Action Plan

Grantee: Genesee County, MI

Grant: B-11-UN-26-0001

LOCCS Authorized Amount: Grant Award Amount: Status:	\$ 2,663,219.00 \$ 2,663,219.00 Reviewed and Approved
Estimated PI/RL Funds:	\$ 2,000,000.00
Total Budget:	\$ 4,663,219.00

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Genesee County Neighborhood Stabilization Program 3 (NSP3) funds will be used for the following activities: Demolition and clearance- clearance of blighted properties to assist in stabilizing neighborhoods in target areas throughout Genesee County (\$266,322);

Acquistion/rehabilitation-purchase of vacant foreclosed single-family properties for rehabilitation/resale (\$2,000,575);

Homebuyer assistance- provide funding to low- and very low-income households for the purchase of a NSP rehabilitated property (\$130,000);

Program Administration- funding for costs associated with implementation of NSP3 in Genesee County (\$266,322).

How Fund Use Addresses Market Conditions:

In order to meet the principles and objectives of the NSP laid out in the NSP3 NOFA, such as target and reconnect neighborhoods, rapidly arrest decline and develop viable urban communities, Genesee County only chose target areas that were located within the U.S. Census 2000 urbanized boundary. This ensures that areas chosen have a determined density level and therefore the impact of each property assisted with NSP funding will positively affect many other properties.

Genesee County understands the importance of targeting and concentrating funding in order to have the greatest impact, therefore, many of the areas chosen for NSP1 will also receive funding under NSP3.

Staff also evaluated areas based on their housing stock and if it is appropriate for very low- to middle income households, taking into consideration square footage, utility bills, and maintenance and lawn upkeep. It was also important that any new areas added for NSP3 have access to neighborhood amenities, be near schools and have easy access to major roadways and expressways.

The amount of funding allocated to each municipality is based on the number of housing units in each of the target areas within the municipality, the impact number provided by HUD for each target area and the number of blighted structures in each target area. Ten percent of funding will be set-aside strictly for demolition and the costs associated with it, in order to demolish blighted structures that are negatively impacting target areas. Also, twenty-five percent of funding will be set-aside to assist households at or below 50% of Area Median Income.

Ensuring Continued Affordability:

Rental Units - Long term affordability of rental units will be achieved through an annual monitoring process. The agency made responsible for oversight of any rental housing developed under the NSP program will keep records pertaining to annual rent charged to each renter. An annual re-evaluation of income will be required of each tenant to ensure that rents do not exceed affordability requirements and income guidelines continue to be met.

Sale Units- Long term affordability of sale units will be ensured by using a 15 year affordability period on all down payment and closing costs assistance and any mortgage subsidy provided to the homebuyer.



Properties acquired with NSP funding and sold to qualified homebuyers will require a specific affordability period. Affordability requirements will be attached through a forgivable lien process over a 15-year period, regardless of the amount of funding provided. A lien equal to the amount of down payment and closing cost assistance will be placed on the property. If a mortgage subsidy is provided, a lien equal to the amount of the subsidy will be placed on the property. If the property is sold within the first five years, the entire lien amount must be paid back to the County. For the remaining 10 years, 10% will be forgiven annually.

Definition of Blighted Structure:

A structure that is a potential safety hazard for residents in the community, is an economic and aesthetic liability to a community, does not meet local housing code, is dilapidated and abandoned, will be considered a blighted structure. GCMPC will work with local building code officials to determine that the local standard for blighted structures is followed in determining properties for demolition.

Definition of Affordable Rents:

Genesee County will define affordable rent as a household paying a maximum of 30% of their Adjusted Gross Income for rental costs. Genesee County will adopt the HOME program's affordable rents at 24 CFR 92.252 (a), (c), and (f). The 2010 Fair Market Rents for Genesee County are listed below:

Final FY 2010 FMRs by Unit Bedrooms Efficiency \$525 One-Bedroom \$554 Two-Bedroom \$665 Three-Bedroom \$824 Four-Bedroom \$850

Housing Rehabilitation/New Construction Standards:

- Genesee County will require that all NSP funded rental properties, identified to be in need of rehabilitation, meet, at a minimum, the Section 8 Housing Quality Standards. Properties sold to homebuyers must meet, at a minimum, the Michigan Residential Code Standards. Energy efficiency standards such as those listed below will be incorporated into rehabilitation activities to assist with long-term affordability and sustainability.

- All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.

- All gut rehabilitation or new construction of mid- or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy).

- Other rehabilitation must meet the standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.

- Water efficient toilets, shower, and faucets, such as those with the WaterSense label, must be installed.

- Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires).

Vicinity Hiring:

Vicinity hiring in the Genesee County NSP3 Program will primarily focus on contractor activities relating to Demolition and Rehabilitation of single family properties. These activities will be bid out and bid packages will contain the required Section 3 and vicinity hiring language. Compliance with these requirements will be reviewed at the time of bid opening. Currently an incentive is given, in the contract award process, to contractors who are certified as Section 3, this preference will be expanded to give contractors that do vicinity hiring a preference also. Genesee County will connect contractors with local employment training agencies and local building trades organizations who have qualified workers for the program.

Procedures for Preferences for Affordable Rental Dev.:

Genesee County will designate a certain percentage of its NSP3 funding toward creating affordable rental housing. The affordable rental housing will be scattered site, single-family units, acquired and rehabilitated using the same process used for resale units. The rental units will be available only to those households which are at 50% of Area Median Income or below. These households may have more difficulty with the financial demands of homeownership but can benefit from the availability of rental properties newly rehabilitated with NSP 3 funding. Clients will be identified through an application process to a property manager. County staff will review income documentation to ensure potential renters meet the income requirements. Leases containing HUD required language will ensure affordability throughout the term of the lease.

Grantee Contact Information:

Contract Administrator:	Christine Durgan
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Mailing Address:	1101 Beach Street, Rm 223
-	Flint, Michigan 48502



Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	No activities in t	his project
Project 10	Homebuyer Assistance	Activity 16	Homebuyer Assistance
Project 7	Purchase/Rehab	Activity 10	Purchase/Rehab 25% Land Bank
		Activity 11	Purchase/Rehab 25% Fenton
		Activity 12	Purchase/Rehab Land Bank
		Activity 13	Purchase/Rehab Fenton
Project 8	Clearance/Demolition	Activity 14	Clearance/Demolition
Project 9	Administration	Activity 15	Administration





Activities

Project # / Title: Project 10 / Homebuyer Assistance

Grantee Activity Number:	Activity 16		
Activity Title:	Homebuyer Assista	ance	
	-		
Activity Type:		Activity Status:	
Homeownership Assistance to low- and modera	ate-income	Under Way	
Project Number:		Project Title:	
Project 10		Homebuyer Assistance	
Projected Start Date:		Projected End Date:	
09/26/2011		02/28/2018	
Project Draw Block by HUD:		Project Draw Block D	ate by HUD:
Not Blocked			
Activity Draw Block by HUD:		Activity Draw Block D	ate by HUD:
Not Blocked			
Block Drawdown By Grantee:			
Not Blocked		Total Budget:	\$ 150,000.00
National Objective:		Most Impacted and	
LMMI: Low, Moderate and Middle Income Nation	nal Objective for	Distressed Budget:	\$ 0.00
NSP Only		Other Funds:	\$ 0.00
		Total Funds:	\$ 150,000.00
Benefit Report Type:			
Direct (Households)			

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	4	4		100.00
# of Households	4	4		100.00
Proposed Accomplishments	То	tal		
# of Singlefamily Units	4			
# of Housing Units	4			

Activity is being carried out by Grantee:	
No	

Organization carrying out Activity:

Metro Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Activity is being carried out through:

Organization Type

Proposed Budget



Location Description:

Targeted areas in Genesee County

Activity Description:

Provide funding to Metro Community Development (MCD), a Community Development Financial Institution (CDFI) located in the City of Flint, to act as mortgagor for households purchasing Genesee County NSP properties. The homebuyer assistance provided through MCD is targeted toward households that may have trouble getting a mortgage from a traditional lender. Metro Community Development has developed their own underwriting guidelines, based on federal regulations, and therefore can be more flexible in their lending.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: Project 7 / Purchase/Rehab

Grantee Activity Number: Activity Title:	Activity 10 Purchase/Rehab 25% Land Bank	
Activity Type: Acquisition - general Project Number: Project 7 Projected Start Date: 05/23/2011 Project Draw Block by HUD: Not Blocked Activity Draw Block by HUD: Not Blocked	Activity Status: Under Way Project Title: Purchase/Rehab Projected End Date: 11/15/2019 Project Draw Block Da Activity Draw Block Da	-
Block Drawdown By Grantee: Not Blocked National Objective: LH25: Funds targeted for housing for househol are at or under 50% Area Median Income.	Ids whose incomes Total Budget: Most Impacted and Distressed Budget: Other Funds: Total Funds:	\$ 1,000,000.00 \$ 0.00 \$ 0.00 \$ 1,000,000.00

Benefit Report Type:



Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	3	3		100.00
# of Households	3	3		100.00
Proposed Accomplishments # of Singlefamily Units # of Housing Units # of Parcels acquired voluntarily # of Parcels acquired by admin settlement # of Parcels acquired by condemnation # of buildings (non-residential) # of Properties	To 5 5 5	tal		

Activity	is	being	carried	out by	Grantee:
No					

Organization carrying out Activity:

Genesee County Metropolitan Planning Commission2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Genesee County Metropolitan Planning Commission2	Local Government	\$ 1,000,000.00

Activity is being carried out through:

Location Description:

Targeted areas in Genesee County

Activity Description:

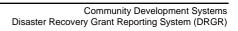
It is expected that the Genesee County Metropolitan Planning Commission (GCMPC) will have a subrecipient agreement with the Genesee County Land Bank Authority (GCLBA) for the acquisition of foreclosed homes that will be rehabilitated. In cooperation with local units of government and the GCLBA, GCMPC will identify vacant foreclosed properties using local records and data and "first look programs" offered by several lenders, HUD and FHA. The first look programs provide NSP grantees with opportunities to purchase foreclosed homes at a discount, before they go on the market for sale, eliminating competition from investors Structures will be identified in neighborhoods of greatest need and will be vacant single-family properties having a negative impact on neighborhood stability. Properties will be acquired at a minimum 1% discount from the fair market value for single structures.

After rehabilitation, the homes will be resold to households making no more than 50% of area median income.

Environmental Assessment: UNDERWAY

Environmental Reviews: None







Activity 11 Purchase/Rehab 25% Fenton

Activity Type:	Activity Status:		
Acquisition - general	Under Way		
Project Number:	Project Title:		
Project 7	Purchase/Rehab		
Projected Start Date:	Projected End Date:		
05/23/2011	11/15/2019		
Project Draw Block by HUD:	Project Draw Block Date by HUD:		
Not Blocked			
Activity Draw Block by HUD:	Activity Draw Block D	ate by HUD:	
Not Blocked			
Block Drawdown By Grantee:			
Not Blocked	Total Budget:	\$ 162,210.19	
National Objective:	Most Impacted and		
LH25: Funds targeted for housing for households whose incomes	Distressed Budget:	\$ 0.00	
are at or under 50% Area Median Income.	Other Funds:	\$ 0.00	
	Total Funds:	\$ 162,210.19	

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries # Owner Households # of Households	Total 1 1	Low 1 1	Mod	Low/Mod% 100.00 100.00
Proposed Accomplishments	1	Total		
# of Singlefamily Units	1	1		
# of Housing Units	1	1		
# of Parcels acquired voluntarily	1	1		
# of Parcels acquired by admin settlement				
# of Parcels acquired by condemnation				
# of buildings (non-residential)				
# of Properties	1	1		





Activity is being carried out by Grantee:

No

Organization carrying out Activity:

Genesee County Metropolitan Planning Commission2

Proposed budgets for organizations carrying out Activity:

Responsible Organization Genesee County Metropolitan Planning Commission2 Organization Type Local Government Proposed Budget \$ 162,210.19

Location Description:

Targeted areas in the City of Fenton

Activity Description:

It is expected that the Genesee County Metropolitan Planning Commission (GCMPC) will have a subrecipient agreement with the City of Fenton for the acquisition of foreclosed homes that will be rehabilitated.

In cooperation with local units of government and the GCLBA, GCMPC will identify vacant foreclosed properties using local records and data and "first look programs" offered by several lenders, HUD and FHA. The first look programs provide NSP grantees with opportunities to purchase foreclosed homes at a discount, before they go on the market for sale, eliminating competition from investors Structures will be identified in neighborhoods of greatest need and will be vacant single-family properties having a negative impact on neighborhood stability. Properties will be acquired at a minimum 1% discount from the fair market value for single structures.

After rehabilitation, the homes will be resold to households making no more than 50% of area median income.

Environmental Assessment: UNDERWAY

Environmental Reviews: None



Activity 12 Purchase/Rehab Land Bank

Activity Type: Acquisition - general Project Number: Project 7 Projected Start Date:	Activity Status: Under Way Project Title: Purchase/Rehab Projected End Date:		
05/23/2011	11/15/2019		
Project Draw Block by HUD: Not Blocked Activity Draw Block by HUD: Not Blocked Block Drawdown By Grantee:	Project Draw Block Date by HUD: Activity Draw Block Date by HUD:		
Not Blocked National Objective: LMMI: Low, Moderate and Middle Income National Objective for NSP Only	Total Budget: Most Impacted and Distressed Budget: Other Funds: Total Funds:	\$ 1,963,219.00 \$ 0.00 \$ 0.00 \$ 1,963,219.00	

Benefit Report Type:

Direct (Households)

Prevente de Demoficiente e	Table			
Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	12		8	66.67
# of Households	12		8	66.67
Proposed Accomplishments		Total		
# of Singlefamily Units		15		
# of Housing Units		15		
Total acquisition compensation to owners				
# of Parcels acquired voluntarily		15		
# of Parcels acquired by admin settlement				
# of Parcels acquired by condemnation				
# of buildings (non-residential)				
# of Properties		15		



Activity is being carried out by Grantee:

No

Organization carrying out Activity:

Genesee County Metropolitan Planning Commission2

Proposed budgets for organizations carrying out Activity:

Responsible Organization Genesee County Metropolitan Planning Commission2

Organization Type Local Government **Proposed Budget** \$ 1,963,219.00

Location Description:

Targeted ares in Genesee County

Activity Description:

It is expected that the Genesee County Metropolitan Planning Commission (GCMPC) will have a subrecipient agreement with the Genesee County Land Bank Authority (GCLBA) for the acquisition of foreclosed homes that will be rehabilitated. In cooperation with local units of government and the GCLBA, GCMPC will identify vacant foreclosed properties using local records and data and "first look programs" offered by several lenders, HUD and FHA. The first look programs provide NSP grantees with opportunities to purchase foreclosed homes at a discount, before they go on the market for sale, eliminating competition from investors Structures will be identified in neighborhoods of greatest need and will be vacant single-family properties having a negative impact on neighborhood stability. Properties will be acquired at a minimum 1% discount from the fair market value for single structures.

After rehabilitation, the homes will be resold to households making no more than 120% of area median income.

Environmental Assessment: UNDERWAY

Environmental Reviews: None



Grantee Activity Number: Activity Title:

Activity 13 Purchase/Rehab Fenton

Activity Type: Acquisition - general Project Number: Project 7 Projected Start Date: 05/23/2011 Project Draw Block by HUD: Not Blocked Activity Draw Block by HUD:		Completed Project Title: Purchase/Rehab Projected End Date:	
Block Drawdown By Grantee: Not Blocked National Objective: LMMI: Low, Moderate and Middle Income National Objective for NSP Only	Total Budget: Most Impacted and Distressed Budget: Other Funds: Total Funds:	\$ 154,505.73 \$ 0.00 \$ 0.00 \$ 154,505.73	

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	3		1	33.33
# of Households	3		1	33.33
Proposed Accomplishments	Т	otal		
# of Singlefamily Units	3			
# of Housing Units	3			
Total acquisition compensation to owners				
# of Parcels acquired voluntarily	3			
# of Parcels acquired by admin settlement				
# of Parcels acquired by condemnation				
# of buildings (non-residential)				
# of Properties	3			



Activity is being carried out by Grantee:

No

Organization carrying out Activity:

Genesee County Metropolitan Planning Commission2

Proposed budgets for organizations carrying out Activity:

Responsible Organization Genesee County Metropolitan Planning Commission2

Location Description:

Targeted areas in the City of Fenton

Activity Description:

It is expected that the Genesee County Metropolitan Planning Commission (GCMPC) will have a subrecipient agreement with the City of Fenton for the acquisition of foreclosed homes that will be rehabilitated.

In cooperation with local units of government and the GCLBA, GCMPC will identify vacant foreclosed properties using local records and data and "first look programs" offered by several lenders, HUD and FHA. The first look programs provide NSP grantees with opportunities to purchase foreclosed homes at a discount, before they go on the market for sale, eliminating competition from investors Structures will be identified in neighborhoods of greatest need and will be vacant single-family properties having a negative impact on neighborhood stability. Properties will be acquired at a minimum 1% discount from the fair market value for single structures.

After rehabilitation, the homes will be resold to households making no more than 120% of area median income.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: Project 8 / Clearance/Demolition

Grantee Activity Number: Activity Title:	Activity 14 Clearance/Demolition
Activity Type:	Activity Status:
Clearance and Demolition	Under Way
Project Number:	Project Title:
Project 8	Clearance/Demolition
Projected Start Date:	Projected End Date:
05/23/2011	11/15/2019
Project Draw Block by HUD:	Project Draw Block Date by HUD:



Organization Type Local Government Proposed Budget \$ 154,505.73

Not Blocked Activity Draw Block by HUD:	Activity Draw Block	Date by HUD:
Not Blocked		
Block Drawdown By Grantee:		
Not Blocked	Total Budget:	\$ 700,000.00
National Objective:	Most Impacted and	
LMMI: Low, Moderate and Middle Income National Objective for	Distressed Budget:	+
NSP Only	Other Funds:	\$ 0.00
	Total Funds:	\$ 700,000.00
Benefit Report Type:		
Area Benefit (Census)		
Proposed Accomplishments	Total	
# of Singlefamily Units	34	
# of Multifamily Units	6	
# of Housing Units	40	
# of Businesses		
# of public facilities		
# of buildings (non-residential)		
# of Properties	40	
LMI%:		
Activity is being carried out by Grantee:	Activity is being carried o	ut through:
No		
Organization carrying out Activity:		
Genesee County Land Bank Authority		
Proposed budgets for organizations carrying out Activity:		
Responsible Organization	Organization Type	Proposed Budget
Genesee County Land Bank Authority	Local Government	\$ 732,643.00

Location Description:

Targeted areas in Genesee County

Activity Description:

Funds will be utilized to pay for demolition of identified blighted vacant structures meeting local criteria. The Land Bank will be responsible, under the subrecipient agreement, for carrying out the procurement of demolition, abatement and hazardous material inspection contractors. They will also be responsible for capping water and gas lines, determining which properties are emergency demolitions, and ensuring the demolition is done properly and meets the specifications set forth within the contract. The Genesee County Land Bank will work with the Genesee County Metropolitan Planning Commission staff on the disposition of the properties left vacant after demolition is complete. The first option will be to sell vacant lots to

neighboring homeowners as the Land Bank does in their Side Lot Program. Lots that are not sold to adjacent homeowners will be included in a redevelopment plan which will be developed to help with the use and/or disposition of vacant properties.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: Project 9 / Administration

Grantee Activity Number: Activity Title:	Activity 15 Administration		
Activity Type:		Activity Status:	
Administration		Under Way	
Project Number:		Project Title:	
Project 9		Administration	
Projected Start Date:		Projected End Date:	
3/11/2011		11/15/2019	
Project Draw Block by HUD:		Project Draw Block Date by HUD:	
lot Blocked			
ctivity Draw Block by HUD:		Activity Draw Block D	ate by HUD:
lot Blocked			
Block Drawdown By Grantee:			
lot Blocked		Total Budget:	\$ 379,791.18
lational Objective:		Most Impacted and	
lot Applicable - (for Planning/Administratio	n or Unprogrammed	Distressed Budget:	\$ 0.00
unds only)	-	Other Funds:	\$ 0.00
		Total Funds:	\$ 379,791.18

NA





Activity is being carried out by Grantee: No	Activity is being carried out through:		
Organization carrying out Activity: Genesee County Metropolitan Planning Commission2			
Proposed budgets for organizations carrying out Activity:			
Responsible Organization	Organization Type	Proposed Budget	
Genesee County Metropolitan Planning Commission2	Local Government	\$ 266,322.00	
Metro Community Development	Non-Profit	\$ 0.00	
Location Description:			
Activity Description:			
Program administration costs associated with implementation and monitoring of the Genesee County Neighborhood			

Program administration costs associated with implementation and monitoring of the Genesee County Neighborhood Stabilization Program.

Environmental Assessment: EXEMPT

Environmental Reviews: None

Action Plan Comments:

Reviewer - AP is rejected due to inconsistencies with the Responsible Organizations and who is carrying out the activity.

- Reviewer 01/30/2012 Action Plan reviewed. However, although budget is not reconciled, the amendment is being conditionally approved to allow grantee to update its QPR for the quarter ending 12/31/2011.
- Reviewer 04/27/2012 Action Plan approved to increase the budget for Activity#14, clearance/demo, to reflect approved waiver to utilize 20% of award for such activities.
- Reviewer 07/25/2013, ccv, I recommend approving this Action Plan. The amounts obligated comply with the LH25 setaside requirement, the 20% demolition cap, and the 10% administration cap. Modifications were made to add program income to existing activities and do not constitute a substantial amendment.



Action Plan History

Version B-11-UN-26-0001 AP#1 B-11-UN-26-0001 AP#2 B-11-UN-26-0001 AP#3 B-11-UN-26-0001 AP#4 B-11-UN-26-0001 AP#5 B-11-UN-26-0001 AP#6 B-11-UN-26-0001 AP#7 B-11-UN-26-0001 AP#8 B-11-UN-26-0001 AP#9 B-11-UN-26-0001 AP#10 B-11-UN-26-0001 AP#11 B-11-UN-26-0001 AP#12 B-11-UN-26-0001 AP#13 B-11-UN-26-0001 AP#14 B-11-UN-26-0001 AP#15 B-11-UN-26-0001 AP#16 B-11-UN-26-0001 AP#17 B-11-UN-26-0001 AP#18 B-11-UN-26-0001 AP#19 Date 06/06/2011 01/30/2012 04/27/2012 04/09/2013 04/16/2013 07/25/2013 02/18/2014 05/14/2014 07/16/2014 03/27/2015 05/11/2015 07/17/2015 08/12/2015 03/23/2016 07/20/2016 10/13/2016 10/31/2016 11/01/2017 02/06/2018

