

Action Plan

Grantee: Richmond, VA

Grant: B-11-MN-51-0001

LOCCS Authorized Amount:	\$ 1,254,970.00
Grant Award Amount:	\$ 1,254,970.00
Status:	Reviewed and Approved

Estimated PI/RL Funds:

Total Budget:	\$ 1,254,970.00
----------------------	-----------------

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

NSP funds will be used for acquisition of foreclosed and blighted properties. Most properties will be rehabilitated and then sold for home ownership. A few properties will be demolished and new units constructed on site. These units will be sold for home ownership. Down payment assistance will be provided as needed. Two target areas have been identified. One is in the vicinity of the intersection of Jefferson Davis Highway and Chicago Avenue. The focus is on reducing blight in support of ongoing revitalization activities in Blackwell, generally between Albany and Dinwiddie Streets. The second target area, referred to as East End Initiative III, has three focus areas - Fairmount/Brauer, Oakwood/31st Street, and Mechanicsville Turnpike/Eastview.

How Fund Use Addresses Market Conditions:

A review of target area data shows that REO properties are not the primary reason for the City's distress, but vacant and abandoned properties are. The following data sources were used: the HUD NSP3 Mapping Tool; Realty Trac data; field surveys; Church Hill Blight Study (prepared by Community Planning Partners Inc, October 2010); Vacant Properties Registry, which is maintained by the City of Richmond Department of Planning and Development Review. Collectively, these data provided information on the number and location of foreclosures, actual and projected, and data on vacant blighted and/or abandoned property. Therefore to respond to local market conditions the City's program addresses abandoned and vacant properties as well as foreclosed properties.

Ensuring Continued Affordability:

Participants using NSP 3 program funding must use the City of Richmond's approved Deed of trust document that enforces the affordability terms outlined in the HOME program final rule regulations. The following information is placed in each Deed of Trust document given to a new homeowner or investor as part of their loan contract: a) for rehabilitation or new construction projects under \$15,000, there is a five year affordability period; b) for rehabilitation or down payment assistance projects from \$15,000 to \$40,000, there is a ten year affordability period; and c) for rehabilitation projects over \$40,000, there is a 20 year affordability period. The City of Richmond uses the recapture provision outlined in Section 24 CFR part 92.254 to ensure affordability requirements are met for the NSP program. The recapture provision is defined as the amount of NSP funds used to assist an eligible purchaser. The recapture provision ensures that the City recoups all or a portion of the NSP assistance if the housing does not continue to be the principal residence for the family for the duration of the affordability period, which is determined by the amount of NSP funds included in the deed or covenant. Applicable affordability periods are as follows: a) projects under \$15,000 have a five year term; b) projects from \$15,001 to \$40,000 have a ten year period; projects over \$40,000 have a fifteen year period.



Definition of Blighted Structure:

Code of Virginia Section 36-3. "Blighted property" means any individual commercial, industrial, or residential structure or improvement that endangers the public's health, safety, or welfare because the structure or improvement upon the property is dilapidated, deteriorated, or violates minimum health and safety standards, or any structure or improvement previously designated as blighted pursuant to section 36-49.1:1, under the process for determination of spot blight.

Definition of Affordable Rents:

Affordable rents are based the Housing Choice Voucher rents, published annually when the occupant has a Housing Choice Voucher. Rents will be based on the HOME Investment Partnership Program rents, published annually, when a voucher is not used. No rental units are planned at this time.

Housing Rehabilitation/New Construction Standards:

The rehabilitation and new construction standards will address NSP and Section 106 requirements. 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 these 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, showers, 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:

The City will use a variety of tools to promote vicinity hiring. Notices will be placed in the local papers. All persons and businesses that have registered with the Section 3 registry as well as with the Office of Minority Businesses will be notified. Information will be distributed in the target areas through community associations, convenience stores and other businesses, and local churches. Signage will be posted at work sites. Face to face opportunities for interested persons and businesses to meet and talk with participating nonprofits will be provided. This strategy has proven effective in the past. Vicinity hiring will be closely monitored so that changes can be made as needed.

Procedures for Preferences for Affordable Rental Dev.:

No rental units are planned at this time.

Grantee Contact Information:

Juanita Buster, Principal Planner; City of Richmond, VA, Department of Economic and Community Development, 1500 E. Main Street, Suite 400, Richmond VA 23219, (804) 646-6361, Juanita.Buster@richmondgov.com.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
2011-001	Acquisition/Rehab/Sale	2011-001-03	East End Initiative/SCHDC/LMMI
		2011-001-05	East End Initiative-Project:Homes LLMI
		2011-001-06	East End Initiative- Project:Homes LM25
		2011-001-07	East End Initiative Voc Tech
2011-003	Redevelopment	2011-003-01	East End Initiative-SCDHC LLMI
		2011-003-02	East End Initiative-SCDHC-LM25
2011-005	Down Payment Assistance	2011-005-02	Homebuyer Counseling LMMI
		2011-0050-03	Homebuyer Counseling LM25
9999	Restricted Balance	<i>No activities in this project</i>	

Activities

Project # / Title: 2011-001 / Acquisition/Rehab/Sale

Grantee Activity Number: 2011-001-03
Activity Title: East End Initiative/SCHDC/LMMI

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2011-001

Projected Start Date:
 01/03/2012

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:
 Acquisition/Rehab/Sale

Projected End Date:
 12/15/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 165,513.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 165,513.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	2		2	100.00
# of Households	2		2	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	2
# of Housing Units	2
#Low flow toilets	2
#Dishwashers replaced	2
#Clothes washers replaced	2
#Refrigerators replaced	2
#Light Fixtures (indoors) replaced	2
#Replaced hot water heaters	2



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Southside Community Development and Housing Corp

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Southside Community Development and Housing Corp

Organization Type

Non-Profit

Proposed Budget

\$ 165,513.00

Location Description:

These activities will occur in the East End, where there are three focus areas- Fairmount/Brauer, Oakwood/31st Street, and Mechanicsville Turnpike/Eastview.

Activity Description:

SCDHC will acquire, rehabilitate and sell properties for home ownership.



Grantee Activity Number: 2011-001-05
Activity Title: East End Initiative-Project:Homes LLMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2011-001

Projected Start Date:

12/01/2011

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:

Acquisition/Rehab/Sale

Projected End Date:

07/30/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 425,873.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 425,873.00

Proposed Beneficiaries

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

Proposed Accomplishments

	Total
# of Singlefamily Units	5
# of Housing Units	5
#Low flow toilets	5
#Dishwashers replaced	5
#Clothes washers replaced	5
#Refrigerators replaced	5
#Light Fixtures (indoors) replaced	5
#Efficient AC added/replaced	5
#Additional Attic/Roof Insulation	3



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Project Homes

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Project Homes

Organization Type

Non-Profit

Proposed Budget

\$ 425,873.00

Location Description:

Project will take place in the East End, where there are three focus areas- Fairmount/Brauer, Oakwood/31st Street, and Mechanicsville Turnpike/Eastview.

Activity Description:

Project:Homes will acquire rehabilitate and sell units to low, moderate, and middle income households.



Grantee Activity Number: 2011-001-06
Activity Title: East End Initiative- Project:Homes LM25

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2011-001

Projected Start Date:

12/01/2011

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:

Acquisition/Rehab/Sale

Projected End Date:

12/14/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 95,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 95,000.00

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
1	1		100.00
1	1		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

#Light Fixtures (indoors) replaced

#Replaced hot water heaters

#Efficient AC added/replaced

Total

1

1

1

1

1

1

1

1



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Project Homes

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Project Homes

Organization Type

Non-Profit

Proposed Budget

\$ 95,000.00

Location Description:

This project will take place in the East End, where there are three focus areas- Fairmount/Brauer, Oakwood/31st Street, and Mechanicsville Turnpike/Eastview.

Activity Description:

Project:Homes will acquire, rehabilitate, and sell properties to households at 50% AMI.



Grantee Activity Number: 2011-001-07
Activity Title: East End Initiative Voc Tech

Activity Type:
 Acquisition - general

Project Number:
 2011-001

Projected Start Date:
 01/03/2012

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:
 Acquisition/Rehab/Sale

Projected End Date:
 05/10/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 200,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 200,000.00

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

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

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Southside Community Development and Housing Corp

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Southside Community Development and Housing Corp	Non-Profit	\$ 200,000.00



Location Description:

This project will take place in the East End, where there are three target areas - Fairmount/Brauer, Oakwood/31st Street, and Mechanicsville Turnpike/Eastview.

Activity Description:

Under this activity 5 houses were acquired and subsequently rehabilitated by SCDHC under activities 003-02 and 001-03. Originally these properties were acquired to be rehabilitated with the cooperation of a Vocational Technical program that SCDHC was going to establish, but when this proved unfeasible, these acquired properties were rehabbed in a more traditional manner under these other SCDHC NSP rehab activities.

The expenditure in this activity solely represents the acquisitions costs on these 5 properties, and the household and unit reporting will appear in the activities these properties were rehabilitated under.

Project # / Title: 2011-003 / Redevelopment

Grantee Activity Number: 2011-003-01
Activity Title: East End Initiative-SCDHC LLMI

Activity Type:

Construction of new housing

Project Number:

2011-003

Projected Start Date:

05/31/2012

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:

Redevelopment

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 127,482.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 127,482.00

Proposed Beneficiaries

Owner Households

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



Proposed Accomplishments

Total

# of Singlefamily Units	1
# of Housing Units	1
#Sites re-used	1
#Low flow showerheads	1
#Low flow toilets	1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Southside Community Development and Housing Corp

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Southside Community Development and Housing Corp

Organization Type

Non-Profit

Proposed Budget

\$ 127,482.00

Location Description:

This activity is located in the East End, which has three focus areas- Fairmount/Brauer, Oakwood/31st street, and Eastview/Mechanicsville Turnpike.

Activity Description:

SCDHC will build one house on a vacant parcel.



Grantee Activity Number: 2011-003-02
Activity Title: East End Initiative-SCDHC-LM25

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2011-003

Projected Start Date:

01/03/2012

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:

Redevelopment

Projected End Date:

01/31/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 218,602.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 218,602.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	2	2		100.00
# of Households	2	2		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	2
# of Housing Units	2
#Sites re-used	2
#Low flow toilets	2
#Dishwashers replaced	2
#Clothes washers replaced	2
#Refrigerators replaced	2
#Light Fixtures (indoors) replaced	2
#Efficient AC added/replaced	2



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Southside Community Development and Housing Corp

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Southside Community Development and Housing Corp	Non-Profit	\$ 218,602.00

Location Description:

This project will take place in the East End, which has three focus areas - Fairmount/Brauer, Oakwood/31st Street, and Eastview/Mechanicsville Turnpike.

Activity Description:

Southside Community development will acquire vacant, blighting properties, demolish if necessary, and construct affordable housing units.

Project # / Title: 2011-005 / Down Payment Assistance

Grantee Activity Number:	2011-005-02
Activity Title:	Homebuyer Counseling LMMI

Activity Type:

Public services

Project Number:

2011-005

Projected Start Date:

10/01/2013

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

Activity Status:

Completed

Project Title:

Down Payment Assistance

Projected End Date:

10/31/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 15,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 15,000.00



Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
10			0.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Southside Community Development and Housing Corp

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Southside Community Development and Housing Corp

Organization Type

Non-Profit

Proposed Budget

\$ 15,000.00

Location Description:

East End on 31st Street.

Activity Description:

Southside Community Development and Housing Corporation is a HUD certified counseling agency. They will provide the required housing counseling for up to 10 households that are buying NSP 3 houses. Up to 3 income households will be counseled in the LM25 activity.



Grantee Activity Number: 2011-0050-03
Activity Title: Homebuyer Counseling LM25

Activity Type:

Public services

Project Number:

2011-005

Projected Start Date:

10/01/2013

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:

Down Payment Assistance

Projected End Date:

10/31/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 7,500.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 7,500.00

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
3	3		100.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Southside Community Development and Housing Corp

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Southside Community Development and Housing Corp

Organization Type

Non-Profit

Proposed Budget

\$ 7,500.00

Location Description:

East End- 31st Street

Activity Description:

Southside Community Development and Housing is a HUD certified counseling agency. They will provide the



required housing counseling for at least three households that are buying NSP 3 houses.

Action Plan Comments:

- Reviewer - Action Plan acceptable. All activities eligible and in conformance with application. Activity budgets equal grant amount. 25% of funds dedicated to household below 50% AMI. Funds for administration do not exceed 10% cap. Number of proposed housing units same as that outlined in application. SIMILAR COMMENTS FOR INDIVIDUAL ACTIVITIES ENTERED BUT WOULD NOT SAVE AFTER MULTIPLE ATTEMPTS.
- Reviewer - Amended Action Plan acceptable. At least 25% of funds dedicated to HH at or below 50% AMI when including homebuyer counseling dedicate for these 3 HH. Funds for administration never drawn and were reprogrammed for hard costs, as were demolition funds. Focus of funds changed to one block in one target neighborhood, with rehab of 12 homes and 1 new construction, all homebuyer.
- Reviewer - Action Plan submitted to populate missing data fields
- Reviewer - Several activities changed from underway to complete. Corrections made to proposed # of beneficiaries for two activities along with correction to narrative.

Action Plan History

Version	Date
B-11-MN-51-0001 AP#1	01/19/2012
B-11-MN-51-0001 AP#2	08/08/2013
B-11-MN-51-0001 AP#3	07/16/2014
B-11-MN-51-0001 AP#4	03/28/2017
B-11-MN-51-0001 AP#5	08/07/2017

