

Action Plan

Grantee: Wyoming

Grant: B-11-DN-56-0001

LOCCS Authorized Amount:	\$ 5,000,000.00
Grant Award Amount:	\$ 5,000,000.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 0.00
Total Budget:	\$ 5,000,000.00

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

The target area as defined using the NSP3 Mapping Tool is referred to as the North Casper Redevelopment Area, a map of the area and the corresponding census blocks can be found at www.wyomingcda.com as part of the NSP3 application. The area is more particularly described as follows: the SE corner is the corner of E Yellowstone Hwy and Bryan Stock Trail, the NE corner is Bryan Stock Trail and the N Platte River, the NW corner is the N Platte River and N Poplar Street, and the SW Corner is W Collins Dr and Walnut Street. The Southern boundary is not a straight line and therefore it is further described as W Collins Drive and Walnut Street to the corner of 7th and S Wolcott to the corner of Conwell Street and E Yellowstone Hwy and E Yellowstone Hwy to S Beverly St (the SE corner). The State Minimum Threshold NSP3 Score is 5. The number of foreclosures in Wyoming is relatively low when compared to national numbers. The foreclosures in Wyoming are not typically concentrated in specific urban areas, but rather vary widely socioeconomically. In order to make an impact with a relatively small amount of money one area was selected. The target area has a high number of concentrated foreclosures in comparison to other areas. The foreclosures in the area are also affordable and in need of significant repair. Also of great concern is the income distribution by tenure for the area which is as follows: Table 1 Income Distribution by Tenure Wyoming Census Tract 560250002 2009 5-year ACS Data Percent MHI

Owner	Renter	Total	0-30%	2.4%	26.3%	18.4%	30.1-50.0%	11.3%	24.4%	20.1%	50.1-80.0%	25.9%	
19.7%	21.8%	80.1-96%	12.1%	7.2%	8.8%	>96.1 %	48.3%	22.3%	30.9%	Total	100%	100%	100%

A sharp increase in lower income homeownership was seen between 1994 and 2006 due to legislative changes and more favorable underwriting (National Poverty Center). These changes, along with federal and local incentives, made homeownership possible. The targeted census tract clearly has a high percentage of lower income households. It also goes without saying that any unexpected expense or loss of income would be serious and may potentially lead to a foreclosure. The National Poverty Center prepared an analysis of zip code based data and that data indicated that foreclosure rates were higher in areas with higher poverty rates and lower average incomes. 32% of the loans in the redevelopment area are high annual percentage rate loans according to HMDA data for 2004-2007. HUD's October 2008 data released to support NSP found that percentage to be even higher at 35.8%. The predicted 18 month underlying problem foreclosure rate is 2.5%. The residential vacancy rate (USPS March 2010) is estimated to be 6.19% as compared to the county rate of 3.14%. The Consolidated Plan for the City of Casper has also identified census tracts 560250002 and 560250003 as areas of concern for low and moderate income households. Lead-based paint and quality of the housing stock were two area of concern. &am

How Fund Use Addresses Market Conditions:

The lower priced homes available in the Casper area tend to be foreclosures. The homes may have a lower up front price; however, they typically need significant work in order to be safe and sanitary. The redevelopment area is an older area and



the design of the homes may be obsolete. Homes have been abandoned due to the level of rehabilitation required and are now health and safety concerns. By targeting the funds to this area it is our hope that it will spark others in the area to clean up, update, and take pride in their homes. This area can become a neighborhood of choice rather than a last resort.

Ensuring Continued Affordability:

All residential properties will have at minimum a 30-year mortgage placed upon them. Homeownership properties may also have a soft second mortgage provision triggered by the sale of the property or transfer of title. All rental properties will have a deed restriction in addition to a mortgage. Demolished properties will have a deferred mortgage placed upon the land to ensure ownership by a LMMI qualified household for a specified period of time.

Definition of Blighted Structure:

The definition of "blighted structure" for the State of Wyoming was derived from the statutory definition of blighted area in W.S. 15-9-103. "Blighted structure" means a structure which may be located in a slum area, a deteriorated or deteriorating structure, a structure which may have inadequate legal access, a structure with a faulty floor plan or room layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessments, delinquency exceeding the fair value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of those factors, substantially impairs or arrests the sound growth of a municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare in its present condition and use. Local code enforcement officers may be consulted also.

Definition of Affordable Rents:

Affordable rent is determined to be the HUD Low HOME Rents or fair market rent whichever is less. Fair market rent is determined by HUD guidelines and includes tenant paid utilities. Please refer to the HUD website for the current rents. <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/2010/wy.pdf>

Housing Rehabilitation/New Construction Standards:

WCDA has established rehabilitation standards for all NSP properties. Additional energy efficient and environmentally friendly elements are being incorporated into the standards. Green and ecofriendly products are also being sourced in order to assure that they will be available <http://www.wyomingcda.com/files/NSPRehab.pdf>

Vicinity Hiring:

All Grantees, Contractors, and/or agencies will be required to comply with vicinity hiring as a condition of receiving NSP3 funds. There are a number of training facilities that support the construction trades that are located in the designated development area or support the development area. The McMurry Training Center is located at the North end of the area. The Center provides training for carpentry, welding, skid steers, excavation/backfilling, CDL, and heavy equipment. The Wyoming Workforce Services, Department of Employment, Veterans Center, and the Department of Family Services offices are all located with the development area. While note in the development area Casper College offers a construction trades program that would definitely benefit the area. The participants in these programs may not reside in the designated development area. However, it is highly likely that they are receiving benefit from one or more of the supporting agencies and therefore would be great candidates for new hires. All projects receiving NSP3 funds will be required to list all job openings with these agencies along with advertising in the target area. There are also several contractors who's primary place of business or shop is located within the redevelopment area. These contractors will specifically be contacted to participate in the bidding and will be given preference, all other things being equal, in the award of the contract.

Procedures for Preferences for Affordable Rental Dev.:

Due to the limited amount of funds and small geographic area any and all projects are welcome and will be reviewed on a first come first served basis. If two projects come in at the time and would otherwise be eligible to receive fund then a rental project will be given preference over a homeownership or demolition project.

Grantee Contact Information:

Wyoming Community Development Authority, 155 North Beech Street, Casper WY 82601, 307-265-0603
John Batey, Director of Affordable Housing Development

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
100	Administrative	100	Administration 2011
200-Sunshine I	Acq/Rehab LH25	200 - Sunshine I	Sunshine I



300	WRAP	300	WRAP 2011
500	Demolition	500	Demolition 2011
700-Sunshin II	Redevelopment	700 - Sunshine II	Sunshine II Apartments
9999	Restricted Balance		<i>No activities in this project</i>



Activities

Project # / 100 / Administrative

Grantee Activity Number: 100
Activity Title: Administration 2011

Activity Type:

Administration

Project Number:

100

Projected Start Date:

03/11/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Blocked by Gayle scarborough

National Objective:

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

Activity Status:

Completed

Project Title:

Administrative

Projected End Date:

03/11/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 500,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 500,000.00

Benefit Report Type:

NA

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

WCDA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

WCDA

Organization Type

State

Proposed Budget

\$ 500,000.00

Location Description:



Activity Description:

Administrative expenses associated with the NSP3 grant

Environmental Assessment: COMPLETED

Environmental None

Project # / 200-Sunshine I / Acq/Rehab LH25

Grantee Activity Number: 200 - Sunshine I
Activity Title: Sunshine I

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

200-Sunshine I

Projected Start Date:

03/11/2011

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:

Acq/Rehab LH25

Projected End Date:

03/11/2011

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,517,835.73

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,517,835.73

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

Total Low Mod Low/Mod%

6 6 100.00

of Households

6 6 100.00



Proposed Accomplishments

Total

# of Multifamily Units	6
# of Housing Units	6
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

WCDA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

WCDA

Organization Type

State

Proposed Budget

\$ 125,696.21

Location Description:

332 S Kimball St., Casper, WY

Activity Description:

Acquisition and rehabilitation of abandoned properties

Environmental Assessment: COMPLETED

Environmental None

Project # / 300 / WRAP

Grantee Activity Number: 300
Activity Title: WRAP 2011

Activity Type:
Acquisition - general

Project Number:
300

Projected Start Date:
03/11/2011

Activity Status:
Completed

Project Title:
WRAP

Projected End Date:
03/11/2011



Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Blocked by Gayle scarborough

National Objective:

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

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

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	7	2	5	100.00
# of Households	7	2	5	100.00
# of Permanent Jobs Created	2	1	1	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	7
# of Housing Units	7
Total acquisition compensation to owners	7
# of Parcels acquired voluntarily	7
# of Properties	7

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

WCDA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

WCDA

Organization Type

State

Proposed Budget

\$ 892,139.52

Location Description:

Casper, WY

Activity Description:

Acquisition and rehabilitation of previously foreclosed properties for the WRAP program

Environmental Assessment:

COMPLETED



Environmental

None

Project # / 500 / Demolition

Grantee Activity Number: 500
Activity Title: Demolition 2011

Activity Type:

Clearance and Demolition

Project Number:

500

Projected Start Date:

03/11/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Blocked by Gayle scarborough

National Objective:

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

Activity Status:

Completed

Project Title:

Demolition

Projected End Date:

03/11/2014

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

Benefit Report Type:

NA

Proposed Accomplishments

of Singlefamily Units

of Multifamily Units

of Housing Units

of Properties

Total

25

25

25



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

WCDA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

WCDA

Organization Type

State

Proposed Budget

\$ 500,000.00

Location Description:

North Casper Redevelopment area

Activity Description:

Clearance of blighted structures which may or may not result in housing. All units must meet the definition of blight in order to be eligible. Each request will be evaluated individually and must demonstrate a benefit to a LMMI household or the North Casper Redevelopment area. The funds will be secured by a deferred loan with a 0% interest rate and the term will vary based on the amount of NSP3 funds used for each individual demolition.

Environmental Assessment: COMPLETED

Environmental None

Project # / 700-Sunshin II / Redevelopment

Grantee Activity Number: 700 - Sunshine II
Activity Title: Sunshine II Apartments

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

700-Sunshin II

Projected Start Date:

03/11/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Activity Status:

Completed

Project Title:

Redevelopment

Projected End Date:

03/11/2014

Project Draw Block Date by HUD:

Activity Draw Block Date 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.

Total Budget: \$ 2,982,164.27**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 2,982,164.27**Benefit Report Type:**

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households	21	21		100.00
# of Households	21	21		100.00

Proposed Accomplishments

	Total
# of Multifamily Units	21
# of Housing Units	21
# ELI Households (0-30% AMI)	4
Activity funds eligible for DREF (Ike Only)	
#Units ζ other green	21
#Units deconstructed	
#Sites re-used	1
#Units exceeding Energy Star	21
#Units with bus/rail access	21
#Low flow showerheads	21
#Low flow toilets	21
#Units with solar panels	21
#Dishwashers replaced	
#Clothes washers replaced	
#Refrigerators replaced	
#Light fixtures (outdoors) replaced	
#Light Fixtures (indoors) replaced	
#Replaced hot water heaters	
#Replaced thermostats	
#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	
# of Properties	1



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

WCDA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

WCDA

Organization Type

State

Proposed Budget

\$ 2,982,164.27

Location Description:

403 S Durbin St, Casper, WY

Activity Description:

Redevelopment of an unoccupied site

Environmental Assessment: COMPLETED

Environmental None

Action Plan Comments:

Reviewer - The changes were due changing our Multifamily project from NSP 3 from NSP 1 Nina

Reviewer - The WRAP project was transferred to NSP 1 and in turn it is funding more of the multifamily project according to grantee. NC

Reviewer - Reviewed and approved. Nina 11/6/2012

Reviewer - Reviewed and approved. Grantee completed projects, Sunshine I & II. NC

Reviewer - Grantee made changes to update AAP information. Okay NC



Reviewer - Grantee completed or closed the two NSP3 projects All funds drawn, per grantee Reviewed by SBrady
18Apr2014

Reviewer - Plan is being administratively approved to allow for timely QPR submission. Rep SB will review plan and
content upon return from leave.

Action Plan History

Version	Date
B-11-DN-56-0001 AP#1	09/20/2011
B-11-DN-56-0001 AP#2	02/07/2012
B-11-DN-56-0001 AP#3	07/27/2012
B-11-DN-56-0001 AP#4	11/06/2012
B-11-DN-56-0001 AP#5	02/28/2013
B-11-DN-56-0001 AP#6	04/30/2013
B-11-DN-56-0001 AP#7	04/18/2014
B-11-DN-56-0001 AP#8	01/12/2015
B-11-DN-56-0001 AP#9	07/07/2015
B-11-DN-56-0001 AP#10	03/02/2016
B-11-DN-56-0001 AP#11	10/27/2016
B-11-DN-56-0001 AP#12	04/24/2017
B-11-DN-56-0001 AP#13	05/24/2019

