

Grantee: West Virginia

Grant: B-08-DN-54-0001

October 1, 2020 thru December 31, 2020 Performance Report

Grant Number: B-08-DN-54-0001	Obligation Date:	Award Date:
Grantee Name: West Virginia	Contract End Date:	Review by HUD: Reviewed and Approved
Grant Award Amount: \$19,600,000.00	Grant Status: Active	QPR Contact: No QPR Contact Found
LOCCS Authorized Amount: \$19,600,000.00	Estimated PI/RL Funds: \$1,319,870.94	
Total Budget: \$20,919,870.94		

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

AREAS OF GREATEST NEED The State of West Virginia (the "Grantee") has identified and prioritized the geographic areas of greatest need for the Neighborhood Stabilization Program (NSP) where the use of NSP funds will have the most meaningful impact. The statewide rate of foreclosure remains low when compared to other states; however, concentrations of foreclosures are scattered throughout the State in mostly urban and surrounding rural areas with subprime mortgages with the highest interest rates generally located in scattered remote parts of the State. Due to the method of recording and tracking foreclosure information by county, the geographic areas are prioritized in three levels of priority by county. West Virginia's statewide foreclosure rate is 3.8% and the statewide abandonment risk is considered low as determined by HUD in its State and Local NSP Allocations (see Attachment A-1). While the State as a whole has a low (relative to other states) percentage of home foreclosures, homes financed by subprime mortgage loans, and homes in default or delinquency, some areas have experienced foreclosures at much higher rates. The Grantee does not have (and does not believe it exists) current, comprehensive, dependable data on the number or location of subprime mortgages, delinquencies and defaults in the State. The Grantee has relied upon the information presented by HUD's statistician, Todd Richardson, at the Summit on Housing in Washington, DC, on October 7-8, 2008. During his presentation, Mr. Richardson stated that HUD found, in developing its methodology for allocation of the \$3.92 billion of Emergency Assistance for the NSP across the nation, that in those states where reasonably good information could be developed regarding subprime mortgages, delinquencies, defaults and abandoned properties, the numbers always tracked very closely in geographic location with the more reliable available foreclosure data. The Grantee believes this situation is replicated in the State and that the prioritized levels of need for the NSP identified by the Grantee listed below are those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and are likely to face a significant rise in the rate of home foreclosures in the future. The Grantee used a combination of sources of information, and some degree of subjective judgment, to identify and prioritize the geographic areas of greatest need for the NSP in the State. The Grantee was exceptionally fortunate to have as a resource a copy of a well researched newspaper article printed in the September 21, 2008, edition of the Charleston Gazette-Mail which included a county-by-county chart showing the actual number of foreclosed property sales reported in each of the 55 county courthouses in all of 2007 (See Attachment A-2). This information was developed during the early summer of 2008 when the Charleston Gazette-Mail, with the cooperation and participation of county clerk staff in all 55 courthouses, counted the records of trustee sales (foreclosures) for 2007. It should be noted that county records in the State do not distinguish or breakdown foreclosed property sales between homes. While the focus of the story was on the reporting of foreclosures in the State by a company called Realtyd soue Grantee was able to use the actual foreclosure sales data to identify on a county-by-coun

Areas of Greatest Need:

ty basis where foreclosures were most numerous in 2007. The Grantee was also able to compare actual foreclosure sales data at the State level and on a county-by-county basis to the HUD posted "estimated number of foreclosure starts" data. From this comparison the Grantee was able to determine that the correlation comparison between the two sets of data was very low. Even allowing for a 50% reduction between foreclosure starts turning into actual foreclosures (the rate experienced b

Distribution and and Uses of Funds:

DISTRIBUTION AND USES OF FUNDS The Grantee anticipates receiving an allocation of \$19,600,000 through the NSP. The Grantee proposes to use a method of distribution that will: Serve only low-, moderate- and middle-income persons (LMMI) as defined in the NSP Notice, i.e., 120% of area median income with at least 25% of funds being used for housing individuals and families whose incomes do not exceed 50% of area median income; and Allow maximum flexibility within the requirements of the NSP while giving priority emphasis and consideration to those areas of greatest need as identified in



Section A above; and Satisfy the Grantee's goal of administering the NSP to provide, to the extent feasible in a state with both very rural and urban areas, for neighborhoods affected by the foreclosure crisis that will help stabilize and strengthen the local community. The Grantee has chosen the following NSP eligible activities because they: Meet the LMMI national objective identified in the requirements of 2301(c)(2); Will have maximum effect in stabilizing neighborhoods in the areas of greatest need; and Can be implemented within the time limits imposed by the NSP requirements including the maximum 18-month requirement between HUD's signing of the NSP grant agreement and the time the NSP funds are used. The actual activities used to distribute and use the NSP funds will depend upon the needs and investment/development opportunities found within each of the geographic areas of greatest need identified in Section A above. The State has a very experienced state housing finance agency, the West Virginia Housing Development Fund, and a very active community of Nonprofit housing and group home developers, some of whom have already begun locating properties for NSP development or redevelopment. The State expects to contract with the Housing Development Fund and the Governor's Office of Economic Opportunity (OEO), to administer the NSP program. Either directly or indirectly through the Housing Development Fund and OEO and/or for-profit and nonprofit developers, the Grantee's method of distribution of NSP funds will include all or some of the following activities: Section 2301(c)(3)(B) Purchase and Rehabilitation of abandoned, vacant or foreclosed-upon homes and other residential property, including multifamily apartments, in order to sell, rent or redevelop such homes and properties to house individuals meeting the program's income requirements (Housing Activities); Section 2301(c)(3)(E) Redevelopment of demolished or vacant properties (Area Benefit Activities); Section 2301(c)(3)(D) Demolition of abandoned, foreclosed or blighted properties (Area Benefit Activities); Section 2301(c)(3)(A) Establish Financing Mechanisms for the purchase and redevelopment of foreclosed homes and residential properties such as (Housing Activities) Offer down payment and closing cost assistance to low- to moderate-income homebuyers; Provide financing for property purchasers such as softsecond mortgage, loan lossreserves, and shared-equity loans; Provide new homes for qualifying families; Provide homeownership counseling for prospective home purchasers and housing counseling for rental property tenants; and Establish facilities such as group homes (Limited Clientele Activities): Section 2301(c)(3)(C) Establish Land Banks for homes that have been foreclosed upon (Area Benefit Ac

Distribution and and Uses of Funds:

activities); and Section 2301(c)(3) Administration and Planning Costs. As stated in Section A above, the Grantee believes that by using actual foreclosure data and other information to target its NSP activities to the Census Block Groups that HUD has identified in those geographic areas the Grantee has identified as the areas of greatest need, the Grantee is meeting the requirement of Section 2301(c)(2) of HERA that funds be distributed to the area of greatest need, including those with the grea

Acquisition and Relocation:

No plans for demolishing or converting any low to moderate income dwelling units.

Definitions and Descriptions:

Blighted Structure - As defined in the WV State Code: "Blighted property" means a tract or parcel of land that, by reason of abandonment, dilapidation, age of obsolescence, inadequate provisions for ventilation, light, air, or sanitation, high density of population and overcrowding, deterioration of site or other improvements, or the existence of conditions that endanger life or property by fire or other causes, or any combination of such factors, is detrimental to the public health, safety, or welfare. Affordable Rents - West Virginia has two tiers of rents. • Set Aside Units for families with incomes below 50% Area Median Income (AMI) - The maximum rent set for these units can be no higher than the published Low HOME rents less the appropriate Utility Allowance. The Utility Allowance is determined for each community by the local Public Housing Authority. • Units for families between 51% to 120% of AMI - The maximum rent set for these units can be no higher than 30% of 100% of AMI adjusted for family size and the appropriate Utility Allowance. Rents must be calculated as follows: 1. To determine 100% of AMI, go to the HUD website for the latest income limits. <http://www.huduser.org/portal/datasets/il/il10/index.html>. 2. On this chart, Very Low Income is 50% of AMI, so double this number to determine 100% AMI for each bedroom size. For 1-BR units, use the 2 person income limit; for 2-BR units, use the 4 person income limit; for 3-BR units, use the 6 person income limit; for 4 BR, use the 8 person income limit. 3. Multiply each income limit by .3 (30%). 4. Divide by 12. 5. Subtract the appropriate Utility Allowance (determined by the local public housing authority). That number is the monthly maximum allowable rent per bedroom size. 6. The subrecipient should set the rent at an amount less than the maximum allowed, and it should be reasonable given comparable units in the local market. Also, the rents should not be so high as to unduly enrich the subrecipient. • If a project receives federal or state project-based subsidies and the tenant pays no more than 30 percent of his or her rent, the maximum rent may be the rent allowable under the project based subsidy program. Long Term Affordability - Subrecipients must ensure continued affordability for NSP-assisted housing by the use of WVDO-approved enforceable recorded liens, written agreements, and contracts that ensure that, to the maximum extent practical and longest feasible term, property assisted with NSP funds will remain affordable to individuals or families whose incomes do not exceed 120% AMI or, for units originally assisted with funds that meet the 25% setaside, will remain affordable to individuals and families whose incomes do not exceed 50% AMI. The minimum affordability requirements for NSP are: Rental Projects NSP Subsidy per Unit Affordability Period Less than \$15,000 &

Definitions and Descriptions:

5 years \$15,000 - \$40,000 10 years

Low Income Targeting:

The total NSP1 allocation for the State of West Virginia is expected to be \$19,600,000, and, of that, at least \$4,900,000 shall be used to target those whose income do not exceed 50% of the local AMI, meeting the setaside mandate. However, Activity #1, if fully funded as proposed, meets the guidelines required to qualify that entire amount towards the 25% setaside. No less than \$4,900,000 of the total grant, or 25% of the total grant, will be set aside for this purpose.

Public Comment:

SP activity sites must be located within the Level One geographic areas of greatest need in those Census Block Groups that HUD has identified in its NSP Targeting Table as areas "...meeting the requirement for area benefit that would satisfy the statutory requirement that the funds be used to serve persons with incomes that do not exceed 120% of HUD's Area Median Income". The proposal process is being developed but will require, at a minimum, that sufficient information be submitted to assure, in the sole judgement of the Fund, that both the activity proposed and the proposed activity site are NSP eligible. Please review the NSP Substantial Amendment posted on the WVDO website and HUD's NSP website for NSP eligible activities. Proposals will be processed, evaluated, funded or rejected and NSP activities undertaken on an ongoing basis as proposals are received or developed by the Fund (see below). The Fund will reserve the right to hold individual proposals for future processing, evaluation, funding or rejection at its discretion. In order for the State to fully use the NSP funds within the 18-month period allowed, the Fund may perform with its own

staff some or all of the activities listed below in those targeted areas of the State where it cannot find or reach satisfactory agreements and execute contracts with suitable Partners. The Fund will closely monitor each Partner's performance and payment of developer's fees with NSP funds to assure acceptable Partner performance. Some or all of the following activities will be performed either by the Fund or Fund Partners:

- Actively solicit lenders and other owners of abandoned and/or foreclosed properties;
- Identify potential qualifying properties in the HUD approved census blocks;
- Evaluate each property for suitability for the NSP and the interests of the Fund (including employment of professionals in areas such as lead-based paint, asbestos removal, structural/architectural and appraisal);
- Negotiate and purchase each property at the appropriate discount;
- For each property, hire contractors to demolish, rehabilitate, construct new housing, or perform other activities consistent with the purpose of the NSP;
- Establish financing mechanisms for the purchase or other reuse of each property;
- Identify buyers and tenants and sell or rent each property;
- Set up land banks of foreclosed properties and plan for the properties' reuse; and
- Other activities as required consistent with meeting the purposes of the NSP such as reporting program progress and expenditures to the State.

It is our understanding that "The Secretary of HUD has stated that HUD will review and approve amendments as quickly as possible. The absolute deadline for completing the action plan amendment review process is February 13, 2009."

Potential Partners should:

- Carefully review HUD's NSP website and the NSP Substantial Amendment posted on the WVDO website to understand the program;
- Begin identifying NSP eligible abandoned, vacant or foreclosed-upon homes located in the HUD approved census blocks; and begin preparing proposals to present experience, capacity and expertise.

Public Comment:

The NSP has been made available for public review and comment. The comment period started on November 10, 2008 and ended at close of business on November 24, 2008. All written comments were responded to. That documentation has been summarized below and made a part of this final NSP packet submitted to HUD on November 26, 2008.

1st Group of Questions/Response

1. When the state gets its approval from HUD, is it our plan to issue an RFP to non-profit or for-profit entities in the priority target areas for the qualified activities that have been identified, receive and evaluate those proposals and then make awards to selected "projects" or do we envision some other type of process?
2. What is the envisioned type table for this above mentioned process?
3. What is the date we anticipate the State will take applications from the Level 1 communities?
4. What would the application process consist of?
5. Are communities allowed to directly apply for the NSP funds, or are housing agencies allowed to apply? Or both?
6. Will the line item for administration be shared with the communities to assist in implementing their projects? Or does the State keep all the money?
7. How will the funds be awarded or who will be eligible to apply for funding?
8. Will there be a request for proposal process, automatic award based on the levels or need, or will these programs be designed and run by the State?
9. If you are a non-profit, what is the process for contact regarding the possibility of funding?

Response:

I am responding to each of your email inquiries regarding the NSP with this email as all of your inquiries asked essentially the same questions.

After the State of West Virginia receives an NSP grant award, the Board of the West Virginia Housing Development Fund (Fund) must approve Fund participation in the NSP. A contract to administer a portion of the grant funds must be executed between the West Virginia Development Office (WVDO) and the Fund. The Fund will then seek qualified, experienced Partners [for-profit and nonprofit development entities, community housing development organizations (CHDOs), lenders, contractors and other interested parties] in the Level One geographic areas of greatest need for the NSP as identified in the NSP Substantial Amendment posted on the WVDO website. The Partners chosen to assist the Fund in the delivery of the NSP program will have previously demonstrated their proficiency and ability to quickly deliver programs similar to the NSP such as HOME and CDBG.

Potential Partners will be invited to submit address-specific activities proposed to be undertaken by the applicant and funded by NSP funds within their level of proven expertise and demonstrated capacity. Due to the strict time requirements included in the NSP, proposals will be required to include unambiguous evidence, in the sole judgement of the Fund, that the potential Partner has sufficient past direct experience and current relevant capacity and expertise, including staff and other resources, to undertake and successfully complete the planned activities described in the potential Partner's proposal, and at the locations it proposes.

Public Comment:

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Thanks for sharing this information with those of us in the communities who are active in our Continuum of Care.

I have read over your plan and am impressed at the information you were able to gather to determine priority needs. I also have a far better understanding of the activities allowed within this program. It is exciting to know that we can further address some of our most serious housing issues with these funds.

As I look over this and start to think about all that we could do in our community, I realize that I have many questions.

1. I am not clear as to how the funds will be awarded once they are received within WV. Or by whom?

The \$4.9 million will be awarded by OEO to those applicants using the money to provide housing to those persons falling under the 50% AMI.

2. It looks like most of these programs are those currently offered (but with limited funds) through our CDBG/HOME program. Will this be an open application process or will so many slots/ dollars be awarded to each community based on priority need?
OEO will use an application process.

3. And will the applicant agency for the community programs be OEO or WVHDF?

I'm not sure what this question means, I need a bit more clarification.

4. And will the money go to the City if we are an entitlement city or will each non-profit compete individually across the state?

OEO will defer to WV Development office and follow their protocol for CDBG entitlement areas and work with WVDO to distribute the money according to their guidelines.

Additional response continued to above questions/comments as it relates to the WVHDF:

After the State of West Virginia receives an NSP grant award, the Board of the West Virginia Housing Development Fund (Fund) must approve Fund participation in the NSP. A contract to administer a portion of the grant funds must be executed between the West Virginia Development Office (WVDO) and the Fund. The Fund will then seek qualified, experienced Partners [for-profit and nonprofit development entities, community housing development organizations (CHDOs), lenders,

contractors and other interested parties] in the Level One geographic areas of greatest need for the NSP as identified in the NSP Substantial Amendment posted on the WVDO website. The Partners chosen to assist the Fund in the delivery of the NSP program will have previously demonstrated their proficiency and ability to quickly deliver programs to the NSP. The NSP program will have previously demonstrated their proficiency and ability to quickly deliver programs to the NSP. The NSP program will have previously demonstrated their proficiency and ability to quickly deliver programs to the NSP. The NSP program will have previously demonstrated their proficiency and ability to quickly deliver programs to the NSP. The NSP program will have previously demonstrated their proficiency and ability to quickly deliver programs to the NSP.

Public Comment:

eligible Use B or non-residential property (Vacant land or vacant structures) under Eligible Use E. Under B, you could construct residential housing that is permanent housing (e.g. residential group home). In this case, if you can document that the residents are below 50% of area median income it would count toward the 25% set-aside. Under E, redevelopment, you could construct such facilities. Most shelters are not considered housing, since they are short term. You could assist with their construction as public facilities, but this would not count toward the 25% set-aside."

Public Comment:

staff and other resources, to undertake and successfully complete the planned activities described in the potential Partner's proposal within the time frames and development budget, and at the locations it proposes. Proposed NSP activity sites must be located within the Level One geographic areas of greatest need in those Census Block Groups that HUD has identified in its NSP Targeting Table as areas "...meeting the requirement for area benefit that would satisfy the statutory requirement that the funds be used to serve persons with incomes that do not exceed 120% of HUD's Area Median Income".

The proposal process is being developed but will require, at a minimum, that sufficient information be submitted to assure, in the sole judgement of the Fund, that both the activity proposed and the proposed activity site are NSP eligible. Please review the NSP Substantial Amendment posted on the WVDO website and HUD's NSP website for NSP eligible activities. Proposals will be processed, evaluated, funded or rejected and NSP activities undertaken on an ongoing basis as proposals are received or developed by the Fund (see below). The Fund will reserve the right to hold individual proposals for future processing, evaluation, funding or rejection at its discretion. No funds will be held back for subsequent funding competitions or other geographic areas of need.

In order for the State to fully use the NSP funds within the 18-month period allowed, the Fund may perform with its own staff some or all of the activities listed below in those targeted areas of the State where it cannot find or reach satisfactory agreements and execute contracts with suitable Partners. The Fund will closely monitor each Partner's performance and payment of developer's fees with NSP funds to assure acceptable Partner performance. Some or all of the following activities will be performed either by the Fund or Fund Partners:

- Actively solicit lenders and other owners of abandoned and/or foreclosed properties;
- Identify potential qualifying properties in the HUD approved census blocks;
- Evaluate each property for suitability for the NSP and the interests of the Fund (including employment of professionals in areas such as lead-based paint, asbestos removal, structural/architectural and appraisal);
- Negotiate and purchase each property at the appropriate discount;
- For each property, hire contractors to demolish, rehabilitate, construct new housing, or perform other activities consistent with the purpose of the NSP;
- Establish financing mechanisms for the purchase or other reuse of properties;
- Set up land banks of foreclosed properties and plan for the properties' reuse; and
- Other activities as required consistent with meeting the purposes of the NSP such as reporting program progress and expenditures to the State.

It is our understanding that "The Secretary of HUD has stated that HUD will review and approve amendments as quickly as possible. The absolute deadline for completing the action plan amendment review process is February 13, 2009."

Potential Partners should:

- Carefully review HUD's NSP website and the NSP Substantial Amendment posted on the WVDO website and the program;

Public Comment:

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- Begin identifying NSP eligible abandoned, vacant or foreclosed-upon homes located in the HUD approved census blocks; and
- Begin preparing proposals that meet the NSP program and Fund requirements including documentation of past and present experience, capacity and expertise.

3rd Group of Questions/Comments:

1. Fifty percent (50%) of total grant monies should be earmarked to assist Very Low-Income West Virginians, i.e., those at or below 50% of area median income ("AMI").
2. To the extent that such compliance shall be federally required of at least some potential subrecipients of NSP grant monies (e.g., public housing authorities), the Plan should clarify what efforts the WVDO shall undertake, if any, to ensure compliance on the part of such subrecipients with Section 3 of the Housing and Urban Development Act.
3. The Plan should include a definition of "affordable rent" which is consistent with the HERA requirement that at least 25% of total funding be used for households at or below 50% of AMI.
4. The Plan should emphasize the goal of maintaining existing occupancy in foreclosed properties.
5. Given the statistics cited in paragraph 1, above, Legal Aid of West Virginia believes that very low-income West Virginians should be the WVDO's highest priority with respect to continued affordability for NSP housing.

Response:

The State of West Virginia agrees with your statement that the State leads the nation in the poverty indicators cited in your correspondence, dated November 24, 2008. However, it should be noted that poverty levels in the 12 counties in the Level I Target Areas appear to be inconsistent with the poverty levels in the Level II and Level III Target Areas. While poverty levels are a typical factor in the decision to target federal and State assistance, it is not a primary factor that is taken into consideration in the identification of target areas under HERA. As you are aware, the State of West Virginia is required to give primary consideration to those census block groups that HUD has identified in its NSP Targeting Table as areas "...meeting the requirements for area benefit that would satisfy the statutory requirement that the funds be used to serve persons with incomes that do not exceed 120% of HUD's Area Median Income." Since the Level I Target Areas do not significantly differ from the non-poverty level, the State is committing more than 5% of the NSP for families whose incomes are at or below 50% of the Area Median Income.

The State of West Virginia, as well as all contractors and subrecipients, are subject to compliance with Section 3 of the Housing and Community Development Act. The West Virginia Development Office, in its capacity as a Participating Jurisdiction under 24 CFR Part 91 and 24 CFR Part 570, is responsible for the implementation of a Section 3 Plan. In as much as the same may apply to any work, such as the rehabilitation or construction of housing assisted under the NSP, the contractors and subrecipients shall be responsible for compliance with the Section 3 Plan adopted by the State of West Virginia. A copy of that Plan is available from the West Virginia Development Office.



Public Comment:

art 92.252(a), (c), (e) and (f), and 92.254 of the HOME Program regulations. These regulations establish a standard definition of affordable rents that can be applied through the State of West Virginia. They also establish a minimum rent that can be used to prepare a proforma that would allow the State of West Virginia to more accurately evaluate the financial feasibility and viability of unsubsidized rental housing projects. NSP rental projects that do not generate enough revenues to offset basic operating and maintenance costs would represent an unwise investment under the NSP. The proposal to 30% of 50% of Area Median Income and 30% of 30% of Area Median Income as the parameters for establishing affordable rents would make it very difficult to develop or consider any rental housing projects under the NSP.

The State of West Virginia elected to disqualify occupied properties, both rental and owner-occupied, for consideration under the NSP because the tenants or owner-occupants still in residence would be eligible for relocation assistance as required under the Uniform Relocation Act as set forth at 49 CFR Part 24. The cost of the relocation assistance and operation of a relocation assistance program would divert the limited financial resources available under the NSP. While we share your concern for those residents of foreclosed properties, we do not believe that we have adequate financial resources under the NSP to offset both the direct and indirect costs of relocation assistance.

The State of West Virginia has elected to use the affordability requirements set forth at 24 CFR Part 9222(a),(c), (e) and (f), and 92.254 of the HOME Program regulations. These regulations are consistent with provisions set forth in the HERA. The unit of local government or non-profit organization shall be responsible for the decision to either recapture the original NSP investment if the sale of the assisted property should occur prior to the expiration of the required affordability period or limit the resale of an NSP-assisted property to a very-low income family. The use of any program income generated as the result of the sale of an assisted shall be subject to the requirements of the HERA and applicable provision of 24FR Part 570.

Questions/Comments: Since the Northern Panhandle of WV with homeless services and during this time we have acquired an expressed understanding of the community and population served. Through ongoing needs assessments and by identifying gaps in the service delivery system the Coalition has adapted its programming and evolved into a housing provider. This expansion was a direct result of the housing market necessitating a need for accessible, affordable housing for the homeless population. As an established housing developer and the lead agency of the Northern Panhandle Continuum of Care, the Coalition is fully confident in our ability to offer a quality housing stock that parallels our outstanding level of client care and in our capacity to review the aforementioned Action Plan and express our comments.

According to the U.S. Department of Housing and Urban Development homeless programs can utilize these funds in several ways such as, creating a permanent supportive housing program for homeless people through acquisition of new construction; would like clarification of the housing activities set forth at

Public Comment:

tes "establish facilities such as group homes (Limited Clientele Activities). Are "group homes" inclusive of permanent housing for homeless people? As with Supportive Housing Programs, such as Permanent Housing for People with Disabilities, does this only include individuals? Does "Limited Clientele Activities" pertain to all homeless or to only those who are diagnosed with a disabling condition, as the term group home would imply? What will the stipulations on acquisition be when it pertains to a establishing a group home?

Looking further into the application process, who will the applicant be for each project? If non-profits can make application directly for housing for the homeless will they have to be members of an established Continuum of Care? Will matching funds be required? Will agencies in CDBG entitlement areas or HOME Consortium areas be permitted to apply, with equal consideration?

It is expected that households with marginal incomes will be looking to maintain their existing housing and or rental situations as opposed to over extending their already over taxed budget on new housing purchases increasing the demand for already scarce affordable, quality rentals. With this in mind, the Coalition commends the WV Development Office, the Office of Economic Opportunity and the WV Housing Development Fund on their timely response to the appropriation and their proactive thinking in considering the impact that the financial crisis will present to those with special needs who be seeking housing in an ever growing competitive rental and housing market. Thank you for your time and consideration.

Response:

With regards to the questions for applicants from the CDBG entitlement areas or HOME Consortium areas to apply, with equal consideration, yes. For WV, the NSP will be for all the identified areas of greatest need regardless of entitlement/non-entitlement areas.

I saw where Mr. Bailey took care of one of the questions from Ms. Badia. Here's OEO's response to the others:

- Group homes would not be only for those persons with disabilities. However, the intent of this program would not strictly be for development of groups homes. Single family homes or apartments would be the preference. Group homes pose the potential problem of continued subsidy to operate and may not be feasible for many non-profits.
- Permanent Housing for People with Disabilities would include individuals and families.
- The implication that the term "group home" only refers to those with a disability is a false one. If an applicant chose a group home for persons without disabilities it would be okay.
- As far as stipulations regarding acquisition of a group home city zoning constraints would be the only issue of "stipulations".
- Interested non-profits would be the applicants
- All who apply must be a member of an established Continuum of Care.
- No matching funds are required but would be viewed as advantageous.

"You may acquire residential property under E

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$0.00	\$20,887,107.71
Total Budget	\$0.00	\$20,887,107.71
Total Obligated	\$0.00	\$19,713,224.02
Total Funds Drawdown	\$0.00	\$19,499,616.24
Program Funds Drawdown	\$0.00	\$18,686,715.71
Program Income Drawdown	\$0.00	\$812,900.53
Program Income Received	\$0.00	\$1,322,101.56



Total Funds Expended	\$0.00	\$19,707,184.18
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
25045 A New Clendenin	\$ 0.00	\$ 2,700,000.00
Vandalia Heritage Foundation	\$ 0.00	\$ 2,804,711.01
WV Development Office	\$ 0.00	\$ 0.00
West Virginia Development Office	\$ 0.00	\$ 1,733,180.72
Central Appalachian Empowerment Zone of WV	\$ 0.00	\$ 517,971.81
Change, Inc.	\$ 0.00	\$ 922,863.26
Charleston-Kanawha Housing Authority/Charleston	\$ 0.00	\$ 4,165,113.00
City of Parkersburg	\$ 0.00	\$ 1,003,382.16
Housing Authority of Wayne County	\$ 0.00	\$ 530,498.97
Huntington Housing Authority	\$ 0.00	\$ 1,537,310.25
New Port One, LLC	\$ 0.00	\$ 2,800,000.00
Raleigh County Community Action	\$ 0.00	\$ 992,153.00

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	99.99%	.00%	.00%
Minimum Non Federal Match	\$.00	\$.00	\$.00
Overall Benefit Amount	\$2,091,777,895.29	\$.00	\$.00
Limit on Public Services	\$2,940,000.00	\$.00	\$.00
Limit on Admin/Planning	\$1,960,000.00	\$2,989,353.69	\$.00
Limit on Admin	\$.00	\$1,871,207.63	\$.00
Most Impacted and Distressed	\$.00	\$.00	\$.00
Progress towards LH25 Requirement	\$5,229,967.74		\$8,287,449.38

Overall Progress Narrative:

No funds expended this quarter in any activity.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
2, Charleston-Kanawha H.A.	\$0.00	\$4,165,113.00	\$4,165,113.00
20, Raleigh County-25	\$0.00	\$992,153.00	\$947,551.91
21, City of Parkersburg	\$0.00	\$1,003,382.16	\$958,784.50
22, Vandalia Heritage	\$0.00	\$2,804,711.01	\$2,585,933.89
23, Clendenin	\$0.00	\$2,700,000.00	\$2,700,000.00
24, Central Appalachian Emp. Zone	\$0.00	\$517,971.81	\$504,874.25
25, Huntington H.A.	\$0.00	\$1,537,310.25	\$1,114,077.05
26, Change, Inc.	\$0.00	\$922,863.26	\$898,849.66
27, Wayne H.A.	\$0.00	\$530,498.97	\$448,808.89
5, New Port One	\$0.00	\$2,800,000.00	\$2,800,000.00
NSP006, Administration and Planning Costs	\$0.00	\$1,739,220.56	\$1,562,722.56



PI, PI Bucket	\$0.00	\$1,173,883.69	\$0.00
TR, Transfer Bucket	\$0.00	\$0.00	\$0.00

