

Grantee: Habitat for Humanity International Inc

Grant: B-09-NN-GA-0002

January 1, 2020 thru March 31, 2020 Performance

Grant Number: B-09-NN-GA-0002	Obligation Date:	Award Date:
Grantee Name: Habitat for Humanity International Inc	Contract End Date:	Review by HUD: Reviewed and Approved
Grant Award Amount: \$137,620,088.00	Grant Status: Active	QPR Contact: Stacy Summerset
LOCCS Authorized Amount: \$137,620,088.00	Estimated PI/RL Funds: \$0.00	
Total Budget: \$137,620,088.00		

Disasters:

Declaration Number

NSP

Narratives

Executive Summary:

Executive Summary Habitat for Humanity International Inc. (HFHI) is pleased to submit this Action Plan for funding from the second round of the Neighborhood Stabilization Program (NSP2). As the nation's leading producer of owner-occupied homes for low- to moderate-income households, and with its broad and diverse base of support Habitat is uniquely positioned to fulfill the intent of this program – to stabilize neighborhoods whose viability has been damaged by the economic effects of foreclosed and abandoned properties. As described in this proposal the Habitat NSP2 team will revitalize its target neighborhoods with a comprehensive development focus that will include NSP- funded activities supported by high quality family counseling, and augmented with home repair, weatherization, landscaping and similar support for existing residents, all designed to ensure long term revitalization and impact. Target Geography and Participating Developers For this proposal HFHI has chosen to work in seven geographically diverse cities. From within these communities, HFHI has assembled a target geography comprised of high risk census tracts having an average high neighborhood stabilization index (NSI) of 18.71. In each community, HFHI will engage the local Habitat developers to conduct NSP2 activities designed to stem and reverse the negative effects of foreclosed, abandoned and vacant properties. The communities and participating developers for this proposal are: 1. Collier County (Naples), FL – Habitat for Humanity Collier County 2. Pensacola, FL – Pensacola Habitat for Humanity 3. Miami FL – Habitat for Humanity of Greater Miami 4. Dallas, TX – Dallas Area for Humanity 5. Metro Los Angeles, CA (cities of Lynwood and South Gate) – Habitat for Humanity of Greater Los Angeles 6. Brooklyn, NY – Habitat for Humanity New York City 7. Milwaukee, WI – Milwaukee Habitat for Humanity Combined with HFHI's extensive experience managing federal grant funds and providing resources and technical assistance to its local developers, this dynamic team of Habitat developers has a record of accomplishment and production capacity to make a powerful and positive impact in each of the target areas. Program Activities During the next three years Habitat's NSP2 work will create 1062 units of long-term affordable housing in its target geography, and will provide down payment assistance for an additional 15 units, resulting in homeownership opportunities for 1,062 low (at or below 50%AMI) to moderate (at or below 80% AMI) income families. Approximately 564 of these homes will be created through the purchase and rehabilitation or reconstruction of existing foreclosed homes and 483 will be homes which are newly constructed on vacant land. Habitat will provide down payment assistance on "non Habitat" homes to an additional 15 families through a "soft second" mortgage. In addition, for the 1,062 homes which it sells, Habitat will provide affordable first mortgages to the homebuyers, and do so in conjunction with and as an integral part of local established plans designed to stabilize those target areas. Habitat's Unique Model – Habitat's focus on the long-term success and sustainability of the nation's low-to moderate- income families has always set it apart from other homebuilders as well as mortgage lenders. Unlike any other homebuilder, Habitat for Humanity mob

Executive Summary:

ilizes thousands of congregations, businesses, local government partners, foundations, building supply manufacturers and distributors and nearly 1,000,000 volunteers to build and rehabilitate houses for and with thousands of low-to moderate-income families each year. After the houses are built, they are sold to pre-qualified families who have contributed hundreds of hours of "sweat equity" to the building of their house. Based on Habitat's historic foreclosure of less than 1%, Habit

Target Geography:

1.a. Target geography. Habitat For Humanity International (HFHI) has identified seven target communities. In each community, HFHI selected a local Habitat affiliate, after an intensive review process, to conduct NSP 2 activities, as the central focus of its community development and revitalization work that will stem and reverse the negative effects of foreclosed, abandoned and vacant properties. In each target area, Habitat affiliates will build on existing community development efforts. They have sufficient staff and resources in place to launch proposed activities immediately. , , Collier County (Naples), FL - Habitat for Humanity Collier County , Pensacola, FL - Pensacola Habitat for Humanity , Miami, FL - Habitat for Humanity of Greater Miami , Dallas, TX - Dallas Area Habitat for Humanity , Metro Los Angeles, CA (cities of



Lynwood and South Gate) - Habitat for Humanity of Greater Los Angeles , Brooklyn, NY - Habitat for Humanity New York City , Milwaukee, WI - Milwaukee Habitat for Humanity , , Combined with HFHI's extensive experience managing federal funds, as well as providing resources and technical assistance to its local affiliates, this dynamic team has a record of accomplishment and production capacity to make a powerful and positive impact in each of their target areas. This combination of cities represents a cross-section of the struggles that different communities across the country face in response to the foreclosure crisis – from the overheated markets of Florida and California, to the persistent struggles of low- to moderate-income households in Texas; and from the perpetually expensive market of New York City to the industrial decline in the city of Milwaukee. With an average high neighborhood stabilization index (NSI) of 18.71, HFHI has identified high-risk census tracts in these seven cities as its target geography. Attachment 1 lists the target census tracts, the neighborhoods and zip codes, as well as the three required HUD risk index scores. HFHI as the grantee will engage each affiliate as a developer to complete all of the NSP2 projects located within its respective community. Each affiliate has committed in writing to undertake this work, subject to receipt by HFHI of an NSP2 award. HFHI and each of the seven affiliates (the Habitat NSP2 team) will enter into formal detailed binding contractual agreements upon receipt of such an award. 1.b. Market conditions and demand factors Even though the proposed target areas face similar issues – high crime rates, foreclosed and vacant properties, unemployment and affordability issues – each faces unique challenges. Those challenges are described in detail below in the target area summaries. Market Absorption Rates are calculated as the [delete colon] total # of foreclosed inventory / absorption rates (sales over last 6 months) = total months inventory. This number is projection of the absorption rate without NSP 2 intervention. Naples, Florida (Collier County) 1.b.(1) Market absorption rates Market Absorption Rates: Totaonths inventory[1] = 22 &p> 1.b.(2) Most critical factors Since 2005, over-valuation of housing and predatory lending practices have severely affected the real estate market in Naples, Florida. In 2006, Naples, with an average house price of \$383,000 was considered to be over-valued by 102.6%.[

Target Geography:

2] Many low- to moderate-income families have become victims of predatory lending practices. Easy access to credit allowed these families to take out second mortgages and refinance based on inflated house values. Subprime loans and ballooning house equity lines were underwritten in record numbers. Subprime mortgages comprised 31% of house loans in recent years.[3] This resulted in a glut of foreclosures and a 33% drop in house values.[4] Half of all foreclosures are in

How to Get Additional Information:

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Consortium Members:

none

Program Approach:

NSP2 program HFHI, as the grantee, will engage each affiliate as a developer to complete all of the NSP2 projects located within its respective community. In each of the seven target areas, the NSP2 team (HFHI and each of the seven affiliates) will provide at least 100 units of housing resulting in a minimum of \$14 million in total development costs per area. Habitat affiliates will build on existing community development efforts. They have sufficient staff and resources in place to launch proposed activities immediately. Each affiliate has committed in writing to undertake this work, subject to receipt by HFHI of an NSP2 award. The NSP2 team will enter into a formal, binding contractual agreement upon receipt of such an award. Goals and ObjectivesThe Habitat NSP2 team's long-term goal in each target area is to build a more sustainable community. In each target area, the proposed NSP2 program will achieve this goal by coordinating efforts with local community partners and focusing on housing solutions that Habitat excels at to achieve the following objectives: * Increase the affordable housing stock by purchasing, rehabilitating and returning houses to occupancy, where appropriate* Increase the affordable housing stock by purchasing, demolishing and rebuilding affordable houses, where appropriate* Build new infill housing on vacant lots, where appropriate* Offer appropriate mortgage products to low- to moderate-income families* Incorporate energy efficient technologies and sustainable building practices in all activities* Provide critical housing support services to low- to moderate-income families* Mobilize community volunteers and greater resources to the target areas* Strengthen existing strategic partnerships and generate new ones to holistically address community challenges* Engage a broad collection of key neighborhood stakeholders, including local government, businesses and, most importantly, residents in creating and implementing solutions* Collect and analyze data to provide information to community leaders and the public OutcomesThe Habitat NSP2 team is committed to conducting comprehensive evaluations of all its programs. As part of the evaluation plan for the proposed NSP 2 program, the Habitat NSP2 team will measure progress toward the outcomes listed below, relying on community-based qualitative and quantitative research, using web-based technology, GIS mapping tools, current local data, comprehensive information tracking systems, community surveys, and input from community stakeholders. In each of the proposed target areas, the Habitat NSP2 team will realize the following outcomes, aligned with the outcomes discussed in the NSP 2 NOFA: Short term (1-3 years):* Arrested decline in house values based on average sales price by converting lower-priced assisted REO purchases to future higher-priced private market sales.* Maintain and enhance house values by providing high quality maintenance and by making capital improvements* Maintain house values by inducing long-term homeownership with financial incentives* Reduction or elimination of vacant and abandoned residential property- by acquiring and returning these to the housing market* Target and purchase the most distressed or blighted properties –improve and return to the market*t;* Increase sales to qualified homebuyers with the use of Habitat down payment assistance* Increased energy efficiency (and reduce util

Program Approach:

ity costs) of NSP properties* Provide a direct and indirect economic boost to local and regional economies by spending on construction, lending, brokerage and related services Long term (3-5 years):* Increased median market values of real estate in target neighborhoods* Increased neighborhood security resulting from homeownership* Extend the longevity of the assisted housing stock by means of high quality rehabilitation and capital replacements and enhancements NSP2 Program ActivitiesIn each communi

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$137,620,088.00
Total Budget	\$0.00	\$137,620,088.00
Total Obligated	\$0.00	\$137,620,088.00

Total Funds Drawdown	\$0.00	\$137,620,088.00
Program Funds Drawdown	\$0.00	\$137,620,088.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$137,620,088.00
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$69,290,447.47

Progress Toward Required Numeric Targets

Requirement	Target	Actual
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$166,306,089.10
Limit on Public Services	\$0.00	\$0.00
Limit on Admin/Planning	\$13,762,008.80	\$6,599,566.36
Limit on Admin	\$0.00	\$6,599,566.36
Most Impacted and Distressed Threshold (Projected)	\$0.00	\$0.00
Progress towards LH25 Requirement	\$34,405,022.00	\$54,507,765.47

Overall Progress Narrative:

Attempted to upload supporting information; import failed. Will be working with the TA during the next quarter.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
101, BCKT - HFH of Greater Los Angeles	\$0.00	\$28,301,674.31	\$28,301,674.31
102, BCKT - HFH of New York City	\$0.00	\$21,004,935.00	\$21,004,935.00
103, BCKT - Pensacola HFH	\$0.00	\$25,058,454.00	\$25,058,454.00
104, BCKT - HFH of Collier County	\$0.00	\$9,578,936.54	\$9,578,936.54
105, HFH of Greater Miami	\$0.00	\$11,124,434.75	\$11,124,434.75
106, BCKT - Milwaukee HFH	\$0.00	\$6,597,828.40	\$6,597,828.40
107, BCKT - Dallas Area HFH	\$0.00	\$29,354,258.64	\$29,354,258.64
6510006, NSP2 Admin	\$0.00	\$6,599,566.36	\$6,599,566.36
DELETED-ACTIVITIES, DELETED-ACTIVITIES (Temporary)	\$0.00	\$0.00	\$0.00



Activities

Project # / 101 / BCKT - HFH of Greater Los Angeles

Grantee Activity Number: 6510014h
Activity Title: Rehab or reconstruction of single family

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

101

Projected Start Date:

02/11/2010

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

BCKT - HFH of Greater Los Angeles

Projected End Date:

02/11/2013

Completed Activity Actual End Date:

Responsible Organization:

HFH of Greater Los Angeles

Overall	Jan 1 thru Mar 31, 2020	To Date
Total Projected Budget from All Sources	N/A	\$10,495,633.17
Total Budget	\$0.00	\$10,495,633.17
Total Obligated	\$0.00	\$10,495,633.17
Total Funds Drawdown	\$0.00	\$10,495,633.17
Program Funds Drawdown	\$0.00	\$10,495,633.17
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$10,495,633.17
HFH of Greater Los Angeles	\$0.00	\$10,495,633.17
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

HFH of Greater Los Angeles will be using NSP2 funding to rehab or reconstruct foreclosed or abandoned single family homes within the targeted area (City of Lynwood and South Gate) designated for the developers NSP2 program. Developers will produce single family homes for LH candidates.

Location Description:

Properties will be located within the City of Lynwood and City of South Gate.

Activity Progress Narrative:



Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	30/22
#Energy Star Replacement	0	361/22
#Additional Attic/Roof	0	15/0
#High efficiency heating plants	0	35/0
#Efficient AC added/replaced	0	4/22
#Replaced thermostats	0	0/22
#Replaced hot water heaters	0	40/22
#Light Fixtures (indoors)	0	0/22
#Light fixtures (outdoors)	0	0/22
#Refrigerators replaced	0	43/0
#Clothes washers replaced	0	44/0
#Dishwashers replaced	0	24/0
#Units with solar panels	0	0/0
#Low flow toilets	0	74/22
#Low flow showerheads	0	68/22
#Units with bus/rail access	0	44/0
#Units exceeding Energy Star	0	40/22
#Sites re-used	0	2/22
#Units deconstructed	0	4/22
#Units & other green	0	41/22
Activity funds eligible for DREF	0	0/0
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	30/22
# of Singlefamily Units	0	30/22

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	30/22	0/0	30/22	100.00
# Owner Households	0	0	0	0/0	0/0	0/0	0

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	

Project # / 102 / BCKT - HFH of New York City

Grantee Activity Number: 6510015e
Activity Title: NSPE07 - New Home Construction Multi-



family

Activity Category:

Construction of new housing

Project Number:

102

Projected Start Date:

02/11/2010

Benefit Type:

Direct (Household)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

BCKT - HFH of New York City

Projected End Date:

02/11/2013

Completed Activity Actual End Date:

Responsible Organization:

New York City HFH

Overall

Total Projected Budget from All Sources

Jan 1 thru Mar 31, 2020

N/A

To Date

\$3,354,918.10

Total Budget

\$0.00

\$3,354,918.10

Total Obligated

\$0.00

\$3,354,918.10

Total Funds Drawdown

\$0.00

\$3,354,918.10

Program Funds Drawdown

\$0.00

\$3,354,918.10

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$3,354,918.10

 New York City HFH

\$0.00

\$3,354,918.10

Most Impacted and Distressed Expended

\$0.00

\$0.00

Match Contributed

\$0.00

\$0.00

Activity Description:

HFH New York will use NSP2 funds to build 12 new multi-family homes in Brooklyn for LMMI candidates.

Location Description:

The County of Kings in Brooklyn, New York

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
#Units with solar panels	0	0/0
#Low flow toilets	0	20/12
#Low flow showerheads	0	20/12
#Units with bus/rail access	0	12/0



#Units exceeding Energy Star	0	12/0
#Units & other green	0	12/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	12/12
# of Multifamily Units	0	12/12

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	0/0	12/12	12/12	100.00
# Owner Households	0	0	0	0/0	0/0	0/0	0

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	

