

**Grantee: Oakland County, MI**

**Grant: B-11-UN-26-0004**

**July 1, 2011 thru September 30, 2011 Performance Report**

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**Grant Number:**

B-11-UN-26-0004

**Obligation Date:****Award Date:****Grantee Name:**

Oakland County, MI

**Contract End Date:**

03/08/2014

**Review by HUD:**

Submitted - Await for Review

**Grant Amount:**

\$2,080,700.00

**Grant Status:**

Active

**QPR Contact:**

Karry Lou Rieth

**Estimated PI/RL Funds:**

\$0.00

**Total Budget:**

\$2,080,700.00

## Disasters:

### Declaration Number

NSP

## Narratives

### Summary of Distribution and Uses of NSP Funds:

OC Administration - \$208,070

OC Homebuyer Program LI - \$605,157 within communities with areas of greatest need census tracts with HUD NSP3 Risk Scores of 17-20.

OC Homebuyer Program LM - \$1,059,403 within communities with areas of greatest need census tracts with HUD NSP3 Risk Scores of 17-20.

AGN Clearance and Demolition - \$208,070 in communities with areas of greatest need census tracts with HUD NSP3 Risk Scores of 19 and 20.

### How Fund Use Addresses Market Conditions:

OC Homebuyer Program LI and LM - 0% deferred loans as soft seconds to households at or below 120% of AMI with an emphasis on households at or below 50% AMI will enable homebuyers to purchase a home that meets Housing Quality Standards with improvements that meet the MI Residential Code and keep monthly mortgage payments affordable.

AGN Clearance and Demolition - These properties will be demolished because they are so blighted that the required investment to bring them up to code is much greater than the expected sales price.

### Ensuring Continued Affordability:

Oakland County will minimally adopt HOME program standards for ensuring continued affordability as defined at CFR 92.254. NSP3 assisted housing must meet affordability requirements for not less than the applicable period after project completion:

#### Homeownership Affordability Periods

Homeownership Assistance NSP Amount Per Unit/Minimum Affordability Period

Under \$15,000/5 years

\$15,000 to \$40,000/10 years

Over \$40,000/15 years

Oakland County will impose recapture requirements that comply with 24 CFR Part 92.254 5 (i) (ii) standards and have been set forth in the County's currently approved Consolidated Plan. Recapture provisions must ensure that the County recoups all or a portion of NSP3 assistance to the homebuyers, if the housing does not continue to be the principal residence for the duration of the affordability period. The County will structure recapture provisions based on program design and market conditions. The period of affordability is based upon the total amount of NSP3 subject to recapture described in paragraph (a)(5)(ii)(A)(5). In establishing its recapture requirements, Oakland County is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the NSP3 investment due, Oakland County can only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than NSP3 funds) and any closing costs. Oakland County may recapture the entire amount of the NSP3 investment from the homeowner. The NSP3 investment that is subject to recapture is based on the amount of NSP3 assistance that enabled the homebuyer to buy the dwelling unit. This includes any NSP3 assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market



value of the property (i.e. development subsidy). The recaptured funds must be used to carry out NSP3-eligible activities. Notwithstanding § 92.214 (a) (6), to preserve the affordability of housing that was previously assisted with NSP funds and subject to the requirements of § 92.254(a).

### Definition of Blighted Structure:

In order to arrest and reverse economic decline and neighborhood disinvestment, and to foster and promote neighborhoods in viable, standard condition, the Substantial Amendment proposes the elimination of blighted structures. The October 6, 2008, Federal Register Notice defined "blighted structure" under NSP as "structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare." Oakland County is an urban county within a home rule state. As such the County does not impose its own definition of blighted structure on local units of government. In the context of state law the State of Michigan defines "blighted" (Public Act 381 of 1996, MCL 125.2562(e)) as a property that meets any of the following criteria:

- Has been declared a public nuisance in accordance with a local housing, building, plumbing, fire, or other related code or ordinance; is an attractive nuisance to children because of physical condition, use, or occupancy; is a fire hazard or is otherwise dangerous to the safety of persons or property; or has had the utilities, plumbing, heating, or sewerage permanently disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for intended use.

Each local unit of government maintains their own definition of "blighted structure" and will be responsible for inspecting NSP properties and verifying the blighted status of each eligible structure. In the absence of local code Oakland County will use the state of Michigan definition of blighted structure as a minimum standard.

### Definition of Affordable Rents:

Oakland County will use the HOME Investment Partnership Act (HOME) standards at 24 CFR 92.252(a), (c), (e), and (f) to define affordable rents:

- The maximum rent will be the lesser of: (a) the fair market rent for existing housing for comparable units in the area as established by HUD; or (b) a rent that does not exceed 30% of the adjusted income of a family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit.
- The maximum monthly allowances for utilities and services will be those used by the local housing authority.
- Units assisted with NSP3 funding must meet the affordability requirements for not less than the applicable period specified without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by use of a deed restriction on the assisted property.

Oakland County will use the HOME Investment Partnership Act (HOME) standards at 24 CFR 92.252(a), (c), (e), and (f) to define affordable rents:

- The maximum rent will be the lesser of: (a) the fair market rent for existing housing for comparable units in the area as established by HUD; or (b) a rent that does not exceed 30% of the adjusted income of a family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit.
- The maximum monthly allowances for utilities and services will be those used by the local housing authority.
- Units assisted with NSP3 funding must meet the affordability requirements for not less than the applicable period specified without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by use of a deed restriction on the assisted property.

2010 HOME Program Rents Detroit-Warren-Livonia, MI HUD Metro FMR Area (DET-FMR)

Detroit-Warren-Livonia, MI HUD Metro Fair Market Rent (FMR) Area Program

Efficiency (Low HOME Rent Limit 594)(High HOME Rent Limit 594\*) (Fair Market Rent 584) (50% Rent Limit 611) (65% Rent Limit 774)  
1 Bed (Low HOME Rent Limit 665\*) (High HOME Rent Limit 676\*) (Fair Market Rent 665) (50% Rent Limit 655) (65% Rent Limit 831)  
2 Bed (Low HOME Rent Limit 798\*) (High HOME Rent Limit 809\*) (Fair Market Rent 796) (50% Rent Limit 786) (65% Rent Limit 999)  
3 Bed (Low HOME Rent Limit 923\*) (High HOME Rent Limit 968\*) (Fair Market Rent 952) (50% Rent Limit 907) (65% Rent Limit 1145)  
4 Bed (Low HOME Rent Limit 997) (High HOME Rent Limit 997\*) (Fair Market Rent 981) (50% Rent Limit 1012) (65% Rent Limit 1259)  
5 Bed (Low HOME Rent Limit 1135\*) (High HOME Rent Limit 1147\*) (Fair Market Rent 1128) (50% Rent Limit 1117) (65% Rent Limit 1370)  
6 Bed (Low HOME Rent Limit 1242\*) (High HOME Rent Limit 1296\*) (Fair Market Rent 1275) (50% Rent Limit 1221) (65% Rent Limit 1481)

\* HOME Program Rent held at last year's level.

### Housing Rehabilitation/New Construction Standards:

Minimally all NSP3 funded activities will be completed in compliance with MI Residential Code and meet Certificate of Occupancy requirements, Lead Paint Hazard Reduction requirements (HUD 24 CFR Part 35 and MI Public Act 368 of 1978, as amended, and address all environmental review record mitigation issues. Optional standards apply including:

- Energy Efficiency measures, shall be guided by a Home Energy Rating Standards (HERS) audit. Whenever possible/practical, all required or optional improvements shall be implemented to promote energy efficiency. Replacement of aging household equipment, fixtures or structural components, e.g. roof, windows, doors, HVAC, water heater, stove, refrigerator, washer, dryer, electrical or plumbing service, flooring and cabinets shall be with Energy Star-46 labeled products. Window treatments (limited to shades and blinds) to provide privacy or enhance energy efficiency. Water efficient toilets, showers, and faucets, such as those with the WaterSense label must be installed.
- Exterior improvements (siding, trim, landscaping) to address aged or "eyesore" conditions to enhance desirability and surrounding neighborhood property values.
- Barrier-Free Access or visibility improvements when requested by eligible homebuyer.
- Changes to the dwelling unit floor plan to more closely accommodate modern use patterns

Where relevant, mitigate the impact of disasters e.g., earthquake, hurricane, flooding, fires.



## Vicinity Hiring:

Section 3 of the Housing and Urban Development Act of 1968, {12 U.S.C. 1701u} (Section 3) and implementing regulations at 24 CFR 135 states the purpose of Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) is to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low and very low income persons.

The Oakland County Community & Home Improvement Division is committed to providing opportunities for Section 3 business concerns and residents to participate in productive and meaningful employment. The Oakland County NSP3 application includes two activities, the Oakland County Homebuyer Program and Demolition. Section 3 initiatives include:

**Oakland County Homebuyer Program** - The County's Homebuyer Program may include a housing rehabilitation element on an address basis. When housing rehabilitation is required, Oakland County Homebuyer projects are bid to Michigan Residential Builders on the County's Home Improvement contractors list. The County will identify contractors who are Section 3 business concerns based upon their qualifying officers household size and income. These contractors will be included along with non Section 3 business concerns on the bid list for all Oakland County Homebuyer projects. A secondary strategy that may be employed by the County is the identification of contractors committed to subcontract with Section 3 eligible workers. Section 3 data will also be collected by project on the Section 3 Summary Report Economic Opportunities for Low and Very-Low Income Persons HUD Form 60002 and reported to HUD annually.

**Demolition** - The County will provide technical assistance to the Areas of Greatest Need Targeted Communities (City of Hazel Park, City of Oak Park, and Royal Oak Township) on Section 3 requirements. The communities will be required to reach out to small businesses in the "vicinity" of their targeted areas to acquire services needed for the implementation of their programs. The communities will also encourage any business that is awarded contracts to utilize the workforce in the neighborhood in which they are working. They will be required to work closely with these businesses to reach out to the local workforce as their need for additional employees arises. Each community will be required to include Section 3 information in their solicitation process, contracting documents, procurement advertisements and flyers posted at the worksites. Section 3 data will also be collected by project on the Section 3 Summary Report Economic Opportunities for Low and Very-Low Income Persons HUD Form 60002 and reported to HUD annually.

## Procedures for Preferences for Affordable Rental Dev.:

A healthy housing market includes decent safe and affordable rental and owner options. Oakland County's housing market has declined significantly due to an unprecedented number of vacant foreclosed and abandon units. The County has seen a great deal of private investment in the rental market by speculators who have converted existing single family units to rental properties. There is an overabundance of rental options which may or may not be decent and affordable on the market. Based upon the NSP3 targeted investment requirements, limited allocation, and a successful NSP1 program design which has serves as a stabilizing force in many neighborhoods Oakland County has elected to continue its strategy of focusing on expanding single family home ownership opportunities through the Oakland County Homebuyer Program.

## Grantee Contact Information:

NSP3 Program Administrator Contact Information

Name (Last, First) Rieth, Karry

Email Address riethk@oakgov.com

Phone Number 248 858-5403

Mailing Address Oakland County Community & Home Improvement Division

250 Elizabeth Lake Road Suite 1900

Pontiac MI 48341-0414

Overall	This Report Period	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$2,080,700.00
<b>Total Budget</b>	\$0.00	\$2,080,700.00
<b>Total Obligated</b>	\$472,203.00	\$472,203.00
<b>Total Funds Drawdown</b>	\$105,184.99	\$105,184.99
<b>Program Funds Drawdown</b>	\$105,184.99	\$105,184.99
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$105,184.99	\$105,184.99
<b>Match Contributed</b>	\$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	\$312,105.00	\$0.00
Limit on Admin/Planning	\$208,070.00	\$49,468.56
Limit on State Admin	\$0.00	\$49,468.56

## Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$208,070.00	\$208,070.00

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$520,175.00	\$605,157.00

## Overall Progress Narrative:

During the QPR report period 7/1/11-9/30/11 Oakland County expended \$105,184.99 in Neighborhood Stabilization Program NSP 3 funds on Eligible Use A: Financing Mechanisms OC Homebuyer Program (\$43,768.24), Eligible Use D: Demolition Areas of Greatest Need (\$11,948.19), and program administration (\$49,468.56) to implement the Oakland County Neighborhood Stabilization Program 3.

Oakland County received a request from Portia McGoy HUD Detroit Field Office staff to modify the NSP 3 Action Plan. We contacted the HUD DRGR Help Desk for assistance because we received Error Messages during our attempts to modify the Action Plan. The DRGR Help Desk informed Oakland County that modifying the Action Plan would not be possible as the County had already drawn NSP 3 funds. We contacted Portia McGoy at the HUD Detroit Field Office and she acknowledge that the modification was not possible. The NSP 3 Action Plan remains the same as it was when it was originally approved by HUD.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, OC ADMINISTRATION	\$49,468.56	\$208,070.00	\$49,468.56
2, Eligible Use A: Financing Mechanisms OC Homebuyer Program	\$21,884.13	\$605,157.00	\$21,884.13
3, Eligible Use A: Financing Mechanisms OC Homebuyer Program	\$21,884.11	\$1,059,403.00	\$21,884.11
4, Eligible Use D: Demolition AGN DEMO - Hazel Park	\$2,010.11	\$34,678.00	\$2,010.11
5, Eligible Use D: Demolition AGN DEMO - Oak Park	\$4,018.99	\$69,357.00	\$4,018.99
6, Eligible Use D: Demolition AGN DEMO - Royal Oak Township	\$5,919.09	\$104,035.00	\$5,919.09



## Activities

**Grantee Activity Number:** AGN DEMO 172134-730006-40160 Royal Oak Township

**Activity Title:** AGN DEMO - Royal Oak Township

**Activity Category:**

Clearance and Demolition

**Project Number:**

6

**Projected Start Date:**

07/21/2010

**Benefit Type:**

**Activity Status:**

Under Way

**Project Title:**

Eligible Use D: Demolition AGN DEMO - Royal Oak

**Projected End Date:**

06/30/2014

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Royal Oak Township

**Overall**

**Total Projected Budget from All Sources**

**Jul 1 thru Sep 30, 2011**

N/A

**To Date**

\$104,035.00

**Total Budget**

\$0.00

\$104,035.00

**Total Obligated**

\$14,035.00

\$14,035.00

**Total Funds Drawdown**

\$5,919.09

\$5,919.09

**Program Funds Drawdown**

\$5,919.09

\$5,919.09

**Program Income Drawdown**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Total Funds Expended**

\$5,919.09

\$5,919.09

Royal Oak Township

\$5,919.09

\$5,919.09

**Match Contributed**

\$0.00

\$0.00

### Activity Description:

Per NSP3 rules, subrecipients will demolish blighted residential properties only. The structures must be municipally owned or slated for court ordered demolition and be located in targeted areas of greatest need with HUD Risk Scores of 19-20. Costs to include program service delivery costs.

### Location Description:

Areas of greatest need with HUD Risk Scores of 19-20.

### Activity Progress Narrative:

During the QPR report period 7/1/11-9/30/11 the County expended \$5,919.09 in NSP 3 program funds on Clearance and Demolition Activity 4 AGN Clearance and Demolition 172134-730006-40160 Royal Oak Township. The County has budgeted \$104,035 for this activity and obligated \$14,035 for program service delivery costs. The County has provided technical assistance to Royal Oak Township including guidance to develop a request for proposals for demolition activities. The Township is working to secure blighted properties and sign demolition agreements with property owners.



## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	0/10
# of buildings (non-residential)	0	0/0
# of Public Facilities	0	0/0
# of Businesses	0	0/0
# of Non-business Organizations	0	0/0
Activity funds eligible for DREF (Ike	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/10
# of Singlefamily Units	0	0/10

## 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	

**Grantee Activity Number:** AGN DEMO 172134-730006-40310 Hazel Park

**Activity Title:** AGN DEMO - Hazel Park

**Activity Category:**

Clearance and Demolition

**Project Number:**

4

**Projected Start Date:**

07/21/2010

**Benefit Type:**

**Activity Status:**

Under Way

**Project Title:**

Eligible Use D: Demolition AGN DEMO - Hazel Park

**Projected End Date:**

06/30/2014

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Hazel Park

**Overall**

	<b>Jul 1 thru Sep 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$34,678.00
<b>Total Budget</b>	\$0.00	\$34,678.00
<b>Total Obligated</b>	\$4,678.00	\$4,678.00
<b>Total Funds Drawdown</b>	\$2,010.11	\$2,010.11
<b>Program Funds Drawdown</b>	\$2,010.11	\$2,010.11
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$2,010.11	\$2,010.11
City of Hazel Park	\$2,010.11	\$2,010.11
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Per NSP3 rules, subrecipients will demolish blighted residential properties only. The structures must be municipally owned or slated for court ordered demolition and be located in targeted areas of greatest need with HUD Risk Scores of 19-20. Costs to include program service delivery costs.

**Location Description:**

Areas of greatest need with HUD Risk Scores of 19-20.

**Activity Progress Narrative:**

During the QPR report period 7/1/11-9/30/11 the County expended \$2,010.11 in NSP 3 program funds on Clearance and Demolition Activity 4 AGN Clearance and Demolition 172134-730006-40310 Hazel Park. The County has budgeted \$34,678 for this activity and obligated \$4,678 for program service delivery costs. The County has provided technical assistance to Hazel Park including guidance to develop a request for proposals for demolition activities. The City is working to secure blighted properties and sign demolition agreements with property owners.

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Properties</b>	0	0/3
<b># of buildings (non-residential)</b>	0	0/0



# of Public Facilities	0	0/0
# of Businesses	0	0/0
# of Non-business Organizations	0	0/0
Activity funds eligible for DREF (Ike	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/3
# of Singlefamily Units	0	0/3

## 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	

**Grantee Activity Number:** AGN DEMO 172134-730006-40390 Oak Park

**Activity Title:** AGN DEMO - Oak Park

**Activity Category:**

Clearance and Demolition

**Project Number:**

5

**Projected Start Date:**

07/21/2010

**Benefit Type:**

**Activity Status:**

Under Way

**Project Title:**

Eligible Use D: Demolition AGN DEMO - Oak Park

**Projected End Date:**

06/30/2014

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Oak Park

**Overall**

	<b>Jul 1 thru Sep 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$69,357.00
<b>Total Budget</b>	\$0.00	\$69,357.00
<b>Total Obligated</b>	\$9,357.00	\$9,357.00
<b>Total Funds Drawdown</b>	\$4,018.99	\$4,018.99
<b>Program Funds Drawdown</b>	\$4,018.99	\$4,018.99
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$4,018.99	\$4,018.99
City of Oak Park	\$4,018.99	\$4,018.99
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Per NSP3 rules, subrecipients will demolish blighted residential properties only. The structures must be municipally owned or slated for court ordered demolition and be located in targeted areas of greatest need with HUD Risk Scores of 19-20. Costs to include program service delivery costs.

**Location Description:**

Areas of greatest need with HUD Risk Scores of 19-20.

**Activity Progress Narrative:**

During the QPR report period 7/1/11-9/30/11 the County expended \$4,018.99 in NSP 3 program funds on Clearance and Demolition Activity 4 AGN Clearance and Demolition 172134-730006-40390 Oak Park. The County has budgeted \$69,357 for this activity and obligated \$9,357 for program service delivery costs. The County has provided technical assistance to Oak Park including guidance to develop a request for proposals for demolition activities. The City is working to secure blighted properties and sign demolition agreements with property owners.

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Properties</b>	0	0/6
<b># of buildings (non-residential)</b>	0	0/0



# of Public Facilities	0	0/0
# of Businesses	0	0/0
# of Non-business Organizations	0	0/0
Activity funds eligible for DREF (Ike	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/6
# of Singlefamily Units	0	0/6

## 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	

**Grantee Activity Number:** OC ADMIN 172131-730789-27008

**Activity Title:** OC ADMIN

**Activity Category:**

Administration

**Project Number:**

1

**Projected Start Date:**

07/21/2010

**Benefit Type:**

N/A

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

OC ADMINISTRATION

**Projected End Date:**

06/30/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Oakland County

**Overall**

	<b>Jul 1 thru Sep 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$208,070.00
<b>Total Budget</b>	\$0.00	\$208,070.00
<b>Total Obligated</b>	\$208,070.00	\$208,070.00
<b>Total Funds Drawdown</b>	\$49,468.56	\$49,468.56
<b>Program Funds Drawdown</b>	\$49,468.56	\$49,468.56
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$49,468.56	\$49,468.56
Oakland County	\$49,468.56	\$49,468.56
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Program administration costs associated with implementation of the Oakland County Neighborhood Stabilization Program 3 (NSP3). Funding for general grant administration and planning activities.

**Location Description:**

250 Elizabeth Lake Road  
Pontiac, MI 48341-0414

**Activity Progress Narrative:**

During the QPR report period 7/1/11-9/30/11 the County expended \$49,468.56 in NSP 3 program funds on Administration Activity ADMIN 172131-730789-27008. The County has budgeted and obligated \$208,070 for program administration costs associated with implementation of NSP 3.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**



## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

Address	City	County	State	Zip	Status / Accept
250 Elizabeth Lake Road	Pontiac	NA	NA	48341-0414	Not Validated / N

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

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**Grantee Activity Number:** OC HB LI 132231-730860&132235-730898/27010

**Activity Title:** OC Homebuyer Program LI

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

2

**Projected Start Date:**

07/21/2010

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Eligible Use A: Financing Mechanisms OC Homebuyer

**Projected End Date:**

06/30/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Oakland County

Overall	Jul 1 thru Sep 30, 2011	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$605,157.00
<b>Total Budget</b>	\$0.00	\$605,157.00
<b>Total Obligated</b>	\$84,982.00	\$84,982.00
<b>Total Funds Drawdown</b>	\$21,884.13	\$21,884.13
<b>Program Funds Drawdown</b>	\$21,884.13	\$21,884.13
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$21,884.13	\$21,884.13
Oakland County	\$21,884.13	\$21,884.13
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Oakland County's NSP3 Homebuyer Program offers down payment assistance and rehabilitation assistance for the purchase of foreclosed, abandoned, or vacant residential properties in areas of greatest need census tract block groups with HUD Risk Scores of 17-20. Per NSP3 rules, when a property meets both foreclosed and either abandoned or vacant definitions, the County will treat it as foreclosed. These properties must be occupied by a qualified homebuyer as a primary residence. Homebuyers are required to complete 8 hours of pre and post purchase housing counseling with HUD approved housing counselors. Applicants must satisfy standard credit criteria and qualify for a fixed rate first mortgage. No arms or balloons allowed. All NSP3 mortgages must demonstrate that property taxes and homeowner insurance will be escrowed as part of the first mortgage. The purchase price may not exceed \$226,100. Properties acquired under this program will have a purchase discount of at least 1% from appraised value. The appraisal will be done within 60 days of the final offer to purchase. Homes purchased must be for the purchaser occupant. All homes must be permanently affixed to a slab, crawl space, or basement and may not be located in a 100 year flood plain. Homes purchased with NSP3 funds may not displace an owner/tenant.

**Location Description:**

Areas of greatest need census tract block groups with HUD Risk Scores of 17-20. The Oakland County approved NSP 3 Action Plan contains a list of the specific eligible CT/BGs and can be accessed at [www.oakgov.com/chi](http://www.oakgov.com/chi)

**Activity Progress Narrative:**

During the QPR report period 7/1/11-9/30/11 the County expended \$21,884.13 in NSP 3 program funds on Homeownership Assistance to low income homebuyers through Activity 2 OC HB 132231-730860-27010&132235-730898-27010 LI. The County budgeted \$605,157 for this activity and obligated \$84,982 for program service delivery costs. The NSP 3 program design and



targeted marketing strategy are in place. Applications are being solicited and accepted. Homebuyer counseling has begun and several applicants are out looking for eligible housing to purchase.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/10
# of Singlefamily Units	0	0/10

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/10	0/0	0/10	0
# Owner Households	0	0	0	0/10	0/0	0/10	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	



**Grantee Activity Number:** OC HB LM 132231-730860&132235-730898/27010

**Activity Title:** OC Homebuyer Program LM

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

3

**Projected Start Date:**

07/21/2010

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Eligible Use A: Financing Mechanisms OC Homebuyer

**Projected End Date:**

06/30/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Oakland County

<b>Overall</b>	<b>Jul 1 thru Sep 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$1,059,403.00
<b>Total Budget</b>	\$0.00	\$1,059,403.00
<b>Total Obligated</b>	\$151,081.00	\$151,081.00
<b>Total Funds Drawdown</b>	\$21,884.11	\$21,884.11
<b>Program Funds Drawdown</b>	\$21,884.11	\$21,884.11
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$21,884.11	\$21,884.11
Oakland County	\$21,884.11	\$21,884.11
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Oakland County's NSP3 Homebuyer Program offers down payment assistance and rehabilitation assistance for the purchase of foreclosed, abandoned, or vacant residential properties in areas of greatest need census tract block groups with HUD Risk Scores of 17-20. Per NSP3 rules, when a property meets both foreclosed and either abandoned or vacant definitions, the County will treat it as foreclosed. These properties must be occupied by a qualified homebuyer as a primary residence. Homebuyers are required to complete 8 hours of pre and post purchase housing counseling with HUD approved housing counselors. Applicants must satisfy standard credit criteria and qualify for a fixed rate first mortgage. No arms or balloons allowed. All NSP3 mortgages must demonstrate that property taxes and homeowner insurance will be escrowed as part of the first mortgage. The purchase price may not exceed \$226,100. Properties acquired under this program will have a purchase discount of at least 1% from appraised value. The appraisal will be done within 60 days of the final offer to purchase. Homes purchased must be for the purchaser occupant. All homes must be permanently affixed to a slab, crawl space, or basement and may not be located in a 100 year flood plain. Homes purchased with NSP3 funds may not displace an owner/tenant.

**Location Description:**

Areas of greatest need census tract block groups with HUD Risk Scores of 17-20. The Oakland County approved NSP 3 Action Plan contains a list of the specific eligible CT/BGs and can be accessed at [www.oakgov.com/chi](http://www.oakgov.com/chi)

**Activity Progress Narrative:**

During the QPR report period 7/1/11-9/30/11 the County expended \$21,884.11 in NSP 3 program funds on Homeownership Assistance to low and moderate income homebuyers through Activity 3 OC HB 132231-730860-27010&132235-730898-27010 LM. The County budgeted \$1,059,403 to this activity and obligated \$151,081 for program service delivery costs. The NSP 3



program design and targeted marketing strategy are in place. Applications are being solicited and accepted. Homebuyer counseling has begun and several applicants are out looking for eligible housing to purchase.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/18
# of Singlefamily Units	0	0/18

### 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	0/18	0/18	0
# Owner Households	0	0	0	0/0	0/18	0/18	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	

