

# Action Plan

**Grantee:** City of Reno Housing Authority

**Grant:** B-09-CN-NV-0055

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<b>LOCCS Authorized Amount:</b>	\$ 20,995,000.00
<b>Grant Award Amount:</b>	\$ 20,995,000.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 9,700,000.00
<b>Total Budget:</b>	\$ 30,695,000.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Executive Summary:

The Consortium's program calls for a significant reduction in the number of vacant foreclosed properties in six census tracts (changed after the 2010 Census to eleven census tracts; changed in 2013 to include an additional 47 census tracts, all in low-poverty areas, to assist in RHA's Moving to Work demonstration program; and changed again in 2014 to remove 41 census tracts to prepare for grant closeout) in Reno, Sparks, and Washoe County. Each of these census tracts is heavily impacted by foreclosures, declining prices and distressed properties. The Consortium is working to help resolve the current vacancy problems and address many of those houses that are likely to be vacated during the grant period by utilizing a combination of federal grant money under NSP2, program income, and non-federal Housing Authority investment. The Housing Authority of the City of Reno (RHA), which is the Consortium's lead agency, and the City of Reno administered an NSP1 grant of \$4.5 million from the State of Nevada and Economic Development Grants of \$778,000 that impacted 35 homes in or near the NSP2 areas. Under the NSP2 grant, the Consortium was awarded \$20,995,000 to fund a program under which RHA planned to purchase up to 200 vacant foreclosed homes in the six heavily impacted census tracts and doing needed rehabilitation, including energy efficient improvements, over a three year period. Over 25% of the initial total funding and program income has been used to benefit persons who are under 50% of the median income through the use of a long term rental program. The remainder of the funding is providing homeownership opportunities for persons under 120% of the median income. The Consortium has done a portion of the homeownership program in a lease to own component for persons between 50% and 120% of the area median income. The majority, however, of the homeownership units were sold outright to eligible families under 120% of the median income with significant discounts, grants and forgivable loans to ensure successful sales even in a very down economy. The Consortium anticipates a loss of at least \$20,000 to \$40,000 per unit to the program, but the remaining sales returns are being used to purchase additional houses in a roll over pattern. This will enable RHA to ultimately purchase up to 200 vacant foreclosed properties with grant funds and program income. In addition to this use of grant funds and program income from the sales, RHA contributed to the program by providing non-grant funding to expand the impact on vacant foreclosures in the targeted census tracts. RHA used over \$1 million of its own money to buy additional properties in the NSP2 target areas. This non-federal funding was used to purchase properties when it was not possible to go through the time consuming process that is required when expending federal funds. The net effect of the combination of the NSP2 grant, program income, and RHA's non-federal money has had a significant impact on the foreclosure crisis over time. The programs have clearly had a positive effect on the target neighborhoods. The xeriscaping and positive changes to the neighborhood have been particularly appreciated by residents and homeowners associations; The Action Plan wasmcmember 8, 2010. This amendment was purely administrative and advertised both on the Housing Authority's website and at government buildings, it was advertised in both English and Spanish. The amendment was as follows: The Housing Authority of the City of Reno initially set up the DRGR Action Plan with the following activities: Acquisition of rentals to serve the <50% AMI population Acquisition of properties to be sold to the middle income population Rehabilitation of rentals to serve the <50% AMI population Rehabilitation of properties to be sold to the middle income population Homeownership



## Target Geography:

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.

In the Action Plan amendment approved by HUD on September 8, 2014, the Consortium removed the following census tracts from the target areas for NSP2 funding:

04.00, 10.05, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.03, 11.04, 11.05, 21.03, 21.04, 21.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.12, 26.03, 26.10, 26.12, 26.18, 29.01, 31.05, 31.08, 31.09, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.13, 35.14, and 35.15.

The following 16 census tracts remain in RHA's Action Plan where NSP2 funds (including Program Income) have been used: 11.01, 17.01, 17.02, 22.05, 24.10, 26.14, 26.15, 26.16, 27.05, 27.06, 27.07, 29.02, 30.00, 31.06, 31.10, and 35.12.

## Program Approach:

1. The Consortium's overall Neighborhood Stabilization Program 2 approach The Consortium's program was simple. We planned to significantly reduce the vacancy problem in eleven census tracts with a combination of public and private investment. We are in the process of buying up to 200 vacant homes with NSP2 funding, doing needed rehabilitation and energy upgrades where applicable, and (1) renting at least 60 of these to persons under 50% of the median income, and (2) entering into lease to own agreements or outright sales of the remaining homes to persons between 50% and 120% of the median income. All purchasers of these homes are receiving counseling by the Consumer Credit Affiliates, and each is receiving significant discounts, including grants and forgivable loans, to expedite these sales. The up to 200 purchases are being carried out both with initial grant funding and with program income from the rentals and sales. Our efforts in buying this many vacant foreclosed properties in the census tracts in the three year grant period have helped stabilize the target neighborhoods. This stabilization has been further aided by the following: a. The private investment of over \$1 million by RHA from non-federal sources has been used to purchase vacant properties in the designated census tracts which have enabled us to buy properties expeditiously when it was not possible to move quickly with federal funds. b. The private investment of \$12 to \$13 million was planned to be included by providing investors with a financial incentive to purchase and rehabilitate vacant properties in the neighborhoods. The Consortium attempted to achieve this by utilizing a program currently operated by the Housing Authority of the City of Reno (RHA), the Housing Choice Voucher Program. Under current HUD regulations, RHA can designate up to 15% of its Housing Choice Vouchers as project based if it wishes to do so. To date, RHA has utilized this option only once, for seven houses owned by a nonprofit group in Northeast Reno. RHA, as the lead agency, set aside up to 100 of its 2,492 Housing Choice Vouchers to be used to project base Housing Choice Voucher assistance to specific properties in the NSP2 target areas. Unfortunately, this program did not receive the expected investor response and was not successful. Investors, however, are buying significant numbers of homes without the incentive and are achieving the same purpose. 2. Uses of funds and firm commitments a. The overriding goal has been the purchase and rehabilitation of vacant and foreclosed homes. We are utilizing the National Community Stabilization Trust where possible to carry out the purchases. This worked out well for us in NSP1. In addition, RHA is purchasing FHA properties where possible and is utilizing local real estate firms to identify other properties. There have been considerable rehabilitation costs as we have carried out both needed repairs and attempted to make the properties more energy efficient. Most of this has been contracted out to local contractors, but some repairs are being done with part or full time maintenance employees working directly for RHA. The rental of at least 59 of these houses is being handled by the Housing Authority of the City of Reno. Five more have been transferred to the Nevada Rural Housing Authority (NRHA) for them to operate. In both cases, there is a 20 year obligation period for the properties to be occupied by families under 50% of the median income. A total of 95 properties will be or have been sold outright or put in a lease to own program. Using the lease to own option will guarantee successful and timely occupancy of all houses, as there are many families who would be eligible to purchase except for credit issues. The lease to own program gives them time to address this. In any event, all

## Consortium Members:

### 1. Non-Profit Members

Housing Authority of the City of Reno  
Name/Title: Amy Jones, Executive Director  
Address: 1525 E. 9th Street, Reno, NV 89512  
Phone: 775-329-3630  
Fax: 775-786-1712

City of Reno:  
Name/Title: Maureen McKissick, Grants and Fund Development Manager



Address: PO Box 1900, Reno, NV 89505  
Phone: 775-334-2253  
Fax: 775-334-4934

Consumer Credit Affiliates:  
Name/Title: Jill Perry, Director of Northern Nevada  
Address: 3100 Mill Street #111, Reno, NV 89502  
Phone: 775-337-6363  
Fax: 775-337-6348

Nevada Rural Housing Authority:  
Name/Title: Gary Longaker, Executive Director  
Address: 3695 Desatoya Drive, Carson City, NV 89701  
Phone: 775-887-1795  
Fax: 775-887-1798

## 2. For-Profit Members

Charles Schwab Bank:  
Name/Title: Nancy E. Brown, Senior Manager Community Development  
Address: 5190 Neil Rd., Ste 300, Reno, NV 89502  
Phone: 775-689-6830

### How to Get Additional Information:

For additional information, please contact Amy Jones, Executive Director of the Housing Authority of the City of Reno.

Phone: 775-329-3630 ext. 201  
Fax: 775-786-1712  
Email: [ajones@renoha.org](mailto:ajones@renoha.org)

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
001	ACQ/REHAB	001	CANCELLED - ACQUISITION
		002	
		003	ACQUISITION AND REHABILITATION
		004	ACQUISITION, REHAB, AND HOMEOWNERSHIP ASSISTANCE
		006	LEASE TO OWN PROGRAM
		007	POST CLOSEOUT - ACQUISITION AND REHABILITATION
019	POST CLOSE ADMINISTRATION	019	POST CLOSE ADMINISTRATION
099	ADMINISTRATION	99	ADMINISTRATION
9999	Restricted Balance		<i>No activities in this project</i>
TEST	BUCKET		<i>No activities in this project</i>



# Activities

**Project # / Title:** 001 / ACQ/REHAB

**Grantee Activity Number:** 001  
**Activity Title:** CANCELLED - ACQUISITION

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

**Project Number:**  
 001

**Projected Start Date:**  
 04/01/2010

**Project Draw Block by HUD:**  
 Blocked by HQ ADMINISTRATOR

**Activity Draw Block by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

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

**Environmental Assessment:**  
 COMPLETED

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

**Activity Status:**  
 Cancelled

**Project Title:**  
 ACQ/REHAB

**Projected End Date:**  
 04/01/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 0.00

**Proposed Beneficiaries**

# of Households

Total	Low	Mod	Low/Mod%
			0.0

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

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 CITY OF RENO HOUSING AUTHORITY

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

**Responsible Organization**  
 CITY OF RENO HOUSING AUTHORITY

Organization Type	Proposed Budget
Local Government	\$ 0.00



**Location Description:**

This activity has been combined with Activity 003.

**Activity Description:**

This activity has been combined with Activity 003.

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**Grantee Activity Number:** 002  
**Activity Title:** CANCELLED - ACQUISITION

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

**Project Number:**  
 001

**Projected Start Date:**  
 02/28/2011

**Project Draw Block by HUD:**  
 Blocked by HQ ADMINISTRATOR

**Activity Draw Block by HUD:**

**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:**  
 Cancelled

**Project Title:**  
 ACQ/REHAB

**Projected End Date:**  
 09/28/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 0.00

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

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

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 CITY OF RENO HOUSING AUTHORITY

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

Responsible Organization	Organization Type	Proposed Budget
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 0.00

**Location Description:**  
 This activity has been combined with Activity 004.

**Activity Description:**  
 This activity has been combined with Activity 004.

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**Grantee Activity Number: 003**  
**Activity Title: ACQUISITION AND REHABILITATION**

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

**Project Number:**  
 001

**Projected Start Date:**  
 04/01/2010

**Project Draw Block by HUD:**  
 Blocked by HQ ADMINISTRATOR

**Activity Draw Block by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

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

**Environmental Assessment:**  
 COMPLETED

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

**Activity Status:**  
 Completed

**Project Title:**  
 ACQ/REHAB

**Projected End Date:**  
 11/21/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 12,572,299.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 12,572,299.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	64	64		100.00
# of Households	64	64		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	64
# of Housing Units	64
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units $\neq$ other green	24
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	64
#Low flow showerheads	32
#Low flow toilets	14
#Units with solar panels	
#Dishwashers replaced	12
#Clothes washers replaced	
#Refrigerators replaced	24
#Light fixtures (outdoors) replaced	24





#Light Fixtures (indoors) replaced	37
#Replaced hot water heaters	30
#Replaced thermostats	14
#Efficient AC added/replaced	11
#High efficiency heating plants	
#Additional Attic/Roof Insulation	49
#Energy Star Replacement Windows	24
# of Properties	64

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

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

CITY OF RENO HOUSING AUTHORITY

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

Responsible Organization	Organization Type	Proposed Budget
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 12,572,299.00

**Location Description:**

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.

In the Action Plan amendment approved by HUD on September 8, 2014, the Consortium removed the following census tracts from the target areas for NSP2 funding:

04.00, 10.05, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.03, 11.04, 11.05, 21.03, 21.04, 21.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.12, 26.03, 26.10, 26.12, 26.18, 29.01, 31.05, 31.08, 31.09, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.13, 35.14, and 35.15.

The following 16 census tracts remain in RHA's Action Plan where NSP2 funds (including Program Income) have been used: 11.01, 17.01, 17.02, 22.05, 24.10, 26.14, 26.15, 26.16, 27.05, 27.06, 27.07, 29.02, 30.00, 31.06, 31.10, and 35.12.

**Activity Description:**

The overriding goal was the purchase and rehabilitation of a minimum of 60 vacant and foreclosed homes within the eleven census tracts. We utilized the National Community Stabilization Trust to access bank owned, Fannie Mae, and Freddie Mac properties to carry out these purchases. In addition, however, we purchased FHA properties when possible and purchased other foreclosed properties on the open market.

The rehabilitation performance measures were based on the rehabilitation standards adopted in the application.

The Consortium's housing rehabilitation standards as a base adhered to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building



Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

We did not carry out any new construction, but we had a few situations where gut rehabilitation was required. In these cases, our rehabilitation complied with the Energy Star Qualified New Home Standards set forth in the NOFA where applicable.

The vast majority of work being carried out involved a variety of minor to moderate rehabilitation activities on existing homes. Where replacements were needed, we attempted to replace older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, were also installed when replacements were carried out.

Where properties had large areas of turf, efforts were made to replace significant portions of this with sustainable and energy efficient landscaping. Any new irrigation systems installed were low volume, non-spray irrigation systems. Each new tenant received a walk-through which included instructions on how to operate the energy and water efficient systems.



**Grantee Activity Number: 004**  
**Activity Title: ACQUISITION, REHAB, AND HOMEOWNERSHIP ASSISTANCE**

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

**Activity Status:**  
 Completed

**Project Number:**  
 001

**Project Title:**  
 ACQ/REHAB

**Projected Start Date:**  
 02/28/2011

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

**Project Draw Block by HUD:**  
 Blocked by HQ ADMINISTRATOR

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 7,464,070.76

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

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

**Environmental Assessment:**  
 COMPLETED

**Other Funds:** \$ 0.00

**Total Funds:** \$ 7,464,070.76

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

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	105		20	19.05
# of Households	105		20	19.05

<b>Proposed Accomplishments</b>	<b>Total</b>
# of Singlefamily Units	105
# of Housing Units	105
Activity funds eligible for DREF (Ike Only)	
#Units & other green	44
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	105
#Low flow showerheads	56
#Low flow toilets	27
#Units with solar panels	
#Dishwashers replaced	22
#Clothes washers replaced	
#Refrigerators replaced	44
#Light fixtures (outdoors) replaced	44



#Light Fixtures (indoors) replaced	65
#Replaced hot water heaters	14
#Replaced thermostats	27
#Efficient AC added/replaced	17
#High efficiency heating plants	11
#Additional Attic/Roof Insulation	69
#Energy Star Replacement Windows	44
# of Properties	105

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

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

CITY OF RENO HOUSING AUTHORITY

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

Responsible Organization	Organization Type	Proposed Budget
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 7,464,070.76

**Location Description:**

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

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**Activity Description:**

The overriding goal was the purchase and rehabilitation of up to 31 vacant and foreclosed homes within the census tracts with NSP2 funds and up to an additional 74 vacant and foreclosed homes within the census tracts with program income from NSP2 activities. We are utilized the National Community Stabilization Trust to access bank owned, Fannie Mae, and Freddie Mac properties to carry out these purchases. In addition, however, we purchased FHA properties when possible and have purchased other foreclosed properties on the open market.

The rehabilitation performance measures were based on the rehabilitation standards adopted in the application. The numbers were projections of what the Consortium planned to address when rehabilitating the homes, with a base of up to 31 homes being rehabilitated. Exact numbers were generated from what rehabilitation is needed in the actual properties.

The Consortium's housing rehabilitation standards as a base adhere to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

We will not carry out any new construction, but we had a few situations where gut rehabilitation was required. In these cases, our rehabilitation complied with the Energy Star Qualified New Home Standards set forth in the NOFA where applicable.



The vast majority of work carried out involved a variety of minor to moderate rehabilitation activities on existing homes. Where replacements were needed, we replaced older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, were also installed when replacements were carried out.

Where properties had large areas of turf, we replaced this with sustainable and energy efficient landscaping. Any new irrigation systems installed were low volume, non-spray irrigation systems. Each homeowner received a walk-through which included instructions on how to operate the energy and water efficient systems.

In addition to acquisition and rehabilitation activities, homeownership assistance was included in this Activity. Homeownership assistance was available to eligible families under 120% of the median income that chose to purchase an NSP2 home. Significant discounts, grants, and forgivable loans were given to aid the homeowner in purchasing the property, and all purchasers of these homes were provided counseling by the Consumer Credit Affiliates.

a. Initial Discounts - The sales price was set at the lower of the current appraised value or the cost of purchasing and rehabilitating the property. In virtually every case, this resulted in extremely attractive pricing. There were no difficulties in selling these properties.

b. Grants - Up to \$5,000 in grants were given to families purchasing NSP2 properties. The grants were used to increase the affordability of the properties and ensure successful sales even in a down economy.

c. Forgivable Loans - \$15,000 forgivable loans were given to families purchasing NSP2 properties. The \$15,000 forgivable loan will be forgiven at a rate of \$1,000 per year as long as the family does not sell the property, move out, refinance, etc.

d. Credit Counseling - Consumer Credit Affiliates provided counseling classes over the grant period to educate homebuyers in financial literacy, budget issues, and housing issues.

**Grantee Activity Number:** 006  
**Activity Title:** LEASE TO OWN PROGRAM

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

**Project Number:**  
 001

**Projected Start Date:**  
 07/01/2011

**Project Draw Block by HUD:**  
 Blocked by HQ ADMINISTRATOR

**Activity Draw Block by HUD:**

**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:**  
 ACQ/REHAB

**Projected End Date:**  
 05/30/2016

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 5,233,220.50  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 5,233,220.50

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	35		35	100.00
# Owner Households				0.0
# of Households	35		35	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	35
# of Housing Units	35
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units & other green	15
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	35
#Low flow showerheads	19
#Low flow toilets	9
#Units with solar panels	
#Dishwashers replaced	7
#Clothes washers replaced	
#Refrigerators replaced	15



#Light fixtures (outdoors) replaced	15
#Light Fixtures (indoors) replaced	22
#Replaced hot water heaters	5
#Replaced thermostats	9
#Efficient AC added/replaced	6
#High efficiency heating plants	4
#Additional Attic/Roof Insulation	23
#Energy Star Replacement Windows	15
# of Properties	35

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

CITY OF RENO HOUSING AUTHORITY

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

Responsible Organization	Organization Type	Proposed Budget
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 5,233,220.50

**Location Description:**

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.

In the Action Plan amendment approved by HUD on September 8, 2014, the Consortium removed the following census tracts from the target areas for NSP2 funding:

04.00, 10.05, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.03, 11.04, 11.05, 21.03, 21.04, 21.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.12, 26.03, 26.10, 26.12, 26.18, 29.01, 31.05, 31.08, 31.09, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.13, 35.14, and 35.15.

The following 16 census tracts remain in RHA's Action Plan where NSP2 funds (including Program Income) have been used: 11.01, 17.01, 17.02, 22.05, 24.10, 26.14, 26.15, 26.16, 27.05, 27.06, 27.07, 29.02, 30.00, 31.06, 31.10, and 35.12.

**Activity Description:**

The overriding goal was the purchase and rehabilitation of up to 32 vacant and foreclosed homes within the census tracts with NSP2 funds and up to an additional 3 vacant and foreclosed homes within the census tracts with program income from NSP2 activities. We utilized the National Community Stabilization Trust to access bank owned, Fannie Mae, and Freddie Mac properties to carry out these purchases. In addition, however, we purchased FHA properties when possible and have purchased other foreclosed properties on the open market.

The rehabilitation performance measures were based on the rehabilitation standards adopted in the application. The numbers were projections of what the Consortium has addressed while rehabilitating the homes, with a base of up



to 35 homes being rehabilitated. Exact numbers have been generated from what rehabilitation is needed in the actual properties.

The Consortium's housing rehabilitation standards as a base adhered to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

We did not carry out any new construction, but in situations where gut rehabilitation was required, our rehabilitation complied with the Energy Star Qualified New Home Standards set forth in the NOFA where applicable.

The vast majority of work carried out involved a variety of minor to moderate rehabilitation activities on existing homes. Where replacements were needed, we replaced older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, were also installed when replacements were carried out.

Where properties had large areas of turf, efforts were made to replace this with sustainable and energy efficient landscaping. Any new irrigation systems installed were low volume, non-spray irrigation systems. Each new tenant received a walk-through which includes instructions on how to operate the energy and water efficient systems.

In addition to acquisition and rehabilitation activities, homeownership assistance is included in this Activity. Homeownership assistance is available to eligible families under 120% of the median income that choose to purchase an NSP2 home through the Lease to Own program. Significant discounts, grants, and forgivable loans are being given to aid the homeowner in purchasing the property, and all purchasers of these homes are provided counseling by the Consumer Credit Affiliates.

- a. Initial Discounts - The sales price is set at the lower of the current appraised value or the cost of purchasing and rehabilitating the property. In virtually every case, this has resulted in extremely attractive pricing.
- b. Grants - Up to \$5,000 in grants are being given to families purchasing NSP2 properties. The grants are used to increase the affordability of the properties and ensure successful sales even in a down economy.
- c. Forgivable Loans - \$15,000 forgivable loans are being given to families purchasing NSP2 properties. The \$15,000 forgivable loan will be forgiven at a rate of \$1,000 per year as long as the family does not sell the property, move out, refinance, etc.
- d. Credit Counseling - Consumer Credit Affiliates is providing 36 credit counseling classes over the grant period to educate homebuyers in financial literacy, budget issues, and housing issues.



**Grantee Activity Number: 007**  
**Activity Title: POST CLOSEOUT - ACQUISITION AND REHABILITATION**

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

**Activity Status:**  
 Under Way

**Project Number:**  
 001

**Project Title:**  
 ACQ/REHAB

**Projected Start Date:**  
 07/01/2015

**Projected End Date:**  
 07/01/2020

**Project Draw Block by HUD:**  
 Blocked by HQ ADMINISTRATOR

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 1,200,000.00

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

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

**Environmental Assessment:**  
 UNDERWAY

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,200,000.00

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

**Proposed Beneficiaries**

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

**Proposed Accomplishments**

	Total
# of Singlefamily Units	5
# of Housing Units	5
# of Properties	5

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

**Activity is being carried out through:**  
 Grantee Employees and Contractors

**Organization carrying out Activity:**  
 CITY OF RENO HOUSING AUTHORITY

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

Responsible Organization	Organization Type	Proposed Budget
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 1,200,000.00



**Location Description:**

The following 16 census tracts remain in RHA's Action Plan where NSP2 funds (including program income) have been used: 11.01, 17.01, 17.02, 22.05, 24.10, 26.14, 26.15, 26.16, 27.05, 27.06, 27.07, 29.02, 30.00, 31.06, 31.10, 35.12.

Once the NSP2 grant is close out, RHA anticipates using allowed flexibility to expand the census tracts beyond the 16 identified.

**Activity Description:**

ACQUISITION, REHABILITATION, AND RENTAL

The overriding goal of this Activity is to purchase, rehabilitate and rent up to five additional vacant and foreclosed homes utilizing program income generated from other NSP2 Activities post closeout. Eligible homes will be purchased, rehabilitated and rented to eligible families under 50% of the median income. The 20 year affordability period for all rental properties purchased and rehabilitated using NSP2 grant funds and program income established by the Consortium will continue to apply.

The Consortium's housing rehabilitation standards as a base adhere to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

The majority of work carried out will involve a variety of minor to moderate rehabilitation activities on existing homes. Where replacements are needed, older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators will be replaced with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, will also be installed when replacements are carried out.

Where newly acquired properties have large areas of turf, efforts will be made to replace the turf with sustainable and energy efficient landscaping. Any new irrigation systems installed are low volume, non-spray irrigation systems. Each new tenant will receive a walk-through which includes instructions on how to operate the energy and water efficient systems.

**Project # / Title: 019 / POST CLOSE ADMINISTRATION**

**Grantee Activity Number: 019**  
**Activity Title: POST CLOSE ADMINISTRATION**

**Activity Type:**

Administration

**Project Number:**

019

**Projected Start Date:**

10/01/2015

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:****Activity Status:**

Under Way

**Project Title:**

POST CLOSE ADMINISTRATION

**Projected End Date:**

06/03/2020

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

<b>Total Budget:</b>	\$ 400,000.00
<b>Most Impacted and Distressed Budget:</b>	\$ 0.00
<b>Other Funds:</b>	\$ 0.00
<b>Total Funds:</b>	\$ 400,000.00

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

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

CITY OF RENO HOUSING AUTHORITY

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

Responsible Organization	Organization Type	Proposed Budget
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 400,000.00

**Location Description:**

**Activity Description:**

RHA is working with partners to ensure that NSP2 continues to serve the under 50% AMI and 50%-120% AMI populations. The City of Reno provides environmental reviews in a timely fashion. RHA is purchasing, rehabilitating, and renting NSP2 properties in various target areas in the Reno, Sparks, and Washoe County areas.

**Project # / Title: 099 / ADMINISTRATION**

**Grantee Activity Number: 99**  
**Activity Title: ADMINISTRATION**

<b>Activity Type:</b> Administration	<b>Activity Status:</b> Completed
<b>Project Number:</b>	<b>Project Title:</b>



099

ADMINISTRATION

**Projected Start Date:**

01/14/2010

**Projected End Date:**

12/31/2016

**Project Draw Block by HUD:**

Blocked by HQ ADMINISTRATOR

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**

Not Blocked

**Total Budget:** \$ 2,214,249.15

**National Objective:**

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

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

**Environmental Assessment:**

EXEMPT

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,214,249.15

**Benefit Report Type:**

NA

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

CITY OF RENO HOUSING AUTHORITY

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

**Responsible Organization**

CITY OF RENO HOUSING AUTHORITY

**Organization Type**

Local Government

**Proposed Budget**

\$ 1,998,405.80

**Location Description:**

**Activity Description:**

RHA is working with partners to ensure that NSP2 continues to serve the under 50% AMI and 50%-120% AMI populations. Nevada Rural Housing Authority continues to be available to provide homeowner assistance. Consumer Credit Affiliates provides classes for prospective homebuyers and lease-to-own clients. The City of Reno provides



environmental reviews in a timely fashion. RHA is purchasing, rehabilitating, and renting or selling NSP2 properties in various target areas in the Reno, Sparks, and Washoe County areas.

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## Action Plan Comments:

- Reviewer - Grantee made minor changes, which did not require an amendment. Grantee will be making addition changes, which will be technical changes, but not substantial changes.
- Reviewer - 12/8/10 Plan reviewed; no comments; all changes were administrative.
- Reviewer - 2/3/11 Grantee made requested performance measure updates. Plan approved.
- Reviewer - 3-29-11 Rejected as discussed with Grantee - Activities all should read as being carried out by Grantee and activities 003 and 004 proposed budgets are incorrect.
- Reviewer - 3/29/11 Proposed budgeted amounts and activity being carried out sections were revised and plan is approved.
- Reviewer - 2/15/12 This revision involved moving \$450,000 from Admin to program activity - ARResale. No comments on plan.
- Reviewer - 2/28/12 Budgets updated to account for estimated PI.
- Reviewer - Plan rejected so that budgets can be revised.
- Reviewer - 6/21/12 Action plan approved. The activity budgets balance and the lease to own activity is now set up properly.
- Reviewer - 3/28/13 Grantee increased PI received and budgeted some to Admin. The Admin cap of 10% has not been exceeded.
- Reviewer - 9/5/13 Substantial amendment adding 47 new census tract blocks approved by Headquarters March 2013.
- Reviewer - 4/1/14 Marilee Hansen: AP approved with comments.
- Reviewer - 9/26/14 Marilee Hansen: Grantee amended plan to delete 41 census tract block groups but it is not documented in the executive summary or under target locations.



Reviewer - DRGR issue - proposed budgets not shown on PDF version.

Reviewer - Plan approved at request of Larry Wuerstle, Program Manager, SFFO 6/6/17.

## Action Plan History

Version	Date
B-09-CN-NV-0055 AP#1	12/09/2010
B-09-CN-NV-0055 AP#2	03/29/2011
B-09-CN-NV-0055 AP#3	01/30/2012
B-09-CN-NV-0055 AP#4	02/15/2012
B-09-CN-NV-0055 AP#5	02/28/2012
B-09-CN-NV-0055 AP#6	06/21/2012
B-09-CN-NV-0055 AP#7	03/28/2013
B-09-CN-NV-0055 AP#8	09/05/2013
B-09-CN-NV-0055 AP#9	10/22/2013
B-09-CN-NV-0055 AP#10	02/13/2014
B-09-CN-NV-0055 AP#11	04/01/2014
B-09-CN-NV-0055 AP#12	07/07/2014
B-09-CN-NV-0055 AP#13	10/08/2014
B-09-CN-NV-0055 AP#14	11/26/2014
B-09-CN-NV-0055 AP#15	12/19/2014
B-09-CN-NV-0055 AP#16	01/06/2015
B-09-CN-NV-0055 AP#17	04/02/2015
B-09-CN-NV-0055 AP#18	07/07/2015
B-09-CN-NV-0055 AP#19	07/30/2015
B-09-CN-NV-0055 AP#20	08/31/2015
B-09-CN-NV-0055 AP#21	05/05/2016
B-09-CN-NV-0055 AP#22	05/16/2016
B-09-CN-NV-0055 AP#23	06/03/2016
B-09-CN-NV-0055 AP#24	06/06/2017

