

Action Plan

Grantee: Stanislaus County, CA

Grant: B-11-UN-06-0006

LOCCS Authorized Amount:	\$ 4,175,947.00
Grant Award Amount:	\$ 4,175,947.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 2,417,594.00
Total Budget:	\$ 6,593,541.00

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

The Urban Countys Neighborhood Stabilization Program 3 (NSP3) design is an extension and expansion of the Urban Countys successful NSP1 activities. The program is a single family dwelling acquisition, rehabilitation, and resell model. Program staff will work with REO holders, local real estate brokers, the National Community Stabilization Trust to acquire foreclosed properties in the specified target areas. This model best addresses the foreclosure market in the target areas and maximizes the benefit to program beneficiaries.

The NSP3 rehabilitation program will mitigate the effects of foreclosure and vacancy in the target areas. The program contracting and purchasing procedures are designed to maximize the benefit to local contractors, workers and material suppliers. Work is contracted on a per unit basis and sometimes on a per construction trade basis. This will allow program staff to optimize the benefit to target area workers and businesses.

Per NSP3 program regulations, \$1,043,987.00 (25% of the grant total) will be set aside to benefit households with incomes at or below 50 percent of area median income. A minimum of 75 percent of this set-aside funding will be used to acquire and rehabilitate housing units that will be utilized as affordable rental housing stock for a long term rental program to be administered through the Stanislaus County Housing Authority.

The Urban Countys NSP3 program has 12 priority target areas located in the jurisdictions of four different Urban County members. There are eleven other target areas that will be addressed as funding from program income becomes available. These eleven target areas include areas located within the jurisdiction of the other two Urban County members.

How Fund Use Addresses Market Conditions:

Stanislaus County has been hard hit by the foreclosure crisis, with the majority of foreclosed and vacant homes being single family homes. This has lowered the value of single family homes in the NSP3 target areas. This home devaluations has continued and is now a major contributor to the ongoing and cyclical foreclosure crisis. The Urban Countys NSP3 program is designed to remove some of the excess foreclosed properties in the target areas and mitigate the debilitating effects of vacancy on these properties and neighborhoods. The program will give qualified households an opportunity to buy a rehabilitated and affordable home without the risks, costs and difficulties of buying a foreclosed home from a bank. The removal of the excess foreclosed inventory will stabilize the target areas.

Ensuring Continued Affordability:

All NSP assisted properties that are maintained by the Housing Authority for rental will be secured with a 55 year affordability contract. All NSP assisted properties sold to first time homebuyers will include the following affordability covenant:

Covenant to Maintain Affordability

(a) The Loan is being given by the Agency to the Owner to increase and improve the Countys supply of low and moderate income



Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
DELETED-ACTIVITIES	DELETED-ACTIVITIES (Temporary)	00000-08292018114305 000000-08292018114322 0000000-08292018114339	Cancelled
NSP3-0	NSP3 Administration	NSP3-00	NSP3 Program Administration
NSP3-1	Acquisition-Rehabilitation	NSP3-02 NSP3-03	In-Fill Housing Acquisition Program- 25% Set Aside In-Fill Housing Acquisition Program- LMMI
NSP3-2	Down Payment Assistance	NSP3-06 NSP3-07	Down Payment Assistance Program- 25% Set Aside Down Payment Assistance Program- LMMI
NSP3-3	Demolition	NSP3-08 / Demolition	Removal of Blight



Activities

Project # / Title: DELETED-ACTIVITIES / DELETED-ACTIVITIES (Temporary)

Grantee Activity Number: 00000-08292018114305
Activity Title: Cancelled

Activity Type:

Administration

Project Number:

DELETED-ACTIVITIES

Projected Start Date:

10/01/2011

Project Draw Block by HUD:

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Benefit Report Type:

NA

Activity Status:

Cancelled

Project Title:

DELETED-ACTIVITIES (Temporary)

Projected End Date:

07/01/2014

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

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Stanislaus County Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95454, Aaron Farnon, (209)525-6330

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Stanislaus County Planning and Community Development, 1010 10th Street, Suite

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:



Canceled Activity

Activity Description:

Canceled Activity

Environmental Assessment: COMPLETED

Environmental Reviews: None



Grantee Activity Number: 000000-08292018114322
Activity Title: Cancelled

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

DELETED-ACTIVITIES

Projected Start Date:

04/01/2011

Project Draw Block by HUD:

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.

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

Owner Households

of Households

	Total	Low	Mod	Low/Mod%
# Renter Households				0.0
# Owner Households				0.0
# of Households				0.0

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

of Properties

Total

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358

Organization Type

Unknown

Proposed Budget

\$ 0.00



Location Description:

Canceled Activity

Activity Description:

Canceled Activity

Environmental Assessment: COMPLETED

Environmental Reviews: None



Grantee Activity Number: 0000000-08292018114339
Activity Title: Cancelled

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

DELETED-ACTIVITIES

Projected Start Date:

04/01/2011

Project Draw Block by HUD:

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

Activity Status:

Cancelled

Project Title:

DELETED-ACTIVITIES (Temporary)

Projected End Date:

07/01/2014

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:

Direct (Households)

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
			0.0
			0.0

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Properties

Total

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358

Organization Type

Unknown

Proposed Budget

\$ 0.00



Location Description:

Canceled

Activity Description:

Canceled

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: NSP3-0 / NSP3 Administration

Grantee Activity Number: NSP3-00

Activity Title: NSP3 Program Administration

Activity Type:

Administration

Project Number:

NSP3-0

Projected Start Date:

03/13/2012

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)

Activity Status:

Under Way

Project Title:

NSP3 Administration

Projected End Date:

02/27/2050

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 617,594.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 617,594.00

Benefit Report Type:

NA



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Stanislaus County Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95454, Aaron Farnon, (209)525-6330

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Stanislaus County Planning and Community Development, 1010 10th Street, Suite	Unknown	\$ 617,594.00

Location Description:

Stanislaus County Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95454, Miguel Diaz, (209)525-6330

Activity Description:

Per 24CFR570.206 - Program administration to assure program regulatory compliance and to assure that program performance measures and deadlines are met. Activities will include, but not be limited to: program planning and design, sub-recipient monitoring and oversight, contractor oversight, inspection of housing units, program marketing, program beneficiary screening and qualification, record keeping and reporting. Urban County staff will conduct all program administration activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: NSP3-1 / Acquisition-Rehabilitation

Grantee Activity Number: NSP3-02
Activity Title: In-Fill Housing Acquisition Program- 25% Set Aside

Activity Type:
Rehabilitation/reconstruction of residential structures

Project Number:
NSP3-1

Projected Start Date:
04/01/2011

Project Draw Block by HUD:

Activity Status:
Under Way

Project Title:
Acquisition-Rehabilitation

Projected End Date:
02/27/2022

Project Draw Block Date 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 Draw Block Date by HUD:

Total Budget:	\$ 3,425,947.00
Most Impacted and Distressed Budget:	\$ 0.00
Other Funds:	\$ 0.00
Total Funds:	\$ 3,425,947.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households	23	23		100.00
# Owner Households	3	3		100.00
# of Households	26	26		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	21
# of Multifamily Units	5
# of Housing Units	26
# of Substantially Rehabilitated Units	14
#Low flow showerheads	10
#Units with solar panels	1
#Refrigerators replaced	6
#Light Fixtures (indoors) replaced	6
#Efficient AC added/replaced	10
# of Properties	26

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358	Unknown	\$ 3,425,947.00

Location Description:

Activity will be located in the identified NSP3 target areas.



Activity Description:

Per 24CFR 570.201(a)- Acquisition of real estate and 24CFR 570.201(b)- Disposition of real estate. Activity will include the acquisition of foreclosed and/or abandoned single family or multifamily properties to be utilized as; affordable first time homebuyer housing units, as part of a long term rental or rent to own program, or as part of a multifamily rental housing program managed and administered through the Housing Authority. Properties will be acquired at a minimum discount of 1% below appraised value and sold to first time home buyers or rented to households with incomes at or below 50% of area median income.

Per 24CFR 570-202(b)(2)(4)(5)(9)- Rehabilitation of housing and 24CFR 570.201(m)- Construction of housing. Activity will include the rehabilitation, construction or demolition and subsequent reconstruction of single family housing units to benefit households with incomes at or below 50 percent of area median income. Where rehabilitation cost would exceed 75% of the post-rehabilitation value of the unit, the unit will be demolished and replaced with a reconstructed unit.

Environmental Assessment: COMPLETED

Environmental Reviews: None



Grantee Activity Number: NSP3-03
Activity Title: In-Fill Housing Acquisition Program- LMMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP3-1

Projected Start Date:

04/01/2011

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

Activity Status:

Under Way

Project Title:

Acquisition-Rehabilitation

Projected End Date:

02/27/2022

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,500,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,500,000.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	12		6	50.00
# of Households	12		6	50.00

Proposed Accomplishments

	Total
# of Singlefamily Units	12
# of Housing Units	12
# of Substantially Rehabilitated Units	8
#Low flow showerheads	6
#Low flow toilets	4
#Efficient AC added/replaced	3
# of Properties	12



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Housing Authority of Stanislaus County, 1701 Robertson Road, Modesto, CA 95358	Unknown	\$ 2,500,000.00

Location Description:

Activity will be located in the identified NSP3 target areas.

Activity Description:

Per 24CFR 570.201(a)- Acquisition of real estate and 24CFR 570.201(b)- Disposition of real estate. Activity will include the acquisition of foreclosed and/or abandoned single family properties to be utilized as affordable first time homebuyer housing units. Properties will be acquired at a minimum discount of 1% below appraised value and sold to first time home buyers or rented to households with incomes at or below 120% of area median income.

Per 24CFR 570-202(b)(2)(4)(5)(9)- Rehabilitation of housing and 24CFR 570.201(m)- Construction of housing. Activity will include the rehabilitation, construction or demolition and subsequent reconstruction of single family housing units to benefit households with incomes at or below 120 percent of area median income. Where rehabilitation cost would exceed 75% of the post-rehabilitation value of the unit, the unit will be demolished and replaced with a reconstructed unit.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: NSP3-2 / Down Payment Assistance

Grantee Activity Number: NSP3-06
Activity Title: Down Payment Assistance Program- 25% Set Aside

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

Project Number:
NSP3-2

Projected Start Date:
04/01/2011

Activity Status:
Under Way

Project Title:
Down Payment Assistance

Projected End Date:
02/27/2021

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.

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	2	2		100.00
# of Households	2	2		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	2
# of Housing Units	2

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Stanislaus County Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95454, Aaron Farnon, (209)525-6330

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Stanislaus County Planning and Community Development, 1010 10th Street, Suite	Unknown	\$ 0.00

Location Description:

Activity will be located in the identified NSP3 target areas.

Activity Description:

Per 24CFR 570.201(n)- Homeownership assistance. Activity will provide financial assistance for first time homebuyers with incomes at or below 50 percent of area median income in the purchase of NSP eligible foreclosed and/or abandoned properties. This assistance can be in the form of:

- Provide up to 50 percent of the required down payment toward the purchase of a NSP eligible home (in an amount not to exceed \$50,000.00).
- Pay reasonable closing costs (normally associated with the purchase of a home, in an amount not to exceed 5 percent of the purchase price of the home) incurred by low income buyers of NSP eligible homes.
- Subsidize interest rates and mortgage principal amounts for low income buyers of NSP eligible homes (points).
- Provide assistance in the form of a soft second mortgage.



Environmental Assessment: COMPLETED

Environmental Reviews: None



Grantee Activity Number: NSP3-07
Activity Title: Down Payment Assistance Program- LMMI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

NSP3-2

Projected Start Date:

04/01/2011

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

Activity Status:

Under Way

Project Title:

Down Payment Assistance

Projected End Date:

02/27/2021

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	10		4	40.00
# of Households	10		4	40.00

Proposed Accomplishments

	Total
# of Singlefamily Units	10
# of Housing Units	10

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Stanislaus County Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95454, Aaron Farnon, (209)525-6330

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Stanislaus County Planning and Community Development, 1010 10th Street, Suite	Unknown	\$ 0.00

Location Description:



Activity will be located in the identified NSP3 target areas.

Activity Description:

Per 24CFR 570.201(n)- Homeownership assistance. Activity will provide financial assistance for first time homebuyers with incomes at or below 120 percent of area median income in the purchase of NSP eligible foreclosed and/or abandoned properties. This assistance can be in the form of:

- Provide up to 50 percent of the required down payment toward the purchase of a NSP eligible home (in an amount not to exceed \$50,000.00).
- Pay reasonable closing costs (normally associated with the purchase of a home, in an amount not to exceed 5 percent of the purchase price of the home) incurred by qualified buyers of NSP eligible homes.
- Subsidize interest rates and mortgage principal amounts for qualified buyers of NSP eligible homes (points).
- Provide assistance in the form of a soft second mortgage.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: NSP3-3 / Demolition

Grantee Activity Number: NSP3-08 / Demolition
Activity Title: Removal of Blight

Activity Type:

Clearance and Demolition

Project Number:

NSP3-3

Projected Start Date:

08/04/2014

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

Activity Status:

Under Way

Project Title:

Demolition

Projected End Date:

02/27/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 50,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 50,000.00

Benefit Report Type:



Area Benefit (Census)

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

LMI%:	
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Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

Stanislaus County Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95454, Aaron Farnon, (209)525-6330

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Stanislaus County Planning and Community Development, 1010 10th Street, Suite	Unknown	\$ 50,000.00

Location Description:

Activity will be conducted in any NSP3 target area where the median income is below 120% of area median income and there is a need for removal of blight.

Activity Description:

The Stanislaus Urban County is proposing to use a portion of NSP program income available to alleviate blight in NSP target areas by demolishing and clearing vacant, abandoned residential structures that have been determined to be a source of blight. The elimination of blighted structures is a permitted NSP activity under eligible use D. Structures must meet the definition of a blighted home as established by local and state law. The activity meets the Low Median-Moderate Area HUD national objective by removing a structure that poses a detriment to an NSP target area where at least 51% of the residents are at or below 120% of area median income. Abandoned structures have become an increasingly dangerous problem in NSP target areas and pose a threat to community health and safety.

Stanislaus County and its Urban County staff will utilize existing programs and processes to efficiently address the issue of blighted structures in NSP target areas. Stanislaus County and its partner cities have existing programs that identify and determine whether or not a structure meets the local definition of blight. If a structure is determined to be a blighted building, staff begins the abatement process by working with the owner to bring the structure into compliance with local and state codes. If the owner is unwilling or unable to take adequate corrective action, demolition and removal of the dangerous building is undertaken as a last resort.

This activity will be funded with NSP program income funds that will be administered by NSP staff. Liens in the amount of all expended NSP funds will be placed on abated parcels and, once recovered, returned to the original NSP fund for reuse in undertaking like activities. The County Tax Collector's revenue recovery program, in addition to liens, may also be utilized as a means of abatement cost recovery.

Environmental Assessment: COMPLETED

Environmental Reviews: None



Action Plan Comments:

Action Plan History

Version	Date
B-11-UN-06-0006 AP#1	04/05/2011
B-11-UN-06-0006 AP#2	04/26/2013
B-11-UN-06-0006 AP#3	01/07/2014
B-11-UN-06-0006 AP#4	07/29/2014
B-11-UN-06-0006 AP#5	03/27/2018
B-11-UN-06-0006 AP#6	09/25/2018

