

Grantee: El Paso, TX

Grant: B-08-MN-48-0003

April 1, 2010 thru June 30, 2010 Performance Report

Grant Number:

B-08-MN-48-0003

Obligation Date:**Grantee Name:**

El Paso, TX

Award Date:**Grant Amount:**

\$3,032,465.00

Contract End Date:**Grant Status:**

Active

Review by HUD:

Reviewed and Approved

QPR Contact:

Andrea Tirres

Disasters:**Declaration Number**

NSP

Narratives**Areas of Greatest Need:****Distribution and and Uses of Funds:**

A. AREAS OF GREATEST NEED Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction. Response: The City of El Paso analyzed five data sources to identify the geographic area of greatest need. Those sources are:

- Estimated Risk of Foreclosure and Abandonment data (HUD)
- Home Mortgage Disclosure Act (HMDA) data on the percent of all loans made between 2004 and 2006 that are high cost as of 2008 (Federal Reserve Bank)
- Predicted 18 Month Underlying Foreclosure Rate as of 2008 (HUD)
- Foreclosure Notices issued in El Paso between 8/13/2008 and 9/16/2008 (Del Norte Title Company)
- Tax Foreclosed (Struck Off Properties) in El Paso (El Paso County Tax Assessor)

Home Mortgage Disclosure Act (HMDA) data reflects that 40.97% or more of the loans issued between 2004 and 2006 in Census Tracts 103.13, 103.15, 39.01, 39.02, 40.02, 20.00, 21.00, 28.00, 29.00, and 26.00 were high cost loans. Additionally, the predicted eighteen month underlying problem foreclosure rate for Census Tracts 103.13, 103.15, 39.01, 17.00, and 21.00 is between 5.66 and 7.84. The Predicted eighteen month underlying problem foreclosure rate for Census Tracts 20.00, 28.00, 29.00, 40.02, 39.02, and 26.00 is even greater at a rate of 7.85 or more. This data is evidence that this activity is necessary to address areas that have been identified with the greatest percentage of home foreclosures and areas with a high percentage of homes financed by a subprime mortgage related loan. Additionally data produced by RealtyTrac shows a proportionately high concentration of mortgage foreclosure notices were issued in Census Tracts 103.13, 103.15 compared to the City overall. Census Tracts 103.13 and 103.15 are new developments that occurred within the last five years corresponding to the increase in the issuance of subprime/predatory loans. According to HUD Estimated Risk of Foreclosure and Abandonment risk score, Census Tracts 17.00, 20.00, 21.00, 26.00, 28.00, 29.00 have a risk score of 10, the highest score possible. Census Tracts 8.00 and 19.00 have a risk score of 8. The aforementioned Census Tracts are also located in the Neighborhood Revitalization Areas. The data provided above represents the areas identified as having the greatest needs in the City of El Paso, including the areas with the greatest percentage of home foreclosures, the areas with the highest percentage of homes financed by a subprime mortgage related loan, and the areas identified by the City of El Paso as likely to face a significant rise in the rate of home foreclosures. Additional information/clarification (1/7/09): According to data provided by HUD the Census Tracts with the highest percentage of foreclosures (highest 5) are: CT Percentage # of foreclosures - 20.00 15.39% 2 29.00 11.11% 3 105.04 11.11% 3 104.03 9.65% 39 28.00 8.99% 8 According to data provided by HUD the Census Tracts with the highest number of foreclosures (highest 5) are CT Percentage # of foreclosures - 103.20 5.42% 306 103.15 5.86% 261 103.13 6.15% 225 102.09 2.60% 202 103.21 5.29% 179 According to data provided by HUD the Census Tracts with the highest percentage of homes financed by a sub prime mortgage related loan (highest 5) are: CT Percentage # of homes financed by a sub prime mortgage related loan 5.00 100% 1 20.00 10% 6 105.04 83.33% 10 29.00 75.00% 39 104.03 68.68% 125 According to data provided by HUD the Census Tracts with the highest number of homes financed by a sub prime mortgage related loan (highest 5) are: CT # of high cost loans Percentage 103.20 982 38.57% 103.15 850 42.31% 103.13 736 44.66% 102.09 647 18.45% 103.21 585 38.39% In reviewing the above data, it became very apparent that the areas with the highest percentages of foreclosures and with the highest percentages of homes financed by a sub prime mortgage related loan were not the areas with the greatest need, as they have a relatively small number of foreclosures and/or homes financed by a sub prime mortgage related loan. Conversely it was the areas with the highest number of foreclosures and with the highest number of homes financed by a sub prime mortgage related loan were the areas with the greatest need. Accordingly, census tracts according 103.20, 103.15, 103.13, 102.09 and 103.21 would be the areas of greatest need. Census Tract 103.20 &ndash Census tract 103.20 is located both in El Paso County and the City of El Paso. Our analysis shows that approximately .03% of the census tract is located in the City of El Paso. It is our belief that the data provided is for the entire census tract and the actual number of foreclosures and homes financed by a sub prime mortgage related loan in the census tract located in the City of El Paso is relatively small, thus this census tract was not targeted. Census Tract 103.15 &ndash A target census tract Census Tract 103.13 &ndash A target census tract Census Tract 102.09 &ndash Census tract is located on the west side of El Paso and is often referred to

as the Upper Valley. This census tract is a "high cost" census tract with a median sales price of approximately \$200,000. It is the City's opinion that homes that would be acquired in this census tract would be affordable to families 120% and below the median income for El Paso and with the minimal funding a greater impact will be made in other census tract with a high concentration of foreclosures and homes financed by a sub prime mortgage related loan. Census Tract 103.21 and Census Tract 103.21 has a high ranking of both foreclosures and homes financed by a sub prime mortgage related loan, the City of El Paso believes the greatest impact will be had by targets funds to acquisition/disposition of foreclosed properties in census tract 103.15 and 103.13, versus employing the "shotgun approach" and having little or no impact, thus census tract 103.21 was not selected as a target area. Census Tracts 8, 17, 18, 19, 20, 21, 26, 28, 29 The foregoing Census Tracts are all located in the Chamizal Neighborhood Revitalization Strategy Area, the Lower Dyer Neighborhood Revitalization Strategy Area, the Empowerment Zone or the Segundo Barrio Revitalization area. All of these census tracts are areas where there are high rates of tax foreclosed properties and areas that rank the highest (10 out of 10) on the Estimated Risk of Foreclosure and Abandonment. Further, the NSP requires grantees to expend not less than 25 percent of the funds for the purchase of abandoned or foreclosed upon homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of the area median income. Given, the low income it is not practical for families at 50% or below of the area median income to achieve or maintain affordable homeownership, particularly in the census tracts identified as the areas of greatest need, i.e. 103.20, 103.15, 103.13, 102.09 and 103.1. It is the intent to redevelop a multi unit facility for rental purposes within one of the identified tracts and a minimum of four cottage homes, approximately 800 sq. ft. for sale to house individuals or families whose incomes do not exceed 50 percent of the area median income. Census Tracts 103.20, 103.15, 103.13, 102.09 and 103.21 are all primarily single unit development with land not properly zoned for multi-family and will not allow the size of the units proposed. B. DISTRIBUTION AND USES OF FUNDS Response: The City of El Paso will distribute NSP funds as follows: Acquisition of Mortgage Foreclosed Properties \$ 732,300 Acquisition of Tax Foreclosed Properties \$ 83,265 Rehabilitation of Mortgage Foreclosed Properties \$ 160,000 Direct Homeownership Assistance \$ 636,900 Redevelop Demolished or Vacant Properties \$1,015,000 Demolish Blighted Structures \$ 105,000 The City of El Paso will acquire and rehabilitate mortgage foreclosed properties in Census Tracts 103.13, 103.15, 39.01, 39.02, and 40.02. The acquired and rehabilitated properties will be sold at a discount to families at or below 120% of the area median income. The City will provide homeownership assistance to the homebuyers to insure affordability. These activities will assist in reducing the number of foreclosed homes in the areas of the City with the greatest percentage of home foreclosures, with the areas of the highest percentage of homes financed by a subprime mortgage related loan, and in areas identified by the City as likely to face a significant rise in the rate of home foreclosures. The City will identify and acquire abandoned and vacant tax foreclosed properties in Census Tracts 8.00, 17.00, 18.00, 19.00, 20.00, 21.00, 26.00, 28.00, and 29.00. Properties acquired will be utilized to rehabilitate or redevelop single family and multifamily units. Single family units will be sold at a discount to families at 50% and below the area median income. The City will provide homeownership assistance to the homebuyers to ensure affordability. The developed multifamily units will be rented to families whose incomes are at or below 50% area median income. These Census Tracts have been identified as areas of High Risk of Foreclosure and Abandonment and have the highest percentage of homes financed by a subprime mortgage related loan. The City will also identify and demolish blighted structures located in Census Tracts 8.00, 17.00, 18.00, 19.00, 20.00, 21.00, 26.00, 28.00, and 29.00. The parcels upon which the structures are demolished may be utilized for redevelopment purposes. According to HUD Foreclosure and Abandonment Risk Score, the targeted areas have a risk score of 10, the highest score possible. Census Tracts 8.00 and 19.00 have a risk score of 8 according to the HUD Foreclosure and Abandonment Risk Score. The aforementioned Census Tracts are also located in the areas of the highest percentage of homes financed by a subprime mortgage related loan. C. DEFINITIONS AND DESCRIPTIONS (1) Definition of "blighted structure" in context of state or local law. Response: The City of El Paso utilizes the International Building Code definition of "blighted structure" as follows: 18.50.050 Section 20 General Definitions—Amended Urban Nuisance. Premises or structure that is dilapidated, substandard, or unfit for human habitation and a hazard to the public health, safety and welfare. 18.50.108 UNSAFE STRUCTURES 18.50.108.1 General. When a structure or equipment is found to be unsafe, or when a structure is found unfit for human occupancy, or is found unlawful, such structure or equipment shall be condemned pursuant to the provisions of Chapter 2.38 of the code. (Ord. 16327 § 1 (part), 2006) 18.50.108.1.1 Unsafe structures. An unsafe structure is one that is found to be dangerous to the life, health, property or safety of the public or the occupants of the structure by not providing minimum safeguards to protect or warn occupants in the event of fire, or because such structure contains unsafe equipment or is so damaged, decayed, dilapidated, structurally unsafe or of such faulty construction or unstable foundation, that partial or complete collapse is possible. (Ord. 16327 § 1 (part), 2006) 18.50.108.1.3 Structure unfit for human occupancy. A structure is unfit for human occupancy whenever the official finds that such structure is unsafe, unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is unsanitary, vermin or rat infested, contains filth or contamination, or lacks ventilation, illumination, sanitary or heating facilities or other essential equipment required by this code, or because the location of the structure constitutes a hazard to the occupants of the structure or to the public. (Ord. 16327 § 1 (part), 2006) 18.50.108.1.4 Unlawful structure. An unlawful structure is one found in whole or in part to be occupied by more persons than permitted under this code, or the structure was erected, altered or occupied contrary to the city code. (Ord. 16327 § 1 (part), 2006) (2) Definition of "affordable rents." Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program and specific requirements such as continued affordability. Response: The City of El Paso utilizes the definition of affordable rents as published by the Department of Housing and Urban Development on an annual basis and as defined in 24 CFR 92.252 Qualification as Affordable Housing: Rental Housing noted below: A. Rent limitation. HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of: 1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions. B. The Rent limits for eligible households whose incomes do not exceed 120% of median income for the City of El Paso will not exceed 30 percent of the households annual income, with deductions for utilities. Additional information/clarification (1/7/09): The City has reviewed our definition of affordable rents and assures HUD that they will not limit the ability of a non-profit agency or a for-profit corporation from implementing a program of affordable rents consistent with HUD HOME Rents. (3) Describe how the grantee will ensure continued affordability for NSP assisted housing. Response: The City of El Paso has detailed Affirmative Marketing and Monitoring Policies that are utilized for rental projects. The City will ensure continued affordability for rental projects that are assisted with NSP funding thru the following process: 1. Owners of rental projects resulting in one or more rental units that are assisted with NSP funding are initially made aware of the Affirmative Marketing procedures at the time their applications are approved. 2. When the project is approximately 50% complete, a meeting is scheduled with the owners and property managers to review in detail the Affirmative Marketing and monitoring requirements that are in compliance with 24 CFR 92 Subparts F and H. 3. The owners are given copies of their Financial Term Contract and Covenants Running with the Land that were signed prior to the start of the rental project. This serves as a reminder, as well as a reference for the requirements that must be adhered to that include: A. 24 CFR 92.216 concerning the number of rental units that will be initially occupied by families that are <50% of area median income and the requirement for annual reexaminations; B. The maximum initial rent that may be charged; C. Compliance with the Federal Fair Housing Law; D. The affordability period, which is in compliance with CFR 92.254; E. CFR 92.252 regarding Affordable Housing as it relates to rent limitations, rent schedules, increases in tenant income and adjustments of qualifying rent. 4. In order to assure compliance with the Project Requirements of the NSP program (as defined in Subpart F of 24 CFR Part 92) the owner must submit a

copy of the Lease that will be used, a copy of the tenant application and a written description of the tenant qualification process that will be utilized to verify the tenant incomes, prior to their use. 5. The owners are required to place an ad in the city-wide newspaper (and others of their choice) that announces the availability of the rental units and that they were completed with Federal funds. Sample newspaper ads in English and Spanish are given to the owners for their use. They are also required to notify (at a minimum) the local Housing Authority, Project Bravo, VOLAR (an agency that assists persons with disabilities) and the City's Relocation Office. A form was developed for use in notifying these agencies. The owners are also required to display the Equal Housing logo and Fair Housing posters (in English and Spanish) wherever the tenant applications are provided and accepted. 6. Owners are required to maintain copies of all advertising, as vacancies occur throughout the year and to submit on an annual basis, in January of each year, to the Housing Programs Division, along with the Available Vacancies and Annual Rental Reports. If the information is incomplete or unacceptable, the owners will be contacted immediately and advised as to how they must rectify the situation and ensure that it does not occur again. 7. The initial Maximum Rents and Incomes of the tenants are reviewed again at the meeting with the owners. All of the NSP assisted units must be occupied by families whose income does not exceed 50% of area median income. The affordability period is also reviewed, as stated in the Financial Contract. The following documentation is reviewed and provided to the owners during the Affirmative Marketing Meeting: "What is Fair Housing and Affirmative Marketing?" A listing of applicable Equal Opportunity Laws and Executive Orders Affirmative Marketing Procedures Affirmative Marketing Policy Notification Letter for Available Vacancies (Sample letter to send to the Housing Authority, Project BRAVO, VOLAR, City Relocation office whenever there are vacancies during the year) Sample Newspaper Ad (for the local city-wide newspaper, at a minimum) Fair Housing Posters (English & Spanish) and Equal Opportunity House Stickers Project Completion Form (90-day Demographics) Annual Rental Report and Available Vacancies Report Rent and Utility Information Section 504 Requirements (five or more units) Sample one-year lease waiver form Tenant and Participant Protections HOME Regulations 92.253 Tenant Participation Plan HOME Regulation 92.303 (for CHDO) 9. Prior to concluding the Affirmative Marketing Meeting the owners are required to sign an Affirmative Marketing Agreement that confirms they understand their responsibility to: A. Submit the Annual Rental Report each January; B. Forward the notification letter and listing of Available Vacancies to the local agencies, following completion of the project and then as vacancies occur; C. Advertise all vacancies in the local newspaper and keep copies in their file; D. All possible efforts will be made to reach individuals of all identified minority sectors within the community to inform them of available housing units. 10. Within no more than 90 days from initial occupancy, the owners are required to submit the Demographics of the tenants who are initially occupying the units. Housing Programs has developed a form for the owner to use in submitting this information, which includes the data requested by HUD. 11. The first monitoring of the owners files is scheduled for six months after initial occupancy and then annually thereafter, to assure compliance for the duration of the affordability period. The Housing Programs Division will utilize the HUD Monitoring Checklist, the HUD Guide for Determining Income and the project compliance forms as a guide in fine-tuning our existing Monitoring Checklist. The owners receive written results of the monitoring review. In addition, the Housing Quality Standards review is conducted during the same time period. (4) Describe housing rehabilitation standards that will apply to NSP assisted activities. Response: 1. New construction minimum property standards must comply with: A. Local Codes B. Zoning Ordinances C. Model Energy Code or equivalent D. The site must meet the requirements of 24 CFR 983.6(b) E. Accessibility requirements, where applicable 2. Rehabilitation minimum property standards must comply with the International Building Codes as adopted by the City of El Paso, the requirements of the State of Texas Historical Commission, the Historic Landmark Commission and accessibility requirements established by local, state and federal laws and regulations. D. LOW INCOME TARGETING Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$ 1,175,000.00 Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income. Response: It is estimated that a minimum of \$1,175,000 or 39% of the total NSP allocation will be used for housing individuals and families whose income do not exceed 50 percent of area median income. Additional information/clarification (1/7/09): The City of El Paso will review and certify the income for all participants to insure that the income targeting is met. E. ACQUISITIONS & RELOCATION Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., <= 80% of area median income). Response: The City of El Paso does not intend to demolish or convert any low- and moderate-income dwelling units. F. PUBLIC COMMENT Provide a summary of public comments received to the proposed NSP Substantial Amendment. Note: proposed NSP Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 15 calendar days for public comment. Response: No public comment was received. (Note: This section will be updated if public comment is received during the public comment period)

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$3,032,465.00

Total CDBG Program Funds Budgeted	N/A	\$3,032,465.00
Program Funds Drawdown	\$26,030.62	\$108,064.66
Obligated CDBG DR Funds	\$26,030.62	\$108,064.66
Expended CDBG DR Funds	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$454,869.75	\$0.00
Limit on Admin/Planning	\$303,246.50	\$108,064.66
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$758,116.25	\$1,263,928.00

Overall Progress Narrative:

The City has acquired three single family homes and is expected to close on at least another five properties by the end of next month. NSP staff have reviewed more than 335 properties for possible acquisition and rehab and the overwhelming majority of these properties were determined not to fit NSP criteria for various reasons including location in a non-eligible Census Tract, purchase price exceeding limitations, or outside buyer purchasing property. The City continues to receive lists of foreclosed properties from the National Community Stabilization Trust and is obtaining notices of foreclosed properties through other channels. Pertaining to demolition activities, SHPO clearance on two homes that have been ordered for demolition by the Building and Standards Board have been received and demolition plans are underway. Two other properties that have been ordered for demolition will be sent to SHPO for environmental clearance within the next ten days pending demolition estimates. Regarding redevelopment, it has been difficult to identify multifamily units that would qualify as redevelopment projects under the NSP. Multifamily units do not last long in this market and the selection has been sparse. The City has enlisted CHDOs for assistance regarding this activity and thus far, they have also struggled to identify qualified properties. As far as homebuyer assistance, the City continues to receive applications from potential homebuyers, most in the under 80% AMI range, and has expanded the list of participating lenders in the NSP to four lenders. Marketing efforts continue in terms of press releases and interviews. NSP material is available in Spanish to serve our bilingual audience.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Acquisition /Rehab	\$0.00	\$975,565.00	\$0.00
2, Administration	\$26,030.62	\$300,000.00	\$108,064.66
3, Demolition	\$0.00	\$105,000.00	\$0.00
4, Financing Mechanisms	\$0.00	\$636,900.00	\$0.00
5, Redevelopment	\$0.00	\$1,015,000.00	\$0.00
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

Activities

Grantee Activity Number:	6
Activity Title:	Program Administration

Activity Category:

Administration

Project Number:

2

Projected Start Date:

05/01/2009

Benefit Type:

N/A

National Objective:

N/A

Activity Status:

Planned

Project Title:

Administration

Projected End Date:

07/31/2013

Completed Activity Actual End Date:

Responsible Organization:

City of El Paso

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$300,000.00
Total CDBG Program Funds Budgeted	N/A	\$300,000.00
Program Funds Drawdown	\$26,030.62	\$108,064.66
Obligated CDBG DR Funds	\$26,030.62	\$108,064.66
Expended CDBG DR Funds	\$0.00	\$0.00
City of El Paso	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

(1) Activity Name: Program Administration (2) Activity Type: (include NSP eligible use & CDBG eligible activity) NSP eligible use &dash Payment of reasonable administrative cost and carrying charges related to the planning and execution of community development activities assisted in whole or in part with funds provided through the NSP Program. CDBG eligible activity &dash 24 CFR 570.206 Program Administration Cost (3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice&dash.e., &le 120% of area median income). &bull Benefit to Low, Moderate or Middle Income (LMMH) households and areas whose income is at or below 120 percent of area median income; (4) Activity Description: Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income. a) Area of greatest need that the activity addresses; Home Mortgage Disclosure Act (HMDA) data reflects that 40.97% or more of the loans issued between 2004 and 2006 in Census Tracts 103.13, 103.15, 39.01, 39.02, 40.02, were high cost loans. Additionally, the predicted eighteen month underlying problem foreclosure rate for Census Tracts 103.13, 103.15, 39.01, is between 5.66 and 7.84. The Predicted eighteen month underlying problem foreclosure rate for Census Tracts 40.02, 39.02, is even greater at a rate of 7.85 or more. This data is evidence that this activity is necessary to address areas that have been identified with the greatest percentage of home foreclosures and with a high percentage of homes financed by a subprime mortgage related loan. The proposed activity also addresses Census Tracts 8.00, 17.00, 19.00, 20.00, 21.00, 26.00, 28.00, 29.00. According to HUD Foreclosure and Abandonment Risk Score, 17.00, 20.00, 21.00, 26.00, 28.00, 29.00 Census Tracts have a risk score of 10, the highest score possible. Census Tracts 8.00 and 19.00 have a risk score of 8 according to the HUD Foreclosure and Abandonment Risk Score. The aforementioned Census Tracts are also located in the Neighborhood Revitalization Areas. b) Expected benefit to income-qualified persons; This activity will allow reasonable administrative costs to provide for the effective implementation of eligible NSP activities. This activity will provide benefit to Low, Moderate or Middle Income (LMMH) households whose income is at or below 120 percent of area median income through affordable homeownership and affordable rental opportunities. Additionally, this activity will assist in the stabilization/revitalization of LMMH areas. c) Will this activity be used to meet the low income housing requirement for those below 50% of area median income; Yes. (5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.) Target Areas* of the City include: Chamizal Neighborhood Revitalization Strategy Area (NRSA) (Census Tracts 26.00, 28.00, 29.00) El Paso Empowerment Zone Lower Dyer Neighborhood Revitalization Strategy Area (NRSA) (Census Tract 8.00) Segundo Barrio Neighborhood Revitalization (Census Tracts 17.00, 18.00, 19.00, 20.00, 21.00) El Paso Empowerment Zone East El Paso (Census Tracts 103.13, 103.15)

Ysleta Neighborhood (Census Tracts 39.01, 39.02, 40.02) *see attached maps for detail (6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent). N/A (7) Total Budget: (Include public and private components) \$300,000 Program Administration (8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information) The City of El Paso's Department of Community and Human Development will be the responsible organization. City of El Paso, Texas Department of Community and Human Development 2 Civic Center Plaza, 8th Floor El Paso, Texas 79901 (915) 541-4643 (915) 541-4370 fax Bill Lilly, Director of Community and Human Development 2 Civic Center Plaza, 8th Floor El Paso, Texas 79901 (915) 541-4241 (915) 541-4370 fax lillywl@elpasotexas.gov (9) Projected Start Date: February 1, 2009 (10) Projected End Date: July 30, 2013 (11) Specific Activity Requirements: For acquisition activities, include: • discount rate N/A For financing activities, include: • range of interest rates N/A For housing related activities, include: • duration or term of assistance; • tenure of beneficiaries--rental or homeownership; • a description of how the design of the activity will ensure continued affordability a) Duration or term of assistance; N/A b) Tenure of beneficiaries&mdashrental or homeownership; N/A c) Description of how the design of the activity will ensure continued affordability; N/A

Location Description:

Activity Progress Narrative:

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources