

Action Plan

Grantee: Fresno County. CA

Grant: B-11-UN-06-0003

LOCCS Authorized Amount:	\$ 2,739,766.00
Grant Award Amount:	\$ 2,739,766.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 2,717,221.23
Total Budget:	\$ 5,456,987.23

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Due to the length of the Summary of Distribution and Uses of NSP Funds, the response to this section of the NSP3 Action Plan is best viewed in Fresno County's full NSP3 Action Plan, which is posted to the County's website at:

<http://www.co.fresno.ca.us/DepartmentPage.aspx?id=6014>

A direct link to the NSP3 Action Plan is:

<http://www.co.fresno.ca.us/viewdocument.aspx?id=73833>

How Fund Use Addresses Market Conditions:

Due to the length of the explanation for How Fund Use Addresses Market Conditions, the response to this section of the NSP3 Action Plan is best viewed in Fresno County's full NSP3 Action Plan, which is posted to the County's website at:

<http://www.co.fresno.ca.us/DepartmentPage.aspx?id=6014>

A direct link to the NSP3 Action Plan is:

<http://www.co.fresno.ca.us/viewdocument.aspx?id=73833>

Ensuring Continued Affordability:

The County will use a modified version of HUD's HOME Investment Partnership ("HOME") Program recapture requirements as described in 92.254(a)(5)(ii) - Recapture. The County of Fresno's Affordability Period will be for fifteen (15) years. The County created the Fresno County Neighborhood Stabilization Joint Powers Authority (the "Authority") to administer the NSP1 and NSP3 activities. The County is currently utilizing the Authority to operate the acquisition, rehabilitation and sales component of the County's NSP1 program and will continue to use the Authority for the same type of activities under NSP3. Under this acquisition, rehabilitation and sales program, the Authority will, with NSP3 funds, acquire and rehabilitate homes in Fresno County and sell such homes, (the "Authority Homes") to low, moderate and middle income households for the purchase price or the appraised value of the home, whichever is lower. Any subsidy provided by the Authority in excess of the cost of acquisition (e.g. the cost of rehabilitation) will be a project cost (and not subject to future recapture) upon the Authority's sale of an Authority Home to a qualifying household.

The agreement between the County and the Authority provides that the County is responsible for establishing, enforcing and



monitoring the affordability period. The County will enforce the affordability period. The County will provide a second mortgage loan (NSP Loan) with a term of fifteen years (the "Affordability Period") and bear zero percent (0%) interest. The NSP loan will be forgiven starting at year six (6) by ten percent (10%) thereafter each year so that the loan will be entirely forgiven by the end of the loan term (provided that the Purchasing Household has not defaulted under the second mortgage loan terms). The NSP loan will require that the Purchasing Households occupy the home as their primary place of residence. In addition the balance remaining of the second loan is due and payable in full to the County upon sale anytime during the Affordability Period. The home may be sold to another qualifying household (in which case the qualifying household may assume the NSP loan). In the event a Purchasing Household does not require an NSP loan, the County will record a fifteen (15) year resale agreement against the home that is consistent with the HOME resale requirements. The County's NSP loan will ensure continued affordability of NSP3 assisted housing by recapturing the second mortgage assistance provided to NSP3 income eligible families who default under their second mortgage loan or who sell their home to a non-qualifying household before the end of the Affordability Period.

Regardless of the amount of NSP3 subsidy, to meet the NSP3 affordability requirements for the County's acquisition, rehabilitation, sales and mortgage program, the loan term will be no less than fifteen (15) years, which is intended to reflect the maximum recapture period HUD requires under section 92.254(a)(4) of the HOME regulations. To ensure compliance with the above described recapture provisions, the County will require the NSP3 income eligible families to enter into a promissory note, secured by a deed of trust against the house, which will incorporate the above described requirements.

Definition of Blighted Structure:

A "blighted structure" will be defined as a unit considered being in a state detrimental to public health and safety. The unit is in a state of decay or decline as it relates to the building shell or its components, such as a roof system, foundation or any part of the building system which makes it unsafe to occupy. It may also include a unit that rehabilitation costs exceed the costs to demolish and build new.

Definition of Affordable Rents:

The County of Fresno does not plan on conducting any rental housing activities with the NSP3 funds. Should it become necessary to consider rental activities to serve households in need of rental units, the County would amend the Action Plan to add that activity. However, if rental activities were to be implemented, HUD's "High" HOME Program rents would be used as the standard for NSP rental units. The rents are updated annually by HUD. Table G below lists the affordable rents for 2011 that would be utilized if the County were to implement a housing rental activity with NSP3 funds.

Table G - NSP Affordable Rents

\$ 621 - 0 Bedroom
\$ 667 - 1 Bedroom
\$ 802 - 2 Bedroom
\$ 918 - 3 Bedroom
\$1,005 - 4 Bedroom
\$1,090 - 5 Bedroom

Housing Rehabilitation/New Construction Standards:

The activities of the Neighborhood Stabilization Program (NSP3) as it applies to rehabilitation of existing houses will adhere to the County's existing Affordable Housing Programs rehabilitation standards that are used for its CDBG and HOME-assisted housing rehabilitation activities. The standards, which are posted on the County's website at www.co.fresno.ca.us/grants, include the following requirements:

- All work shall be done in accordance with the current California codes.
- Work shall adhere to the County of Fresno Title 15 ordinance codes.
- County of Fresno Affordable Housing Programs' Rehabilitation of Existing Dwellings General Specifications
- The County of Fresno will make all efforts to meet the Energy Star standards when applicable to the rehabilitation work undertaken including replacing older obsolete products and appliances when possible.

All of the above meet or exceed current standards being recommended by NSP3 funding.

Vicinity Hiring:

To address the program's preference of hiring from the local vicinity, a preliminary assessment of each of the three targeted neighborhoods and the three back-up neighborhoods was conducted. The preliminary assessment identified potential residents and businesses that might be utilized during the administration of the NSP3 program. The County's partner cities also have a list of home based businesses that will be used to identify potential businesses to meet the local hiring preference. The majority of the neighborhoods are residential in nature, but the County hopes to identify potential businesses that can be hired through NSP3. Contractors will be encouraged to buy locally and if hiring new employees to hire from the vicinity.

Procedures for Preferences for Affordable Rental Dev.:

Fresno County is aware that HUD has given preference to rental housing, however, the local housing market did not show a need for rental housing acquisition/rehabilitation via NSP3. The County's Affordable Housing Program in collaboration with local Community Housing Development Organizations (CHDO's) has been meeting the need for affordable rental housing. Due to these findings, the County's NSP3 Program will focus on single-family homeownership efforts to stabilize neighborhoods. If the County encounters difficulties finding buyers for the resale of the single-family homes and is unable to identify a buyer for the NSP homes within 120 days after the homes have been rehabilitated and has authority to sell the homes it will consider other options such as short term lease purchase.



Grantee Contact Information:

Gigi Gibbs
ggibbs@co.fresno.ca.us
559-600-4292
2220 Tulare St., 6th Floor, Fresno, CA 93721

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance		<i>No activities in this project</i>
9999	Restricted Balance		<i>No activities in this project</i>
NSP3-A	NSP3 Mortgage Assistance	NSP3-A-0001 NSP3-A-0002	NSP3 Mortgage Assistance
NSP3-B	NSP3 Acquisition, Rehabilitation	NSP3-B-0001 NSP3-B-0002	NSP3 Acquisition, Rehabilitation, and Disposition NSP3 Acquisition, Rehabilitation and Disposition
NSP3-F	NSP3 Administration	NSP3-F-0001	NSP3 Administration



Activities

Project # / Title: NSP3-A / NSP3 Mortgage Assistance

Grantee Activity Number: NSP3-A-0001
Activity Title: NSP3 Mortgage Assistance

Activity Type:
Homeownership Assistance to low- and moderate-income

Project Number:
NSP3-A

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

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

Activity Status:
Completed

Project Title:
NSP3 Mortgage Assistance

Projected End Date:
07/15/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 224,347.85

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 224,347.85

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

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

Activity is being carried out by Grantee:
Yes

Activity is being carried out through:
Grantee Employees

Organization carrying out Activity:
County of Fresno

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
--------------------------	-------------------	-----------------



Location Description:

The project work sites will be Tranquillity, a portion of the City of Selma and a portion of the City of Mendota. Specific neighborhoods are identified in maps attached to the Substantial Amendment to the Action Plan for the NSP3 Program. Specific addresses are not known at this time.

Activity Description:

Mortgage Assistance -

The County plans on providing NSP3 funds for mortgage assistance to families interested in purchasing foreclosed homes purchased in the County's NSP3 Target Neighborhoods as described in (Table C). Mortgage assistance provided may be up to 30 percent of the purchase price plus eligible closing costs based on the gap financing needed. The maximum amount of subsidy that the County will provide will be based on the amount of "gap" financing to complete the sale purchase of the property (the difference between what amount of first mortgage the buyer qualifies for and what is needed to complete the purchase). A gap analysis will be prepared to establish the maximum amount of subsidy needed to ensure the housing is affordable for the buyer. The County's proposed NSP3 homebuyer program will define "affordability" as a mortgage payment that shall not exceed 43 percent (back end ratio) of household income. The affordable mortgage payment shall include Principal, Interest, Taxes and Insurance (PITI), and all re-occurring debt.

The mortgage assistance loan will be made available to all the families earning at or below 120% percent of area median income. The loan will be in the form of a forgivable zero interest rate loans. If the home is resold within the first five years, the family must pay back the full amount of the assistance. Beginning in the sixth year, provided occupancy requirements are still being met, 10% percent of the NSP3 loan will be forgiven annually based on the amount of assistance provided and the affordability term required, until the affordability period requirement has been fulfilled and the total amount of the assistance loan is forgiven by year 15.

The homes will all have a fifteen (15) year affordability restriction for all homebuyers regardless of the amount of subsidy they receive. The loan term affordability requirements are described in more detail in Section 3, Definitions and Description: Long-term Affordability, of this document.

The County's NSP will be for owner-occupied single-family housing, in order to maximize neighborhood stabilization per HUD's guidelines. Resale restrictions will be placed on all NSP housing units sold. During the affordability period, the homes must remain owner-occupied. During the affordability if they wish to sell the home it must be sold to families at or below 120 percent of area median income and it must be their principal place of residence. The County will follow HUD's accepted resale regulations under the HOME Program as described at 92.254 (a)(5)(i). The County's second mortgage program will ensure continued affordability of NSP3 assisted housing by recapturing the second mortgage assistance provided to NSP3 income eligible families who default under their second mortgage loan or who sell their home to a non-qualifying household before the end of the Affordability Period.

The County is also providing additional downpayment assistance to families that qualify (those with income at 80% or below of AMI) and require additional funds to purchase the home. The County will provide a loan in the amount not to exceed 20% of the sales price of the home as a deferred no interest rate loan. It is anticipated that approximately \$60,000 in HOME funds will be used with the NSP3 purchased homes.

Grantee Activity Number: NSP3-A-0002
Activity Title: NSP3 Mortgage Assistance

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

NSP3-A

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Completed

Project Title:

NSP3 Mortgage Assistance

Projected End Date:

11/13/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 345,974.19

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 345,974.19

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
4	4		100.00
4	4		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

4

4

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees

Organization carrying out Activity:

County of Fresno

Proposed budgets for organizations carrying out Activity:

Responsible Organization

County of Fresno

Organization Type

Local Government

Proposed Budget

\$ 345,974.19

Location Description:



The project work sites will be Tranquillity, a portion of the City of Selma and a portion of the City of Mendota. Specific neighborhoods are identified in maps attached to the Substantial Amendment to the Action Plan for the NSP3 Program. Specific addresses are not known at this time.

Activity Description:

Mortgage Assistance -

The County plans on providing NSP3 funds for mortgage assistance to approximately four (4) families interested in purchasing foreclosed homes purchased in the County's NSP3 Target Neighborhoods as describe in (Table C). Mortgage assistance provided may be up to 30 percent of the purchase price plus eligible closing costs based on the gap financing needed. The maximum amount of subsidy that the County will provide will be based on the amount of "gap" financing to complete the sale purchase of the property (the difference between what amount of first mortgage the buyer qualifies for and what is needed to complete the purchase). A gap analysis will be prepared to establish the maximum amount of subsidy needed to ensure the housing is affordable for the buyer. The County's proposed NSP3 homebuyer program will define "affordability" as a mortgage payment that shall not exceed 43 percent (back end ratio) of household income. The affordable mortgage payment shall include Principal, Interest, Taxes and Insurance (PITI), and all re-occurring debt.

The mortgage assistance loan will be made available to all the families earning at or below 50% percent of area median income. The loan will be in the form of a forgivable zero interest loan. If the home is resold within the first five years, the family must pay back the full amount of the assistance. Beginning in the sixth year, provided occupancy requirements are still being met, 10% percent of the NSP3 loan will be forgiven annually based on the amount of assistance provided and the affordability term required, until the affordability period requirement has been fulfilled and the total amount of the assistance loan is forgiven by year fifteen (15).

The homes will all have a fifteen (15) year affordability restriction for all homebuyers regardless of the amount of subsidy they receive. The loan term affordability requirements are described in more detail in Section 3, Definitions and Description: Long-term Affordability, of this document.

The County's NSP will be for owner-occupied single-family housing, in order to maximize neighborhood stabilization per HUD's guidelines. Resale restrictions will be placed on all NSP housing units sold. During the affordability period, the homes must remain owner-occupied. During the affordability if they wish to sell the home it must be sold to families at or below 120 percent of area median income and it must be their principal place of residence. The County will follow HUD's accepted resale regulations under the HOME Program as described at 92.254 (a)(5)(i). The County's second mortgage program will ensure continued affordability of NSP3 assisted housing by recapturing the second mortgage assistance provided to NSP3 income eligible families who default under their second mortgage loan or who sell their home to a non-qualifying household before the end of the Affordability Period.

The County is also providing additional downpayment assistance to families that qualify (those with income at 80% or below of AMI) and require additional funds to purchase the home. The County will provide a loan in the amount not to exceed 20% of the sales price of the home as a deferred no interest rate loan. It is anticipated that approximately 40,000 in HOME funds will be used with the four (4) NSP3 purchased homes.

Project # / Title: NSP3-B / NSP3 Acquisition, Rehabilitation

Grantee Activity Number: NSP3-B-0001
Activity Title: NSP3 Acquisition, Rehabilitation, and Disposition

Activity Type:
Rehabilitation/reconstruction of residential structures

Activity Status:
Completed



Project Number:

NSP3-B

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:

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Project Title:

NSP3 Acquisition, Rehabilitation

Projected End Date:

07/15/2016

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

\$ 2,655,374.56

Most Impacted and Distressed Budget:

\$ 0.00

Other Funds:

\$ 0.00

Total Funds:

\$ 2,655,374.56

Proposed Beneficiaries

Owner Households

Total

6

Low**Mod****Low/Mod%**

6

100.00

of Households

6

6

100.00

Proposed Accomplishments

of Singlefamily Units

Total

6

of Housing Units

6

#Low flow showerheads

5

#Low flow toilets

8

#Dishwashers replaced

2

#Light fixtures (outdoors) replaced

14

#Light Fixtures (indoors) replaced

50

#Replaced hot water heaters

2

#Replaced thermostats

3

#Efficient AC added/replaced

2

#Additional Attic/Roof Insulation

3

#Energy Star Replacement Windows

50

of Properties

6



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Fresno County Neighborhood Stabilization Joint Powers Authority

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Fresno County Neighborhood Stabilization Joint Powers Authority	Local Government	\$ 2,655,374.56

Location Description:

The project work sites will be Tranquillity, a portion of the City of Selma and a portion of the City of Mendota. Specific neighborhoods are identified in maps attached to the Substantial Amendment to the Action Plan for the NSP3 Program.

Activity Description:

Acquisition/Rehabilitation:

The activities will focus the three neighborhoods that were identified as having the greatest need as identified in Table C, which includes a portion of the City of Selma a portion of the City of Mendota and the unincorporated community of Tranquillity. The activities will benefit approximately six (6) to eight (8) persons with income below 120% of area median income (AMI) as required per NSP3 guidelines. By purchasing and rehabilitating the homes in these communities the County will assist in stabilizing the housing market.

Acquisition:

The County of Fresno intends to purchase homes at a discount rate of 1% percent from local banks and real estate companies as required by NSP3. The homes will not exceed a purchase price of \$250,000.

Rehabilitation:

The properties will be rehabilitated using the County's Affordable Housing Program Rehabilitation Standards which include compliance with all local codes and uniform building standards which include the California Building codes. The California Building codes include the California's Title-24 Building Energy Efficiency Standards which exceed most energy efficiency standards in the nation. California has also officially incorporated the energy efficiency standards and adopted it as a new energy efficiency code Title-24 part 6. California has also adopted the California Green Building Code Title-24 part 11. These new codes ensure that all of the desired outcomes established by NSP3 are met. It is the intention of County of Fresno to provide a safe, decent, sanitary and energy efficient home to our clients. Contractors performing the work will be encouraged to buy locally and if hiring new employees to hire from the vicinity.

The cost to rehabilitate the home cannot exceed \$75,000.00. Homes are brought up to code and health and safety standards including energy efficiency. The homes will be sold to families whose income is below 120% percent of area median income (AMI).

The continued affordability of NSP homes will be accomplished through deed restrictions. NSP homes will have resale restrictions, which are more fully described in Section 3, Definitions and Description: Long-term Affordability, of this document. These measures will ensure continued affordability.

Disposition:

The housing resale prices for families with incomes ranging between 51% percent and 120% percent AMI will be at the County's cost to acquire the property or the appraised value whichever is less. The County of Fresno will ensure that the homes are sold to eligible buyers meeting all the NSP3 requirements. The price for rehabilitation will not be added to the sales price of the home, but will become part of the project cost of the property. If necessary, a home may also be demolished and reconstructed if it is determined to be more cost effective to do so. The reconstructed property will be resold at the cost to acquire the original structure.



Grantee Activity Number: NSP3-B-0002
Activity Title: NSP3 Acquisition, Rehabilitation and Disposition

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP3-B

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.

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed
Project Title:
 NSP3 Acquisition, Rehabilitation
Projected End Date:
 11/13/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,752,422.07
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 1,752,422.07

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

Proposed Accomplishments	Total
# of Singlefamily Units	4
# of Housing Units	4
# ELI Households (0-30% AMI)	1
#Low flow showerheads	3
#Low flow toilets	5
#Dishwashers replaced	2
#Light fixtures (outdoors) replaced	9
#Light Fixtures (indoors) replaced	50
#Replaced hot water heaters	2
#Replaced thermostats	4
#Efficient AC added/replaced	2
#Additional Attic/Roof Insulation	2

#Energy Star Replacement Windows 50
of Properties 4

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Fresno County Neighborhood Stabilization Joint Powers Authority

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Fresno County Neighborhood Stabilization Joint Powers Authority	Local Government	\$ 1,752,422.07

Location Description:

The project work sites will be Tranquillity, a portion of the City of Selma and a portion of the City of Mendota. Specific neighborhoods are identified in maps attached to the Substantial Amendment to the Action Plan for the NSP3 Program.

Activity Description:

Acquisition/Rehabilitation:

The activities will focus the three neighborhoods that were identified as having the greatest need as identified in Table C, which includes a portion of the City of Selma a portion of the City of Mendota and the unincorporated community of Tranquillity. The activities will benefit approximately 4 persons with income below 50% of area median income (AMI) as required per NSP3 guidelines. Buy purchasing and rehabilitating the homes in these community we will assist in stabilizing the housing market.

Acquisition:

The County of Fresno intends to purchase homes at a discount rate of 1% percent from local banks and real estate companies as required by NSP3. The homes will not exceed a purchase price of \$250,000.

Rehabilitation:

The properties will be rehabilitated using the County's Affordable Housing Program Rehabilitation Standards which include compliance with all local codes and uniform building standards which include the California Building codes. The California Building codes include the California's Title-24 Building Energy Efficiency Standards which exceed most energy efficiency standards in the nation. California has also officially incorporated the energy efficiency standards and adopted it as a new energy efficiency code Title-24 part 6. California has also adopted the California Green Building Code Title-24 part 11. These new codes ensure that all of the desired outcomes established by NSP3 are met. It is the intention of County of Fresno to provide a safe, decent, sanitary and energy efficient home to our clients. Contractors performing the work will be encouraged to buy locally and if hiring new employees to hire from the vicinity.

The cost to rehabilitate the home cannot exceed \$75,000.00. Homes are brought up to code and health and safety standards including energy efficiency. The homes will be sold to families who income is below 50% percent of area median income (AMI).

The continued affordability of NSP homes will be accomplished through deed restrictions. NSP homes will have resale restrictions, which are more fully described in Section 3, Definitions and Description: Long-term Affordability, of this document. These measures will ensure continued affordability.

Disposition:

The housing resale prices for families with incomes below 50% percent AMI will be at the County's cost to acquire the property or the appraised value whichever is less. Realizing the difficulty of providing affordable mortgages for families at or below 50% percent of area median income, the County may also need to resell the acquired-rehabbed properties at a discounted price not to exceed 25% percent of the County's initial acquisition cost, if necessary to make the mortgage payments affordable for this income group.



The County of Fresno will ensure that the homes are sold to eligible buyers meeting all the NSP3 requirements. The price for rehabilitation will not be added to the sales price of the home, but will become part of the project cost of the property. If necessary, a home may also be demolished and reconstructed if it is determined to be more cost effective to do so. The reconstructed property will be resold at the cost to acquire the original structure.

Project # / Title: NSP3-F / NSP3 Administration

Grantee Activity Number: NSP3-F-0001
Activity Title: NSP3 Administration

Activity Type:

Administration

Project Number:

NSP3-F

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:

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

NSP3 Administration

Projected End Date:

03/10/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 478,868.56

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 478,868.56



Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees

Organization carrying out Activity:

County of Fresno

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
County of Fresno	Local Government	\$ 478,868.56

Location Description:

The project work sites will be Tranquillity, a portion of the City of Selma and a portion of the City of Mendota. Specific neighborhoods are identified in maps attached to the Substantial Amendment to the Action Plan for the NSP3 Program.

Activity Description:

Administration: Includes all costs to adequately administer and implement activities proposed for funding with NSP3, includes general program management and oversight. Administration will enable the County to implement the other activities proposed that will stabilize neighborhoods with greatest need as identified in this document and families that are at or below 50 percent of area median income.

The Administration of the program is crucial in the overall success of all the NSP3 activities. The NSP3 activity will focus on homeownership and stabilizing the three targeted neighborhoods in Fresno County. It is expected to serve approximately 10-12 potential new homeowners, through the acquisition, rehabilitation and resale with mortgage assistance of foreclosed homes.

NSP3 will be administered by the County of Fresno and the Fresno County Neighborhoods Stabilization Joint Powers Authority (NSJPA).

Action Plan Comments:

Action Plan History

Version	Date
B-11-UN-06-0003 AP#1	04/05/2011
B-11-UN-06-0003 AP#2	01/24/2012
B-11-UN-06-0003 AP#3	06/11/2012



B-11-UN-06-0003 AP#4	03/07/2014
B-11-UN-06-0003 AP#5	07/09/2014
B-11-UN-06-0003 AP#6	11/13/2015
B-11-UN-06-0003 AP#7	04/27/2017
B-11-UN-06-0003 AP#8	07/31/2017

