

Action Plan

Grantee: Tulare County, CA

Grant: B-11-UN-06-0007

LOCCS Authorized Amount:	\$ 2,845,529.00
Grant Award Amount:	\$ 2,845,529.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 0.00
Total Budget:	\$ 2,845,529.00

Funding Sources

Funding Source	Funding Type
Deferred Developer Fee	Other Private Funds
Neighborhood Stabilization Program 1	State Funds
California 4% Tax Credit Allocation	State Funds
County of Tulare	Other Local Government Funds
HOME Investment Partnerships Program	State Funds
Permanent Mortgage financing	Financial Institution Money

Narratives

Summary of Distribution and Uses of NSP Funds:

Areas of greatest need will be determined using data from the HUD Foreclosure Need Website at <http://www.huduser.org/portal/datasets/NSP.html>. In order to comply with the NSP3 requirement that funds be expended in the highest needs census tracts and block groups, the County of Tulare will not spend any NSP3 funds in areas with a needs score of less than 17. Using the minimum need score of 17 will allow for funds to be directed to those areas with the highest percentage of home foreclosures, highest percentage of homes financed by subprime mortgage related loans and likely to face a significant rise in the rate of home foreclosures.

How Fund Use Addresses Market Conditions:

NSP3 requires funds to be focused on geographically contiguous areas in such a way that the selected target area experiences the highest impact possible. Additionally, HUD requires that the need score of the targeted area be at least 17. Targeted neighborhoods must be predominantly comprised of low-, moderate-, and middle-income (LMMA) area, which is defined as households earning at or below 120% of Area Median Income (AMI) annually. The County of Tulare will use a minimum of 25% of its NSP3 allocation for permanent housing for households with incomes that do not exceed 50% of AMI.

Additionally, the County will amend the previous Action Plan on December 18, 2013, to add a new project and activity; Demolition as an End Use. To accomplish this new activity, the County will move \$60,000 from the admin activity to the new Demolition activity. The County will continue to utilize the NSP3 funds in low-, moderate, and middle-income (LMMA) areas with a need score of at least 17.

Ensuring Continued Affordability:

55-year Affordability Covenants are placed in the Ivanhoe Family Apartments Multi-Family Rental Apartment Complex to ensure continued affordability. No individual ownership rehabilitation or mortgage assistance was provided with NSP3 funds.



Definition of Blighted Structure:

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

Definition of Affordable Rents:

Affordable Rents

The County of Tulare shall define "affordable rents" as those that conform to HOME Program standards for Affordable Housing at 24 CFR 92.252 (rental housing) and 24 CFR 92.254 (homeownership).

For Rental Housing, the following costs shall be included in the Affordable Housing Cost calculation:

- 1. Rent
- 2. Reasonable Utility Allowance

Rental Housing Affordable Housing Cost Calculation

Low Income: 30% x 50% of AMI : 12

Moderate Income: 30% x 80% of AMI : 12

For Homeownership, the following costs shall be included in the Affordable Housing Cost calculation:

- 1. Principal and Interest payment
- 2. Property Taxes
- 3. Insurance
- 4. Homeowners' Association Dues
- 5. Property Maintenance
- 6. Utility Allowance

Ownership Affordable Housing Cost Calculation

Low Income: 30% x 50% of AMI : 12

Moderate Income: 30% of 80% of AMI : 12

Affordable Housing Cost – Affordable Housing Cost includes all housing costs described above under Rental Housing and Homeownership Costs

Maximum Affordable Housing Cost (Based on actual BR size, or 30% of family's monthly gross income)	Low Income 0-50% AMI (Monthly)	Moderate Income 51-80% AMI (Monthly)
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Studio	\$493	\$778
1-Bedroom	\$528	\$845
2-Bedroom	\$633	\$1,013
3-Bedroom	\$732	\$1,185
4-Bedroom	\$817	\$1,307

These definitions of affordable rents were valid at the time this Action Plan was written. Rent limits change annually as established by HUD. Tenants are notified every year at least 90 days before the annual recertification of income of any rent increases or decreases. The County of Tulare conducts an annual monitoring visit to review tenant files for accurate rents and utility allowances.

Housing Rehabilitation/New Construction Standards:

The County of Tulare will adopt HOME Program property standards at 24 CFR 92.251 that require local written rehabilitation standards. Such written standards include methods and materials to be used during housing rehabilitation and conform to local building codes and the State of California Building Code. The County will incorporate green building and energy efficiency improvements in all NSP activities.

REHABILITATION & NEW CONSTRUCTION STANDARDS

A. All new housing units constructed must be in compliance with state and local codes and ordinances.

B. Energy Efficient Green Building Features

The Project construction will include as many Energy Efficient Green Building Features as possible and practical. Following is a listing of suggested features.

- 1. Use plant and tree species that require low water use in sufficient quantities and install an irrigation system using only low-flow drip, bubblers, or low-flow sprinklers.
- 2. Use engineered lumber.
 - a. Beams and headers.
 - b. Wood I-Joists or web trusses for floors and ceilings.
- 3. Use Oriented Strand Board (OSB).
 - a. Floor, wall and roof sheathing.
- 4. Provide effective air sealing.
 - a. Seal sole plates.
 - b. Seal exterior penetrations at plumbing, electrical and other penetrations.



- c. Seal top plate penetrations at plumbing, electrical, cable, and other penetrations.
- d. Weather-strip doors and attic access openings.
- e. Seal penetrations in interior equipment closets and rooms.
- f. Seal around bathtub drain penetrations in raised floors.
- 5. Install and flash windows in compliance with window installation protocols.
- 6. Exterior Doors
 - a. Insulated or solid core.
 - b. Flush, paint or stain grade shall be metal clad or have hardwood faces.
 - c. Factory primed on six sides with a one-year warranty.
- 7. Select durable non-combustible roofing materials which carry a three-year contractor installation guarantee.
- 8. Install Energy Star? ceiling fans in living areas and all bedrooms; install a whole house fan with insulated louvers; or install an economizer.
- 9. Install Energy Star? appliances in each unit, including but not limited to;
 - a. Stoves
 - b. Refrigerators
- 10. Install gas storage water heater with an Energy Factor (EF) of 0.62 or greater and a capacity of at least 30 gallons for one- and two-bedroom units and 40 gallons for three-bedroom units or larger.
- 11. Use water saving fixtures or flow restrictors.
 - a. Kitchen and Service Areas < 2 gallons per minute (gpm).
 - b. Bathroom Sinks < = 1.5 gpm.
 - c. Showers and Bathtubs < = 2.5 gpm.
- 12. Use Low-Volatile Organic Compound (VOC) paint and stain.
 - a. Flat interior wall/ceiling paints & stains < 50 gpl VOCs.
 - b. Non-flat wall/ceiling paints & stains < 150 gpl VOCs.
- 13. Floor Coverings
 - a. Light and medium traffic areas shall have vinyl or linoleum at least 3/32" in thickness.
 - b. Heavy traffic areas shall have vinyl or linoleum at least 1/8" in thickness.
 - c. Carpet shall comply with Department of Housing and Urban Development (HUD)/Farmers Home Administration (FHA) UM 44C, or alternatively, cork, bamboo, linoleum, or hardwood floors shall be provided in all other floor areas.

C. Universal Design Standards

The Project construction will also as many Universal Design Standards as possible and practical. Following is a list of recommended standards:

- 1. Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of units.
- 2. Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
- 3. Reinforce wall around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed.
- 4. Install switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
- 5. Install lever handles on all doors and plumbing fixtures.

Vicinity Hiring:

The County of Tulare requires that Corporation for Better Housing (CBH) will hire contractors and residents from the local vicinity to carry out any aspect of this project to the maximum extent feasible. Additionally, CBH will implement a Section 3 Plan that is directed at increasing the utilization of lower income residents as employees and small businesses as subcontractors and suppliers. This plan will seek assistance of local officials in determining exact boundaries of the applicable project area; attempt to recruit from the project area through local advertising, local and site specific job postings and community service organizations; maintain documentation of Section 3 efforts; include Section 3 clauses in subcontracts and bidding documents.

Procedures for Preferences for Affordable Rental Dev.:

When selecting its NSP3 target area, the County of Tulare gave preference to the construction of a 75-unit multifamily rental project, plus one Manager's unit, located in the community of Ivanhoe, entitled the Ivanhoe Family Apartments. The County of Tulare has partnered with Corporation for Better Housing (CBH) for the construction of this project. The Ivanhoe Family Apartments is a new construction project that will have 5 two-story garden style walk-up buildings, housing 75 rental units reserved for families with incomes ranging from 30% to 50% of the Area Median Income (AMI) and one Manager's unit at 60% of AMI. There will be 16 one-bedroom units, 36 two-bedroom units, and 24 three-bedroom units. At full capacity, the apartments will house 75 families, one Manager's unit and up to 376 people. The proposed site is less than one mile from an elementary school, shopping, employment and transportation. A grocery store is within 100 yards of the project. The project developer has committed to hiring targeted income group individuals to manage and oversee day-to-day operation and maintenance of the complex. CBH will establish a waiting list of potential tenants before construction is complete. They will ensure that the tenants



are income-qualified and meet the requirements of tenancy. Preference will be given to those tenants who meet qualifications on a first-come-first-served basis.

Ivanhoe is an extremely blighted and economically disadvantaged community that has a severe lack of diversified affordable housing. There have been no new apartments built in Ivanhoe since 1992 and the rate of residential overcrowding is 38.7%. According to the County's Housing Element, 26% of families in Ivanhoe are below the poverty level, compared to 19% countywide.

The Ivanhoe Family Apartments will address local market conditions by providing 75 new affordable rental housing units for low income families earning 50% of AMI and below, and one Manager's unit at 60% of AMI; therefore providing quality housing at a rental rate commensurate with the tenant's income. This will help alleviate overcrowding conditions and spur the local economy with tenants having more discretionary income to spend with local businesses. The new development will eliminate blight and overcrowding conditions and help to stabilize the housing market. In addition, the development will provide local jobs.

Grantee Contact Information:

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Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
001	New Construction	1	New Construction, Multifamily Rental Housing
002	Administration	2	Administration
003	Demolition - End Use	003	Demolition - End Use
9999	Restricted Balance		<i>No activities in this project</i>



Activities

Project # / Title: 001 / New Construction

Grantee Activity Number: 1
Activity Title: New Construction, Multifamily Rental Housing

Activity Type:
 Construction of new housing

Project Number:
 001

Projected Start Date:
 07/01/2011

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:
 New Construction

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,560,976.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,560,976.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	75	75		100.00
# of Households	75	75		100.00

Proposed Accomplishments	Total
# of Multifamily Units	75
# of Housing Units	75
# ELI Households (0-30% AMI)	
#Units & other green	75
#Low flow showerheads	108
#Low flow toilets	114



Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Contractors

Organization carrying out Activity:

County of Tulare

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
County of Tulare	Local Government	\$ 2,560,976.00

Location Description:

The proposed site located at 15975 Avenue 327, Ivanhoe, CA 93235 (APN 107-162-032-000) and is less than one mile from an elementary school, shopping, employment and transportation. A grocery store is within 100 yards of the project. This site was eligible for NSP3 funds based on the NSP3 Planning Data established by the Mapping Tool. This site has an NSP3 index score of 18.

Activity Description:

The Ivanhoe Family Apartments will address local market conditions by providing 75 new affordable rental housing units for low income families earning 30% of AMI and below with one Manager's unit at 60% of AMI. This will help alleviate overcrowding conditions and spur the local economy with tenants having more discretionary income to spend with local businesses. The new development will eliminate blight and overcrowding conditions and help to stabilize the housing market. In addition, the development will provide local jobs. The Ivanhoe Family Apartment development will be constructed utilizing multiple funding sources including the following:HOME Investment Partnerships Program \$5,000,000; NSP1 \$854,000; Permanent Mortgage Financing \$1,394,371; California 4% Tax Credit Allocation \$4,114,070; Deferred Developer Fee \$75,700; and County of Tulare \$150,000. The original project was set up as a 72 unit development; however the final development completed a total of 75 tenant units and one Manager's unit. This information was updated 7/30/2013.

Project # / Title: 002 / Administration

Grantee Activity Number:	2
Activity Title:	Administration

Activity Type:

Administration

Project Number:

002

Projected Start Date:

03/16/2011

Project Draw Block by HUD:

Not Blocked

Activity Status:

Completed

Project Title:

Administration

Projected End Date:

07/31/2013

Project Draw Block Date 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)

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Activity Draw Block Date by HUD:

Total Budget:	\$ 224,553.00
Most Impacted and Distressed Budget:	\$ 0.00
Other Funds:	\$ 0.00
Total Funds:	\$ 224,553.00

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees

Organization carrying out Activity:

County of Tulare

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

County of Tulare

Organization Type

Local Government

Proposed Budget

\$ 224,553.00

Location Description:

N/A

Activity Description:

NSP3 Program Administration funds will be used to pay reasonable and necessary expenses for implementing the NSP3 Program. This includes but is not limited to County staff salaries, office supplies, and training. Additionally, the County will amend the previous Action Plan on December 18, 2013, to add a new project and activity; Demolition as an End Use. To accomplish this new activity, the County will move \$60,000 from the admin activity to the new Demolition activity. The County will continue to utilize the NSP3 funds in targeted areas with a need score of at least 17 and those targeted areas will be predominantly comprised of low-, moderate-, and middle-income (LMMI) households.

Project # / Title: 003 / Demolition - End Use**Grantee Activity Number:****003****Activity Title:****Demolition - End Use**

Activity Type:

Clearance and Demolition

Project Number:

003

Projected Start Date:

12/23/2013

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

Benefit Report Type:

Area Benefit (Census)

Activity Status:

Completed

Project Title:

Demolition - End Use

Projected End Date:

03/16/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:** \$ 60,000.00**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 60,000.00**Proposed Beneficiaries**

of Persons

Total

361966

Low

111924

Mod

71636

Low/Mod%

50.71

Proposed Accomplishments

of Singlefamily Units

Total

10

of Housing Units

10

of Properties

10

LMI%:

50.71

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

County of Tulare

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

County of Tulare

Organization Type

Local Government

Proposed Budget

\$ 60,000.00

Location Description:

This activity will be undertaken within the eligible and targeted census tracts, with a minimum Need Score of 17, that the County has designated as "areas of greatest need." These areas include: Cotton Center, Dinuba, Earlimart, Goshen, Lindsay, Orsi, Poplar and East Porterville.

To accomplish this new activity, the County will move \$60,000 from the admin activity to the new Demolition activity. The County will continue to utilize the NSP3 funds in low-, moderate-, and middle-income (LMMA) targeted areas with a need score of at least 17.

Within the targeted areas there are blighted structures that present a threat to human health, safety, and public welfare. The areas persistently have high unemployment and have experienced a dramatic decrease in home values. The demolition activity will improve the neighborhoods within the targeted areas through clearance of hazardous, vacant or abandoned structures in an effort to stabilize the home values and improve public safety.

Activity Description:

Residential demolition to be carried out in NSP3 eligible areas for the purpose of clearance of blighted structures. A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

Action Plan Comments:

Reviewer - Added via data correction. This row should have existed

Action Plan History

Version	Date
B-11-UN-06-0007 AP#1	05/09/2011
B-11-UN-06-0007 AP#2	07/31/2013
B-11-UN-06-0007 AP#3	09/04/2013
B-11-UN-06-0007 AP#4	01/03/2014
B-11-UN-06-0007 AP#5	03/14/2014
B-11-UN-06-0007 AP#6	03/17/2014
B-11-UN-06-0007 AP#7	07/19/2016
B-11-UN-06-0007 AP#8	11/21/2016
B-11-UN-06-0007 AP#9	07/14/2017



