

Action Plan

Grantee: Waterford Township, MI

Grant: B-08-MN-26-0015

LOCCS Authorized Amount:	\$ 2,014,489.00
Grant Award Amount:	\$ 2,014,489.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 42,000.00
Total Budget:	\$ 2,056,489.00

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

See substantial amendment attached as a supporting document to admin activity.

Distribution and and Uses of Funds:

See substantial amendment attached as a supporting document to admin activity.

Definitions and Descriptions:

See substantial amendment attached as a supporting document to admin activity.

Low Income Targeting:

See substantial amendment attached as a supporting document to admin activity.

Acquisition and Relocation:

See substantial amendment attached as a supporting document to admin activity.

Public Comment:

See substantial amendment attached as a supporting document to admin activity.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
001	Acquisition/Demolition		<i>No activities in this project</i>



002	Low Income Homebuyer's		<i>No activities in this project</i>
003	Program Administration		<i>No activities in this project</i>
004	Moderate-Middle-Income		<i>No activities in this project</i>
005	NSP1	08-001-AD	08-001-AD
		08-001-LIDPA	08-001-LIDPA
		08-001-PA	08-001-PA
		08-002-MMDPA	08-002-MMDPA
		08-003-HCDPA	08-003-HCDPA
9999	Restricted Balance		<i>No activities in this project</i>



Activities

Project # / Title: 005 / NSP1

Grantee Activity Number: 08-001-AD
Activity Title: 08-001-AD

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 005

Projected Start Date:
 04/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 NSP1

Projected End Date:
 07/15/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 86,510.14
Other Funds: \$ 0.00
Total Funds: \$ 86,510.14

Proposed Beneficiaries

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

Proposed Accomplishments

	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Properties	1



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Waterford Community Planning and Development Department, 5200 Civic Center Drive, Waterford, MI 48329.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Charter Township of Waterford Community Planning and Development Department,	Unknown	\$ 100,000.00

Location Description:

Charter Township of Waterford, County of Oakland, State of Michigan

Activity Description:

\$100,000 in NSP funding is allocated to acquire at least one single-family residential property within the NSP Target Areas containing blighted structures and then demolishing such structure. Once the acquired property is cleared, the Township will select a qualified nonprofit subrecipient or partnered nonprofit subrecipients (such as Christmas in Action and Habitat for Humanity) to whom the property will be donated and new housing is constructed for the benefit of a low-moderate income homeowner. The Township shall ensure that such subrecipients provide for the continued affordability for this form of NSP assisted housing in accordance with the requirements outlined in Section C(3) above.

Activity Supporting Documents

Document	NSP Substantial Amendment - Revised 1-4-2010.pdf



Grantee Activity Number: 08-001-LIDPA
Activity Title: 08-001-LIDPA

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

005

Projected Start Date:

01/15/2009

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:

EXEMPT

Benefit Report Type:

Direct (Households)

Activity Status:

Completed

Project Title:

NSP1

Projected End Date:

07/15/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,281,974.43

Other Funds: \$ 0.00

Total Funds: \$ 1,281,974.43

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
23	23		100.00
23	23		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

Total

23

of Housing Units

23

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Waterford Community Planning and Development Department, 5200 Civic Center Drive, Waterford, MI 48329.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Waterford Community Planning and Development Department,

Organization Type

Unknown

Proposed Budget

\$ 1,230,000.00

Location Description:



Activity Description:

\$1,230,000 in funding is allocated under this activity. On a first-come, first-serve basis, eligible low-income home buyers participating in this NSP activity will be able to receive up to \$60,000 in down payment assistance. This amount will be used to assist the home buyer with the closing costs and/or prepaid expenses to purchase an NSP eligible single family home they will occupy as their primary residence, the required down payment, and mortgage principal subsidy. NSP eligible single-family homes requiring repairs necessary to achieve compliance with the Michigan Rehabilitation Code for Existing Buildings shall be coordinated through FHA's streamlined 203(k) program and the assistance from the Township will also be available to provide a subsidy for FHA 203(k) rehabilitation assistance provided by the lender. The assistance the homebuyer receives from the Township will be a loan subject to recapture in accordance with the requirements outlined in Section C(3) above. All homebuyers who benefit from this activity shall be required to participate in the NSP Housing Counseling Assistance Program.



Grantee Activity Number: 08-001-PA
Activity Title: 08-001-PA

Activity Type:

Administration

Project Number:

005

Projected Start Date:

11/26/2008

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Activity Status:

Completed

Project Title:

NSP1

Projected End Date:

07/15/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 134,267.55

Other Funds: \$ 0.00

Total Funds: \$ 134,267.55

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Waterford Community Planning and Development Department, 5200 Civic Center Drive, Waterford, MI 48329.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Waterford Community Planning and Development Department,

Organization Type

Unknown

Proposed Budget

\$ 160,000.00

Location Description:

Charter Township of Waterford, County of Oakland, State of Michigan

Activity Description:

General NSP administration.





Grantee Activity Number: 08-002-MMDPA
Activity Title: 08-002-MMDPA

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

005

Projected Start Date:

01/15/2009

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:

EXEMPT

Benefit Report Type:

Direct (Households)

Activity Status:

Completed

Project Title:

NSP1

Projected End Date:

07/15/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 500,000.00

Other Funds: \$ 0.00

Total Funds: \$ 500,000.00

Proposed Beneficiaries

Owner Households

Total

Low

Mod

Low/Mod%

23

23

100.00

of Households

23

23

100.00

Proposed Accomplishments

of Singlefamily Units

Total

23

of Housing Units

23

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Waterford Community Planning and Development Department, 5200 Civic Center Drive, Waterford, MI 48329.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Waterford Community Planning and Development Department,

Organization Type

Unknown

Proposed Budget

\$ 500,000.00

Location Description:



Activity Description:

\$500,000 in funding is allocated under this activity. On a first-come, first-serve basis, eligible low/moderate/middle-income home buyers participating in this NSP activity will be able to receive up to \$25,000 in down payment assistance. This amount will be used to assist the home buyer with the closing costs and/or prepaid expenses to purchase an NSP eligible single family home they will occupy as their primary residence, the required down payment, and mortgage principal subsidy. NSP eligible single-family homes requiring repairs necessary to achieve compliance with the Michigan Rehabilitation Code for Existing Buildings shall be coordinated through FHA's streamlined 203(k) program and the assistance from the Township will also be available to provide a subsidy for FHA 203(k) rehabilitation assistance provided by the lender. The assistance the homebuyer receives from the Township will be a loan subject to recapture in accordance with the requirements outlined in Section C(3) above. All homebuyers who benefit from this activity shall be required to participate in the NSP Housing Counseling Assistance Program.



Grantee Activity Number: 08-003-HCDPA
Activity Title: 08-003-HCDPA

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

005

Projected Start Date:

03/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Households)

Activity Status:

Completed

Project Title:

NSP1

Projected End Date:

07/15/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 11,736.88

Other Funds: \$ 0.00

Total Funds: \$ 11,736.88

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
100	20	80	100.00
100	20	80	100.00

of Households

Proposed Accomplishments

of Singlefamily Units

Total

100

of Housing Units

100

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Charter Township of Waterford Community Planning and Development Department, 5200 Civic Center Drive, Waterford, MI 48329.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Charter Township of Waterford Community Planning and Development Department,

Organization Type

Unknown

Proposed Budget

\$ 24,489.00

Location Description:



Activity Description:

\$24,489 in funding is allocated under this activity to provide mandatory housing counseling services to those individuals receiving assistance through the Low-Income Down Payment Assistance Program and the Moderate/Middle Income Down Payment Assistance Program. The Housing Counseling Assistance Program identified in Waterford’s NSP is not a separate program to assist 100 low/moderate/middle-income households, but rather the housing counseling assistance required to be provided to the 20 low-income households to be assisted through the Low-Income Down Payment Assistance Program and to the 80 moderate/middle-income households to be assisted through the Moderate/Middle-Income Down Payment Assistance Program. This direct association between the down payment assistance programs and the housing counseling assistance will be documented by the Township to ensure conformance with HUD regulations.

Action Plan Comments:

- Reviewer - Changes in the Waterford Township NSP1 Action Plan consisted of moving funds from one activity to another. No new activities were developed. Funds were transferred to better assist homebuyers. Changes per activity are noted in the "Total Budget, Program Funds" & "Total Funds Amount" fields; these changes are not reflected in the "Activity Description" narrative. Waterford Township has one of the strongest NSP1 programs in the State of Michigan; very professional and results oriented senior staff leadership. kk

- Reviewer - Minor movement of funds to be able to meet obligation deadline. Changes are reasonable and justified.

- Reviewer - Per the Action Item sent 1/28/11 to NSP listserv recipients, the Grantee updated the DRGR Action Plan for each Housing activity performance measures. No dollar amounts were moved or changed.

Action Plan History

Version	Date
B-08-MN-26-0015 AP#1	02/21/2017
B-08-MN-26-0015 AP#2	04/29/2015
B-08-MN-26-0015 AP#3	03/09/2015
B-08-MN-26-0015 AP#4	02/09/2011
B-08-MN-26-0015 AP#5	01/26/2010

