevelopment. Moving forward with one of our affordable housing projects that will include a public community center and park. NSP 1 funds are being used to fund the construction of the community center. Additional projects to use the remaining PI. Approved. RMD. 3/25/2020.

DiGruccio, Reject per request. RMD. 4/23/2020.

DiGruccio, Reject per request. RMD. 4/23/2020. Approved 4/24/2020



## Action Plan History

Version	Date
B-08-UN-06-0505 AP#16	01/18/2022
B-08-UN-06-0505 AP#15	04/24/2020
B-08-UN-06-0505 AP#14	03/25/2020
B-08-UN-06-0505 AP#13	07/16/2019
B-08-UN-06-0505 AP#12	03/27/2018
B-08-UN-06-0505 AP#11	11/14/2017
B-08-UN-06-0505 AP#10	04/29/2014
B-08-UN-06-0505 AP#9	04/25/2014
B-08-UN-06-0505 AP#8	07/29/2013
B-08-UN-06-0505 AP#7	05/10/2013
B-08-UN-06-0505 AP#6	02/15/2013
B-08-UN-06-0505 AP#5	02/12/2013
B-08-UN-06-0505 AP#4	12/21/2012
B-08-UN-06-0505 AP#3	03/27/2012
B-08-UN-06-0505 AP#2	08/08/2011
B-08-UN-06-0505 AP#1	07/27/2010

