

PART A – Application Summary Forms

California Department of Housing and Community Development Neighborhood Stabilization Program (2009)



1. Lead Applicant

Applicant Agency Name: County of Tulare

Address: 5961 S. Mooney Blvd.

City: Visalia State: CA Zip Code: 93277

Is this application being submitted on behalf of more than one jurisdiction?

☒ **Yes** (Complete all joint applicant sections.) ☐ **NO**

Please note that the implementation of a joint agreement between all applicants is required. In addition, the lead agency must establish subrecipient agreements with any entity that will receive any NSP funds.

2. Authorized Lead Representative (per the Resolution)

Name: Phillip A. Cox Title: Chairman, Board of Supervisors

Phone: (559) 636-5000 Ext:

FAX: (559) 733-6898

E-mail:

☐ Check here if address information is the same as above; if not, fill in information below.

Address: 2800 W. Burrel Avenue

City: Visalia State: CA Zip Code: 93291

Signature: Date:



3. Lead Applicant Contact (if different than above)

☐ Check here if address information is the same as above; if not, fill in information below. Note that this person will be contacted in the event that additional application information is required. Failure to respond to the Department's request in a timely manner may result in denial of the application.

Name: Laurie Mercer Title: Manager, Redevelopment Agency

Address: 5961 S. Mooney Blvd.

City: Visalia State: CA Zip Code: 93277

Phone: (559) 733-6291 E-mail: lmercerc@co.tulare.ca.us

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4. Joint Applicants (Not all joint applicants)

1. Agency: <u>City of Lindsay Community Development Division</u> Contact: <u>Diane Bucaroff</u> Title: <u>Manager</u> Telephone: <u>(559) 562-7117</u> E-Mail: <u>dbucaroff@lindsay.ca.us</u>
2. Agency: <u>City of Porterville Redevelopment Agency</u> Contact: <u>Denise Marchant</u> Title: <u>Development Associate</u> Telephone: <u>(559) 782-7460</u> E-Mail: <u>dmarchant@ci.porterville.ca.us</u>
3. Agency: <u>City of Tulare Redevelopment Agency</u> Contact: <u>Betsy McGovern</u> Title: <u>Project Manager</u> Telephone: <u>(559) 684-4233</u> E-Mail: <u>bmcgovern@ci.tulare.ca.us</u>
4. Agency: _____ Contact: _____ Title: _____ Telephone: _____ E-Mail: _____
5. Agency: _____ Contact: _____ Title: _____ Telephone: _____ E-Mail: _____
6. Agency: _____ Contact: _____ Title: _____ Telephone: _____ E-Mail: _____
7. Agency: _____ Contact: _____ Title: _____ Telephone: _____ E-Mail: _____

PART A – Application Summary Forms

5. Applicant Funding and Legislative Representatives

Lead Agency: County of Tulare

NSP Funding: \$ 2,472,930

Legislative Representatives Information:

	District #	First Name	Last Name
Assembly	30	Danny	Gilmore
Senate	16	Dean	Flores
Congress	21	Devin	Nunes

	District #	First Name	Last Name
Assembly	31	Juan	Arambula
Senate	18	Roy	Ashburn
Congress			

	District #	First Name	Last Name
Assembly	34	Connie	Conway

Include information for all joint applicants in this NSP Application.

1. Joint Applicant: City of Lindsay

NSP Funding: \$ 119,401

Legislative Representatives Information:

	District #	First Name	Last Name
Assembly	34	Connie	Conway
Senate	16	Dean	Flores
Congress	21	Devin	Nunes

	District #	First Name	Last Name
Assembly			
Senate	18	Roy	Ashburn
Congress			

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2. Joint Applicant: City of Porterville NSP Funding: \$ 700,699

Legislative Representatives Information:

	District #	First Name	Last Name
Assembly	30	Danny	Gilmore
Senate	16	Dean	Flores
Congress	21	Devin	Nunes

	District #	First Name	Last Name
Assembly	34	Connie	Conway
Senate	18	Roy	Ashburn
Congress			

3. Joint Applicant: City of Tulare NSP Funding: \$ 804,817

Legislative Representatives Information:

	District #	First Name	Last Name
Assembly	30	Danny	Gilmore
Senate	16	Dean	Flores
Congress	21	Devin	Nunes

	District #	First Name	Last Name
Assembly	34	Connie	Conway
Senate	18	Roy	Asburn
Congress			

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Double-click on the chart below to open Microsoft Excel chart with calculating functions.

Activity Description	Total Activity Budget	Activity Delivery %	Activity Dollars	Activity Delivery Dollars
Financing Mechanisms	\$1,227,275	8.0%	\$1,136,366	\$90,909
Purchase and Rehabilitation	\$1,408,554	19.0%	\$1,183,659	\$224,895
Landbanking	\$337,076	8.0%	\$312,107	\$24,969
Demolition	\$128,250	8.0%	\$118,750	\$9,500
Redevelopment	\$791,800	8.0%	\$733,148	\$58,652
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
GENERAL ADMINISTRATION	\$204,892	5.0%		
TOTAL FUNDING REQUESTED	\$4,097,847			

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As applicable to all proposed activities within this NSP application, please identify the proposed number of **families**, **properties** and/or **housing** units for each activity.

(A) Financing Mechanisms	Proposed Number of Families
Down-Payment Assistance	25
Soft-Seconds	3
Shared-Equity Loans	
Mortgage Write-down Assistance	
Silent Seconds	
Loan Loss Reserves	
Other: <i>(describe)</i>	
Other: <i>(describe)</i>	

(B) Purchase and Rehabilitation	Proposed Number of Properties/ Housing Units			
	Acquisition	Rehabilitation	Sale	Rental
Single-Family	12	12	12	
Multi-Family				

	Proposed Number of Properties/ Housing Units
(C) Landbanking	5
(D) Demolition of Blighted Structures	8
(E) Redevelopment of vacant or blighted structures that have been foreclosed upon	5
Other <i>(please identify)</i>:	

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8. Leverage Sources				
Identify other funding sources for each activity included in this NSP Application. Applicants will not be required to expend these leverage sources; however, periodic reporting of these expenditures will be very important in order for the Department to more accurately report to HUD how NSP funds were leveraged.				
NSP Activity (purchase, residential rehab., homebuyer assistance, sale, etc.)	Use of Funds (fee waivers, staff in-kind, appraisal discount, etc.)	Source of Funds (local, private, State, federal, RDA)	Dollar Amount (\$)	Is there a Commitment for this Leverage? (Yes or No)
Financing Mechanisms	Staff In-Kind	RDA - Tulare County Redevelopment Agency Funds	40,000	Yes
Purchase & Rehabilitation	Staff In-Kind	RDA - Tulare County Redevelopment Agency Funds	20,000	Yes
Redevelopment	Staff In-Kind	RDA - Tulare County Redevelopment Agency Funds	70,000	Yes
TOTALS:			\$130,000	

PART B – Required Certifications and Documentation

The Resolution submitted with this application must:

- ☒ be an **original or certified copy** of the Resolution;
- ☒ authorize submission of the application;
- ☒ clearly identify all activities in the application;
- ☒ clearly define the specific target area(s) for each activity;
- ☒ identify the commitment of any local cash match or leverage that is proposed for any NSP activities;
- ☒ approve the application's contents (total funding requested, all proposed activities, committed leverage, target areas for each activity, etc.);
- ☒ indicate the approval of the NSP Application's content;
- ☒ authorize acceptance of any additional NSP funding that may become available at a later date and indicate the maximum dollar amount that would be accepted;
- ☒ authorize the execution of a standard agreement (and any amendments thereto) with the Department;
- ☒ designate an official (by title) authorized to sign the NSP Application and enter into an agreement with the Department, if funded; and
- ☒ designate persons (by titles) authorized to sign all reports, including Funds Requests and required NSP reports. (It is recommended that more than one person be authorized).

Joint applicants must also adhere to the following:

- ☒ include the authorization for the jurisdictions to submit the joint application and acceptance of the jurisdiction to assume the role of lead agency for the NSP application activities;
- ☒ include an original or certified copy of the Resolution from each joint applicant, authorizing the joint agreement for the NSP funding, and
- ☒ include a copy of the joint agreement which has been signed by all joint applicants. In addition, a subrecipient agreement must also be executed and submitted with the NSP Application if any joint applicants, other than the lead agency, will have a role in the implementation of any NSP activities.
- ☒ if leverage is committed by RDA, a separate RDA resolution is required.

NSP strongly recommends that applicants use the suggested language in the sample Resolution. (See Appendices in this application package.)

Include all appropriate Resolutions immediately after this page.

PART B – Required Certifications and Documentation

All applicants must use the form provided by the State. An original signature is required from the Chief Executive Officer. (Use *blue ink*.)

Applicants must submit the NSP Statement of Assurances form with the NSP Application. If an award is made, the grantee must assume responsibility for compliance with state, federal, and applicable local laws and regulations that apply to the expenditure of state NSP funds.

Program regulations require the applicant to assure that the jurisdiction and all subrecipients will comply with all applicable state and federal requirements. Some requirements pertain to all local NSP/CDBG activities such as audits and procurement standards while others are specific to certain activities, such as relocation law and labor standards.

The Statement of Assurances must be signed by the jurisdiction's Chief Executive Officer, regardless of any signatory designation in the governing body's resolution authorizing submission of the application.

The NSP Statement of Assurances Form begins on the following page.

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

The County of Tulare hereby assures and certifies that:

1. Legal Authority

It possesses the legal authority to apply for the grant and to execute the proposed Neighborhood Stabilization Program (NSP) activities described in the NSP application in accordance with all applicable regulations.

2. Application Authority

Its governing body has duly adopted or passed as an official act or resolution, motion, or similar action authorizing the filing of the application, including all understandings and assurances contained therein, and directing and authorizing the applicant's chief executive officer or other designee to act in connection with the application and to provide such additional information as may be required.

3. Citizen Participation

It has or will comply with all citizen participation requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP. Such requirements include, at a minimum, the following components:

- a. Provides for and encourages citizen participation, with particular emphasis on participation by persons of low-, moderate-, and middle-income who are residents of areas in which NSP funds are proposed to be used, and provides for participation of residents in low-, moderate-, and middle-income neighborhoods as defined by the local jurisdiction;
- b. Provides citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed use of funds, as required by NSP/CDBG regulations, and relating to the actual use of funds under this title;
- c. Provides for technical assistance to groups representative of persons of low-, moderate-, and middle-income that request such assistance in developing proposals with the level and type of assistance to be determined by the grantee;
- d. Provides for public hearings to obtain citizen views and to respond to proposals and questions at all stages of the Neighborhood Stabilization Program. These include at least the development of needs and the review of proposed activities, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodation for the disabled. This shall include one public meeting during the program design and prior to formal amendments. A public hearing shall also be conducted prior to application submittal;

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

- e. Solicits and provides for timely written answers to written complaints and grievances, within 15 working days where practicable; and
 - f. Identifies how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can reasonably be expected to participate.
4. Use of funds in 18 months
It will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using/obligating, as defined in the NSP Notice, all of its grant funds within 12 months of the contract execution date between the California Department of Housing and Community Development and the U.S. Department of Housing and Urban Development.
5. Use NSP funds ≤ 120 of AMI
It will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income. The only exception is for jurisdictions that are awarded State NSP set-aside funds, which must benefit individuals and families whose incomes do not exceed 50 percent of area median income.
6. NEPA Environmental Review
It consents to assume the responsibilities for environmental review and decision-making in order to ensure compliance with NEPA by following the procedures for recipients of block grant funds as set forth in 24 CFR, Part 58, titled "Environmental Review Procedures for Title I Community Development Block Grant Programs." Also included in this requirement is compliance with Executive Order 11988 relating to the evaluation of flood hazards, and Section 102(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) regarding purchase of flood insurance, and the National Historic Preservation Act of 1966 (16 USC 470) and implementing regulations (36 CFR 800.8).
7. CEQA
It consents to assume the role of either Lead Agency as defined by Section 21067 of the California Public Resources Code, or if another agency is or will be designated Lead Agency, it consents to assume the role of Responsible Agency as defined by Section 21069 of the California Public Resources Code, in order to ensure compliance with CEQA.
8. Growth Control
It certifies that there is no plan, ordinance, or other measure in effect which directly limits, by number, the building permits that may be issued for residential construction or the buildable lots which may be developed for residential purposes; or if such a plan, ordinance, or measure is in effect, it will either be rescinded before receiving funds, or it need not be rescinded because:

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NSP STATEMENT OF ASSURANCES

- a. The plan, ordinance, or measure imposes a moratorium on residential construction, to protect the health and safety, for a specified period of time, which will end when the public health and safety is no longer jeopardized; or
 - b. The plan, ordinance, or measure creates agricultural preserves under Chapter 7 (commencing with Section 51200) of Part 2 of Division 1 of Title 5 of the Government Code; or
 - c. The plan, ordinance, or measure was adopted pursuant to a specific requirement of a State or multi-State board, agency, department, or commission; or
 - d. The applicant has an adopted housing element, which the Department has found to be in compliance, unless a final order has been used by a court in which the court determined that it is not in compliance with Article 10.6 of Chapter 3 of Division 1 of Title 7 of the Government Code; or
 - e. The use of the funds applied for in this application is restricted for housing for the targeted income group.
9. Uniform Administrative Requirements
It will comply with the regulations, policies, guidelines, and requirements of OMB Circular Numbers A-87, A-133, A-122, and 24 CFR Part 85, where appropriate, the Housing and Economic Recovery Act of 2008 (HERA) regulations, and the State CDBG regulations.
10. Nondiscrimination
It shall comply with the following regarding nondiscrimination:
- a. Title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.
 - b. Title VIII of the Civil Rights Act of 1968 (Public Law 90-284) as amended; and will administer all programs and activities related to housing and community development in a manner affirmatively furthering fair housing. The grantee must conduct an analysis to identify the impediments to fair housing choice within the jurisdiction(s), take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
 - c. Section 109 of the Housing and Community Development Act of 1974, as amended.

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NSP STATEMENT OF ASSURANCES

- d. Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
 - e. Executive Order 11246, as amended by Executive Orders 11375 and 12086.
 - f. Executive Order 11063, as amended by Executive Order 12259.
 - g. Section 504 of the Rehabilitation Act of 1973 (Public Law 93-112), as amended, and implementing regulations.
 - h. The Age Discrimination Act of 1975 (Public Law 94-135).
 - i. The prospective contractor's signature affixed hereon and dated shall constitute a certification under the penalty of perjury under the laws of the State of California that the applicant has, unless exempted, complied with the nondiscrimination program requirements of Government Code Section 12990 and Title 2, California Code of Regulations, Section 8103.
11. Acquisition and Relocation
It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD. Additionally, the jurisdiction certifies that it will follow the State's residential anti-displacement and relocation assistance plan located in Appendix L of the State's 2005-2010 Consolidated Plan. The Plan can be found at: <http://www.hcd.ca.gov/hpd/hrc/rep/fed/conplan05-10final.pdf>.
12. Labor Standards
It will comply with the following regarding labor standards:
- a. Section 110 of the Housing and Community Development Act of 1974, as amended.
 - b. Section 1720 et seq. of the California Labor Code regarding public works labor standards.
 - c. Davis-Bacon Act as amended (40 U.S.C. 276a) regarding prevailing wage rates.
 - d. Contract Work Hours and Safety Standards Act (40 USC 327-333) regarding overtime compensation.
 - e. Anti-Kickback Act of 1934 (18 USC 874) prohibiting "kickbacks" of wages in federally assisted construction activities.

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13. Architectural Barriers Act
It will comply with the Architectural Barriers Act of 1968 (42 USC 4151) and implementing regulations (24 CFR Part 40-41).
14. Conflict of Interest
It will enforce standards of conduct that govern the performance of its officers, employees, and agents engaged in the administration of contracts funded in whole or in part by the NSP/CDBG Program (Section 7120(d) of the State regulations).
15. Limitations on Political Activities
It will comply with the Hatch Act (5 USC 1501 et seq.) regarding political activity of employees.
16. Anti-lobbying
It will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
17. Lead-Based Paint
It will comply with the Lead-Based Paint Regulations (24 CFR Part 35, subparts A, B, J, K, and R) which prohibits the use of lead-based paint on projects funded by the program.
18. Federal Debarment and Suspension
It will comply with the Federal Debarment and Suspension (24 CFR Part 5) and their principals, or any/all persons, contractors, consultants, businesses, sub-recipients, etc., that are conducting business with the grantee are not presently debarred, proposed for debarment, suspended, declared ineligible, or voluntarily excluded from participation from the covered transaction in any proposal submitted in connection with the covered transaction. Applicants must check the Excluded Parties Listing System at www.epls.gov, print and maintain evidence of the search results. In the event that the search results indicate a prior or current debarment or suspension of the jurisdiction, include the printout in the application.
19. Assessments
It will not attempt to recover any capital costs of public improvements assisted in whole or in part with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. The following exceptions apply:
 - a. If NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or

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NSP STATEMENT OF ASSURANCES

charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

- b. For properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

20. Excessive Force

It has adopted and is enforcing a policy that:

- a. Prohibits the use of excessive force by law enforcement agencies within the jurisdiction(s) against any individuals engaged in non-violent civil rights demonstrations; and
- b. Enforces applicable State and local laws against physically barring entrance to or exit from a facility or location, which is the subject of such non-violent civil rights demonstrations within the jurisdiction(s).

21. Inspection of Grant Activities

It will give HUD, the Comptroller General, the Office of Inspector General, the State Department of Housing and Community Development, or any of their authorized representatives access to and the right to examine all records, books, papers, or documents related to this NSP Application and subsequent standard agreement.

These certifications are made under penalty of perjury under the laws of the State of California.

NAME OF CERTIFYING OFFICIAL: Jean M. Rousseau

TITLE OF CERTIFYING OFFICIAL: County Administrative Officer
(Chief Administrative Executive—enter exact title of person signing)

Signature

June 2, 2009

Date

PART B – Required Certifications and Documentation

3. Compliance with OMB Circular A-133. *This form is required.*

Office of Management and Budget (OMB) Circular A-133 is used pursuant to the Single Audit Act of 1984, P.L. 98-502, and the Single Audit Act Amendments of 1996, P.L. 104-156. It sets forth the standards for obtaining consistency and uniformity among Federal agencies for the audit of states, local governments, and non-profit organizations expending Federal awards. Cities and counties not exempted from the requirements of OMB Circular A-133 must submit their audits to the State Controller. Non-profit organizations not exempted must submit their audits to the California Department of Housing and Community Development.

Pursuant to the requirements of OMB Circular A-133, please check the appropriate statement below and sign the certification at the bottom of the page.

- ☒ The County of Tulare (name of entity) has expended more than \$500,000 in Federal funds in fiscal year 2006-2007 and is required to conduct a single audit or program specific audit for this year in accordance with the provisions of OMB Circular A-133. *(Check the appropriate statement below.)*
- ☒ The audit has been completed and has been submitted to the appropriate control agency. Attached is the acceptance letter from the California State Controller's Office. *(Failure to include the acceptance letter will result in denial and/or withholding of NSP/CDBG funding.)*
- ☐ The audit has not been completed. It is anticipated that the audit will be completed and submitted to the appropriate control agency by: _____ (date). *(NSP funds will not be approved unless compliance is demonstrated in a timely manner.)*
- ☐ The _____ (name of entity) has expended less than \$500,000 in federal funds in fiscal year 2006-2007 and is **exempt** from the requirements of OMB Circular A-133. Non-Federal entities that expend less than \$500,000 a year in Federal awards are exempt from Federal audit requirements for that year, but records must be available for review or audit by appropriate officials of the Federal agency, pass-through entity, and the General Accounting Office.

I certify on behalf of the County of Tulare (name of entity) that the above is a true and accurate statement. I understand that failure to comply with yearly Single Audit requirements will result in denial and/or withholding of NSP/CDBG funding.

Doreen Hutchings, CPA
Printed/Typed Name

Chief Internal Auditor
Title

Signature *(Use blue ink)*

Date signed

PART B – Required Certifications and Documentation

4. Residential Anti-Displacement and Relocation Assistance Plan and Checklist

This checklist is required. In addition, all applicants must submit a copy of their approved Residential Anti-Displacement and Relocation Assistance Plan immediately following this page.

1. Do any of the proposed NSP activity(ies) include acquisition of real property?

☐ No. (If no, go to #3 below)

☒ Yes. If yes, check the appropriate box below and answer questions 2 and 3.

☐ Site Control under option to purchase.

☐ Site is identified but no negotiations have taken place.

☒ Site not identified (Stop here and go to next Section)

2. Will site acquisition require use of eminent domain?

☐ Yes. (see note) ☒ No.

Note: Grantees that are contemplating using NSP funds to assist an acquisition involving an eminent domain action are advised to consult legal counsel before taking action, as this may present problems with the Takings Clause of the Fifth Amendment to the U.S. Constitution and prior Supreme Court rulings.

3. Will the activity involve acquisition or rehabilitation of sites with structures **and** are structures currently occupied?

☐ Yes. The applicant must provide documentation showing that persons in the project have received a General Information Notice and provide a copy of a project-specific relocation plan, which was made public. The plan must address how many persons will be displaced and services and benefits made available.

☒ Unknown at this time. The applicant must ensure that if this answers changes to a "Yes" at any time during program implementation, it will provide follow the procedure outlined above.

☐ No. The applicant must provide documentation of why no person will be displaced (i.e., property being acquired has no structures on it, or structures on the property have been vacant for over 120 days).

Submit a copy of the applicant's approved Residential Anti-Displacement and Relocation Assistance Plan immediately after this page.

Note: Joint applicants must submit multiple plans, if different.

PART B – Required Certifications and Documentation

5. **Growth Control. *This information is required.***

Has the applicant enacted limitations on residential construction that are not establishing agricultural preserves, not imposed by another agency, or not based on a health and safety need?

☐ Yes. If yes, see note below.

☒ No.

NOTE: If the applicant has a General Plan, ordinance, or other measure that directly limits by number either the building permits, which may be issued for residential construction, or buildable lots, which may be developed for residential purposes, and the measure does not meet any of the exceptions found in the Program Regulations, Section 7056 (b)(2)(B), check "Yes" and attach a copy of the measure in this section of the application.

PART B – Required Certifications and Documentation

6. Citizen Participation. *This information is required.*

All NSP Applicants must ensure that proper Public Hearings/Citizen Participation requirements are met. Use this checklist to ensure that all applicable requirements have been met.

- ☒ Public hearing was conducted during the **program design** phase of the application and includes all applicable information. *(Include an affidavit of publication immediately after this form.)*

Note: All applicants are required to have sign-in sheets and meeting minutes, on file, for all NSP public hearings.

- ☒ Public hearing was conducted to **approve submittal** of the application. (It is recommended that this hearing be conducted at least 15 days after the program design phase hearing.) *(Include an affidavit of publication immediately after this form.)*

Note: All applicants are required to have sign-in sheets and meeting minutes, on file, for all NSP public hearings.

- ☒ Public notices announcing the public hearings were published in one or more local newspapers (covering all target areas/cities identified in the application) and contained the required information, as stated in the 2009 NSP NOFA.

- ☒ Sign-in sheets and meeting minutes are available for each public hearing.

- Did the jurisdiction receive written comments during the public hearings process prior to submitting this application?

☐ Yes. If yes, see note below. ☒ No.

Note: If a jurisdiction received written comments as part of the public hearings process prior to submitting the NSP application, a copy of the comments must be submitted with the application. In addition, the jurisdiction's responses must also be included.

Please ensure that the required documentation is included immediately after this page.

PART B – Required Certifications and Documentation

7. Joint Agreement. *This document may be required.*

For the purposes of the State NSP, a Joint Agreement is required as part of an NSP Application on behalf of another jurisdiction or for joint applications. The Department will accept the following types of joint agreements:

1. City/City Joint Recipients within that same county (i.e., two or more contiguous cities); or
2. City/County Joint Recipients (i.e., a county and one or more eligible cities located within the same county).

The Department must accept all executed NSP Joint Agreements. Please refer to Appendix B for guidance on developing joint agreements.

If applicable, please ensure that the required documentation is included immediately after this page.

PART B – Required Certifications and Documentation

8. Section 504 Self-Evaluation. This document is required for each applicant/joint applicant.

Jurisdiction: County of Tulare

Date: _____

AREAS DISCUSSED	PROBLEMS IDENTIFIED	MODIFICATIONS MADE
<p><u>COMMUNICATIONS:</u> Program Publicity</p> <p>Public Notices and ads in newspaper? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Public Service Announcements? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Posters or fliers? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Letters to homeowners in area? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Informational public meetings? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Interpreters, readers, or TDD's available upon request? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Equal Opportunity statement in ads, fliers, and letters? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p>	None identified.	
<p><u>EMPLOYMENT:</u></p> <p>Does the City make reasonable accommodation to known physical or mental limitations of qualified applicants or employees with disabilities? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Pre-employment inquiries and tests do not screen out disabled persons? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p>	None identified.	
<p><u>PROGRAM ACCESSIBILITY:</u></p> <p>Are City/County facilities accessible to and usable by individuals with disabilities (e.g., ramps, space at meetings)? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Disability modifications offered in the rehabilitation program? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Disabled individuals with limited mobility assisted with applications at their homes? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p>	None identified.	
<p><u>ENFORCEMENT - Evaluate how policies meet 504 requirements:</u></p> <p>Statement of Assurances in grant applications? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Non-discrimination clause in deed of trust? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Names of Advisors on Disabled issues: <i>(this is required)</i></p> <p>_____</p>	None identified.	
<p>Does the City/County have procedures for complaints? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Is a log maintained of any complaints? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p>		

Name of Section 504 Coordinator: John Rodriguez

Signature: _____

PART B – Required Certifications and Documentation

9. NEPA Determination of Exemption. *This document is required.*

If the proposed activity will include general administration, engineering, architectural, or other related services prior to project implementation, the jurisdiction must prepare a Determination of Exemption before beginning work on any of these services. (Such services are exempt under 24 CFR Part 58.34 of the federal environmental regulations pertaining to NSP recipients). These regulations can be located at http://edocket.access.gpo.gov/cfr_2007/apr/qtr/pdf/24cfr58.34.pdf.

Statutes and regulations listed at 24 CFR 58.6 must also be addressed for every exempt activity.

The State NSP has adopted HUD's recommended formats for NEPA determinations.

Following this page is the NEPA Determination of Exemption for General Administrative activities only. Applicants must complete the document and secure the required signatures. The completed and signed form must be included with this NSP Application.

For additional exempt activities, please complete separate NEPA Determination of Exemption forms and submit them with this application.

Note: Additional environmental review documents will be required after contract execution for other phases of project implementation.

ENVIRONMENTAL FINDING FORM

NSP Grantee: County of Tulare

NSP Contract #: 2009 Neighborhood Stabilization Program (NSP) Grant and NSP Program Income

Activity (scope of NEPA Activity, e.g. general administration activities, acquisition/rehabilitation, homebuyer assistance for the purchase of foreclosed upon homes): General Administration and Environmental Review Activities

The environmental level of clearance for the NSP project is:

☒ Exempt (24 CFR Part 58.34), or

☐ Categorically excluded not subject to the §58.5 statutes [24 CFR Part 58.35(b)]

Attached documentation:

X HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6

☐ Categorically excluded subject to the §58.5 statutes [24 CFR Part 58.35(a)], but requires no mitigation and has converted to exempt status [24 CFR Part 58.34(a)(12)], or

☐ Categorically excluded subject to the §58.5 statutes [24 CFR Part 58.35(a)], but will require mitigation and, therefore, will not convert.

Attached documentation:

 HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6, and

 Statutory Worksheet, or

 Rehabilitation Environmental Review (RER) Form (tiered environmental reviews only).

RER

Appendix A (Parts 3-6) must be submitted after the project site is identified and before you

proceed with the project. A copy of Appendix A must be kept in the project file.

If the Statutory Worksheet triggers public noticing requirements, also provide:

 Notice of Intent to Request Release of Funds (proof of publication) and

 Request for Release of Funds and Certification (HUD-7015.15 Form)

The RER requires public noticing, also provide:

 Notice of Intent to Request Release of Funds (proof of publication) and

 Request for Release of Funds and Certification (HUD-7015.15 Form)

☐ Environmental Assessment (24 CFR Part 58.36)

Attached documentation:

 HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6

 Environmental Assessment

 Combined Finding of No Significant Impact/Notice of Intent to Request Release of Funds

(proof of publication)

 Request for Release of Funds and Certification (HUD-7015.15 Form)

☐ Environmental Impact Statement (24 CFR Part 58.37)

Attached documentation: Contact NSP Representative.

Date: _____

Certifying Officer-Cynthia Echavarria

(Rev. 8/04)

Certifying Environmental Officer



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448
www.hud.gov

Project Name / Description (General Administration, Acquisition/Rehabilitation, Homebuyer Assistance, etc.):

General Administration and Environmental Review Activities for, and funded by, the 2009 Neighborhood Stabilization Program (NSP) Grant and NSP Program Income.

Level of Environmental Review:

Exempt per 24 CFR 58.34(a)(1) and (3)

(Exempt per 24 CFR 58.34, Categorically excluded not subject to statutes per § 58.35(b), Categorically excluded subject to statutes per § 58.35(a), Environmental Assessment per § 58.36, or EIS per 40 CFR 1500)

STATUTES and REGULATIONS listed at 24 CFR 58.6

FLOOD INSURANCE / FLOOD DISASTER PROTECTION ACT

1. Does the project involve the acquisition (including homebuyer loans), construction or rehabilitation of structures, buildings or mobile homes?

☒ **No;** flood insurance is not required. The review of this factor is completed.

☐ **Yes;** continue.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

☐ **No.** Source Document (FEMA/FIRM floodplain zone designation, panel number, date):
_____(Factor review completed).

☐ **Yes.** Source Document (FEMA/FIRM floodplain zone designation, panel number, date):
_____(Continue review).

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

☐ **Yes** - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the project, in the amount of the total project cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

☐ **No (Federal assistance may not be used in the Special Flood Hazards Area).**

COASTAL BARRIERS RESOURCES ACT

1. Is the project located in a coastal barrier resource area? (See www.fema.gov/nfip/cobra.shtm).

(X) No

There are no Coastal Barrier Resources on the U.S. West Coast.
(This element is completed).

AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

1. Does the project involve the sale or acquisition of existing property within a Civil Airport's Runway Clear Zone, Approach Protection Zone or a Military Installation's Clear Zone?

(X) No

Cite Source Document, page:

The proposed activities do not involve the sale or acquisition of existing property within a Civil Airport's Runway Clear Zone, Approach Protection Zone or a Military Installation's Clear Zone.

Project complies with 24 CFR 51.303(a)(3).

() Yes; **Disclosure statement must be provided** to buyer and a copy of the signed disclosure statement must be maintained in this Environmental Review Record.

Preparer Signature

Karen Saucedo, Community Development Specialist

Preparer Name /Date (Resource Management Agency, Community Development & Redevelopment Division)

Responsible Entity Official Signature

Cynthia Echavarria, Certifying Environmental Officer

Responsible Entity Title/ Date (Resource Management Agency, Countywide Planning Division)

PART B – Required Certifications and Documentation

California Department of Housing and Community Development
Neighborhood Stabilization Program (NSP)



NEPA Determination of Exemption

Grantee: County of Tulare

Grant Number: 2009 NSP Grant and NSP
Program Income

Except for the applicable requirements of §58.6, the responsible entity does not have to comply with other provisions of law or authorities cited in §58.5. Below, please check the applicable activity(ies) to be implemented, which are considered exempt per §58.34(a):

- ☐ (1) Tenant-based rental assistance;
- ☐ (2) Environmental and other studies, resource identification and the development of plans and strategies;
- ☐ (3) Information and financial services;
- ☐ (4) Administrative and management activities;
- ☒ (5) Public services - homebuyer counseling for participants purchasing homes in the unincorporated areas of Tulare County and within the cities of Dinuba, Farmersville, Lindsay, Porterville and Tulare;
- ☐ (6) Inspections and testing of properties for hazards or defects;
- ☐ (7) Purchase of insurance;
- ☐ (8) Purchase of tools;
- ☐ (9) Engineering or design costs;
- ☐ (10) Technical assistance and training;
- ☐ (11) Assistance for temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair or restoration activities necessary only to control or arrest the effects from disasters, imminent threats or physical deterioration;
- ☐ (12) Payment of principal and interest on loans made or obligations guaranteed by HUD;
- ☐ (13) Any of the categorical exclusions listed in §58.35(a) provided that there are no circumstances that require compliance with any other Federal laws and authorities cited in §58.5. (This is determined by completing the site-specific *Statutory Worksheet* form, which identifies the status of ALL compliance factors as "A".)

Statutes and Regulations listed at §58.6 - Other Requirements

A. FLOOD INSURANCE / FLOOD DISASTER PROTECTION ACT

- (1) Does the project involve the acquisition, construction or rehabilitation of structures, buildings or mobile homes?
 - ☒ No. Flood insurance is not required. The review of this factor is completed. *Skip to Section B. Coastal Barriers Resources Act.*
 - ☐ Yes. *Continue to question 2.*
- (2) Is the structure or part of the structure located in a FEMA-designated Special Flood Hazard Area?
 - ☐ No. Cite Source Document (FEMA/FIRM floodplain zone designation, map panel number, date or other credible source). _____
Flood insurance is not required. The review of this factor is completed. *Skip to Section B. Coastal Barriers Resources Act.*
 - ☐ Yes. Cite Source Document (FEMA/FIRM floodplain zone designation, map panel number, etc.). _____
Continue to question 3.
- (3) Is the community participating in the National Flood Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

PART B – Required Certifications and Documentation

- ☐ Yes. Flood insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the project in the amount of the total project cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.
- ☐ No. **[Federal assistance may not be used in the Special Flood Hazards Area.]**

B. COASTAL BARRIERS RESOURCES ACT

(1) Does the project involve any one of the following uses of Federal assistance:

- acquisition, construction, repair, improvement or rehabilitation of public facilities;
- acquisition, construction, repair, improvement or rehabilitation of residential or non-residential structures;
- flood insurance for new or substantially improved structures;
- erosion control or stabilization of inlet, shoreline or inshore areas?

- ☒ No. Cite Source Documentation. The proposed activities do not involve any of the uses listed in Section B. (1).
The review of this factor is completed. **Skip to Section C. Airport Runway Clear Zones and Clear Zones Disclosures.**

☐ Yes. *Continue to question 2.*

(2) Is the project in an area along the Atlantic Coast, Gulf of Mexico, or Great Lakes?

- ☒ No. Cite Source Documentation. There are no Coastal Barrier Resources on the U.S. West Coast. The review of this factor is completed. **Skip to Section C. Airport Runway Clear Zones and Clear Zones Disclosures.**

☐ Yes. *Continue to question 3.*

(3) Is the project located in a coastal barrier resource designated on a FEMA map?

- ☐ No. Cite Source Documentation. _____
The review of this factor is completed. **Skip to Section C. Airport Runway Clear Zones and Clear Zones Disclosures.**

☐ Yes. **[Federal assistance may not be used in such an area.]**

C. AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

(1) Does the project involve the sale or acquisition of an existing building or property within a Civil Airport's Runway Clear Zone, Approach Protection Zone or a Military Installation's Clear Zone?

- ☒ No. Cite Source Documentation. The proposed activities do not involve the sale or acquisition of an existing building or property within a Civil Airport's Runway Clear Zone.
Project complies with 24 CFR 51.303(a)(3). The review of this factor is completed.

☐ Yes. **Disclosure statement must be provided** to buyer and a copy of the signed disclosure statement must be maintained in this project's Environmental Review Record [24 CFR 51.303(a)(3)].

_____ Preparer Signature	Karen Saucedo _____ Preparer Name	_____ Date
_____ Responsible Entity Official's Signature	Certifying Environmental Officer _____ Title	_____ Date

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity).
Check only one eligible category and identify all applicable uses within that category. (Please see the NOFA for detailed descriptions and limitations of these uses.)

☒ **Financing Mechanisms**

(check all proposed uses under this category)

☒ Soft Seconds

☒ Down Payment Assistance

☐ Mortgage Write-Down

☐ Loan Loss Reserves

☐ Shared Equity Loans

☐ Other: _____

☐ **Foreclosed Homes/Residential Properties**

(check all proposed uses under this category)

☐ Acquisition

☐ Rehabilitation

☐ Rental

☐ Sale

☐ Homebuyer Counseling

☐ **Landbanking** (of foreclosed homes)

(check all proposed uses under this category)

☐ Acquisition

☐ Landbanking

☐ Maintenance

☐ **Demolition** (of structures that are blighted and pose a threat to human health, safety, and public welfare)

☐ **Redevelopment** (of vacant or demolished properties)

(check all proposed uses under this category)

☐ Acquisition

☐ Redevelopment

☐ Rental

☐ Sale

☐ New Construction

☐ Other: (describe) _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Direct Homeownership Assistance	\$1,336,366
Activity Delivery	<u>90,909</u>
Total	\$1,227,275

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

Despite the drop in the housing market, housing values have not reached levels of affordability for many low-income families due to the lack of an adequate income to qualify for a mortgage. Secondary financing provides financial resources needed to fill the gap between what the buyer's qualification amount from a Primary Lender and the cost of the unit to ensure affordability.

For these the reasons, it is proposed that the participating jurisdictions will address this need by providing financing opportunities to income qualified purchasers. These opportunities will be in the form of Soft Seconds and Down Payment Assistance. With these financial products, the participating jurisdictions will be making homeownership more realistic and affordable for individuals of low and moderate income.

4. Areas of Greatest Need.
Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

Unincorporated communities within the County of Tulare hardest hit by the foreclosure crisis lay within the 93647 and 93615 ZIP codes. Isolated from many services and job markets, these communities face unique challenges. Primarily occupied by farm workers who have chosen the area as their home because of the affordability of housing and proximity to their work, these communities have been severely negatively affected by the recent housing crisis.

Foreclosures in the County have increased the amount of abandoned housing units, which further contributes to the deterioration of these communities and promotes illegal activity; making neighborhoods increasingly unsafe. By focusing on these areas and converting abandoned units into homeownership units, the participating jurisdictions hope to stabilize and improve the area by encouraging community investment.

Part C – NSP Activity Detail

- a. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

Dinuba, Farmersville, Porterville, Tulare, Orosi

Foreclosed properties are widespread throughout communities, making it hard to identify a specific area; however, based on the number of foreclosures, we propose to focus on unincorporated areas of Tulare County located in the 93647 and 93615 zip codes. These areas hold the largest number of foreclosures with 52 REO properties located within the 93647 zip code and 21 REO properties within the 93615 zip code, both of which include the unincorporated communities of Cutler and Orosi.

- a. Identify the data sources that were used to develop the methodology.
Attach documentation.

HUD.gov, Reality Track,

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

Recorded loan documents will all include HOME Affordability Provisions as cited in the Code of Federal Regulations, Homeownership at 24 CFR 92.254 and Rental Housing at 24 CFR 92.252.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	28			28

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- a. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- b. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

☐ Jurisdiction
 ☐ Consultant
 ☒ Combination of jurisdiction/consultant

OR

☐ Another unit of local government
 ☐ Another public agency
 ☐ Non-profit
☐ For-profit
 ☐ Faith-based organization
 ☐ Other: _____

- a. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	Self Help Enterprises
Contact Person:	Denise Fletcher
Contact Title:	Program Director for Housing Rehabilitation and Homebuyer Services
Address:	8445 W. Elowin Court
City/State/Zip	Visalia, CA 93290
Telephone:	(559) 651-1000, ext. 650
E-Mail Address:	denisef@selfhelpenterprises.org
FAX Number:	(559) 651-3634

Part C – NSP Activity Detail

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Organization/Agency:	City of Porterville
Contact Person:	Denise Marchant
Contact Title:	Development Associate
Address:	291 N. Main Street
City/State/Zip	Porterville, CA 93257
Telephone:	(559) 562-7117
E-Mail Address:	dmarchant@ci.porterville.ca.us
FAX Number:	(559) 781-6437

Organization/Agency:	City of Tulare
Contact Person:	Betsy McGovern
Contact Title:	Project Manager
Address:	411 E. Kern Ave
City/State/Zip	Tulare, CA 93274
Telephone:	(559) 684-4233
E-Mail Address:	bmcgovern@ci.tulare.ca.us
FAX Number:	(559) 685-5631

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

County of Tulare – The County has successfully implemented housing assistance grants since 1978. To date, a total of 760 households received Housing Rehabilitation Assistance, and 67 households received homebuyer assistance, totaling \$ 20,585,997. County also services a loan portfolio of 337 currently active loans.

City of Porterville – The City of Porterville has been administering Homebuyer Assistance Programs since the early 1990s. To date, the City of Porterville has processed over 140 First Time Low Income Homebuyer loans using CDBG, HOME, BEGIN, CalHome and Redevelopment Housing Funds. The City of Porterville is also administering an Owner Occupied Housing Rehabilitation Program. Since 2001, the City has assisted approximately 40 rehab projects, ranging from minor to substantial rehabilitation. City staff also has extensive experience in land acquisition for housing projects and Redevelopment projects. Projects range from single family homes to infrastructure improvements for entire neighborhoods. Staff has experience in relocation of tenants and businesses and demolition of houses and commercial buildings.

City of Tulare – The City of Tulare's Redevelopment Agency Staff administers housing assistance programs, such as CDBG, HOME, and CalHome. The Agency has participated in four multi-family projects with public, private and non-profit developers. To date, over 184 housing units have been constructed for farm laborers, low-income families, and elderly persons. Staff has been administering the HOME program since 1993, and to date, 364 households have received secondary financing for down-payment and closing cost assistance. The Agency has been administering a housing rehabilitation program since 1975, and over 133 multi- and single-family units have been rehabilitated. Staff also has experience with acquisition/relocation/demolition projects and has completed 9 homes in this category.

Self Help Enterprises, Inc. (SHE) – City of Dinuba, City of Farmersville - Self-Help Enterprises has been administering housing acquisition programs throughout the San Joaquin Valley since 1994. To date, SHE has assisted 1,256 families to purchase homes through down payment assistance programs. SHE is also one of only two HUD-approved housing counseling agencies in Tulare County. SHE staff provides Homeownership Counseling and Education and Foreclosure Counseling in English and Spanish.

Part C – NSP Activity Detail

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Down Payment Assistance	7/1/09	3/31/10	9
Soft Seconds	7/1/09	3/31/10	9

Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Financing Mechanisms

1. PROJECTED USED/OBLIGATED MILESTONE CHART.

PROJECTED USED/OBLIGATED MILESTONE CHART:
List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- NOTE:
- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
 - 100 percent of all NSP funds must be used/obligated by March 31, 2010.

Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Financing Mechanisms

2. PROJECTED EXPENDITURE MILESTONE CHART.

PROJECTED EXPENDITURE MILESTONE STATE:
List all major tasks. Identify when funds are projected to be expended for those activities and the dollar amount projected to be expended. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 100 percent of all NSP funding must be expended by September 30, 2011.

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity).
Check only one eligible category and identify all applicable uses within that category. (Please see the NOFA for detailed descriptions and limitations of these uses.)

☐ **Financing Mechanisms**

(check all proposed uses under this category)

☐ Soft Seconds

☐ Down Payment Assistance

☐ Mortgage Write-Down

☐ Loan Loss Reserves

☐ Shared Equity Loans

☐ Other: _____

☒ **Foreclosed Homes/Residential Properties**

(check all proposed uses under this category)

☒ Acquisition

☒ Rehabilitation

☐ Rental

☒ Sale

☒ Homebuyer Counseling

☐ **Landbanking** (of foreclosed homes)

(check all proposed uses under this category)

☐ Acquisition

☐ Landbanking

☐ Maintenance

☐ **Demolition** (of structures that are blighted and pose a threat to human health, safety, and public welfare)

☐ **Redevelopment** (of vacant or demolished properties)

(check all proposed uses under this category)

☐ Acquisition

☐ Redevelopment

☐ Rental

☐ Sale

☐ New Construction

☐ Other: (describe) _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Purchase & Rehabilitate	\$1,183,659
Activity Delivery	224,895
Total	\$1,408,554

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

Despite the drop in the housing market, housing values have not reached levels of affordability for many low-income families due to the lack of an adequate income to qualify for a mortgage. Efforts are needed to address declining property values, variable rate mortgages, and increasing foreclosure rates.

For these the reasons, it is proposed that the participating jurisdictions will address this need by acquiring, rehabilitating, selling, and providing homebuyer counseling to income qualified participants. These activities will provide direct investment in the housing stock of the most affected areas of the County and will prevent further foreclosures.

4. Areas of Greatest Need.
Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

Unincorporated communities within the County of Tulare hardest hit by the foreclosure crisis lay within the 93647 and 93615 ZIP codes. Isolated from many services and job markets, these communities face unique challenges. Primarily occupied by farm workers who have chosen the area as their home because of the affordability of housing and proximity to their work, these communities have been severely negatively affected by the recent housing crisis.

Foreclosures in the County have increased the amount of abandoned housing units, which further contributes to the deterioration of these communities and promotes illegal activity; making neighborhoods increasingly unsafe. By focusing on these areas and converting abandoned units into homeownership units, the participating jurisdictions hope to stabilize and improve the area by encouraging community investment.

- a. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

Part C – NSP Activity Detail

In this application, the map is located on page _____.

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

Foreclosed properties are widespread throughout communities, making it hard to identify a specific area; however, based on the number of foreclosures, we propose to focus on unincorporated areas of Tulare County located in the 93647 and 93615 zip codes. These areas hold the largest number of foreclosures with 52 REO properties located within the 93647 zip code and 21 REO properties within the 93615 zip code, both of which include the unincorporated communities of Cutler and Orosi.

- b. Identify the data sources that were used to develop the methodology.
Attach documentation.

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

Recorded loan documents will all include HOME Affordability Provisions as sited in the Code of Federal Regulations, Homeownership at 24 CFR 92.254 and Rental Housing at 24 CFR 92.252.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	12			12

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- c. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- d. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

☐ Jurisdiction

 ☐ Consultant

 ☒ Combination of jurisdiction/consultant

OR

☐ Another unit of local government

 ☐ Another public agency

 ☐ Non-profit
☐ For-profit

 ☐ Faith-based organization

 ☐ Other: _____

- b. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	Community Services & Employment Training, Inc. (CSET)
Contact Person:	Frank Ruiz
Contact Title:	Community Initiatives Director
Address:	312 NW 3rd Avenue
City/State/Zip	Visalia, CA 93291
Telephone:	(559) 732-4194
E-Mail Address:	frank.ruiz@cset.org
FAX Number:	(559) 732-0233

Part C – NSP Activity Detail

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Organization/Agency:	City of Lindsay
Contact Person:	Diane Bucaroff
Contact Title:	Community Development Director
Address:	P.O. Box 369
City/State/Zip	Lindsay, CA 93247
Telephone:	(559) 562-7117, ext. 650
E-Mail Address:	dbucaroff@lindsay.ca.us
FAX Number:	(559) 562-7117

Organization/Agency:	City of Porterville
Contact Person:	Denise Marchant
Contact Title:	Development Associate
Address:	291 N. Main St.
City/State/Zip	Porterville, CA 93257
Telephone:	(559) 562-7117
E-Mail Address:	dmarchant@ci.porterville.ca.us
FAX Number:	(559) 781-7830

Part C – NSP Activity Detail

Organization/Agency:	City of Tulare
Contact Person:	Betsy McGovern
Contact Title:	Project Manager
Address:	411 E. Kern Ave
City/State/Zip	Tulare, CA 93274
Telephone:	(559) 684-4233
E-Mail Address:	<u>bmcgovern@ci.tulare.ca.us</u>
FAX Number:	(559) 685-5631

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

County of Tulare – The County has successfully implemented housing assistance grants since 1978. To date, a total of 760 households received Housing Rehabilitation Assistance, and 67 households received homebuyer assistance, totaling \$ 20,585,997. County also services a loan portfolio of 337 currently active loans.

City of Lindsay – The City of Lindsay has been administering housing assistance grants for over 22 years through CDBG, HOME and CalHome grants. To date, the City of Lindsay has assisted 236 households with Rehab loans, and 261 households received homebuyer assistance. City staff are experienced with loan servicing, monitoring and reporting, as well as underwriting of housing and economic development loans.

City of Porterville – The City of Porterville has been administering Homebuyer Assistance Programs since the early 1990s. To date, the City of Porterville has processed over 140 First Time Low Income Homebuyer loans using CDBG, HOME, BEGIN, CalHome and Redevelopment Housing Funds. The City of Porterville is also administering an Owner Occupied Housing Rehabilitation Program. Since 2001, the City has assisted approximately 40 rehab projects, ranging from minor to substantial rehabilitation. City staff also has extensive experience in land acquisition for housing projects and Redevelopment projects. Projects range from single family homes to infrastructure improvements for entire neighborhoods. Staff has experience in relocation of tenants and businesses and demolition of houses and commercial buildings.

City of Tulare – The City of Tulare's Redevelopment Agency Staff administers housing assistance programs, such as CDBG, HOME, and CalHome. The Agency has participated in four multi-family projects with public, private and non-profit developers. To date, over 184 housing units have been constructed for farm laborers, low-income families, and elderly persons. Staff has been administering the HOME program since 1993, and to date, 364 households have received secondary financing for down-payment and closing cost assistance. The Agency has been administering a housing rehabilitation program since 1975, and over 133 multi- and single-family units have been rehabilitated. Staff also has experience with acquisition/relocation/demolition projects and has completed 9 homes in this category.

Part C – NSP Activity Detail

Community Services and Employment Training, Inc. (CSET) – Between 2006 and 2009, CSET has implemented Homebuyer Assistance Programs under HOME and CalHome for the City of Visalia. A total of 19 families received assistance. CSET also administers the Senior Home Repair Program, with a total of 1,949 repairs completed between 2006 and 2008.

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Acquisition	7/1/09	6/30/2013	48
Rehabilitation	7/1/09	6/30/2013	48
Rental	7/1/09	6/30/2013	48
Sale	7/1/09	6/30/2013	48
Homebuyer Counseling	7/1/09	6/30/2013	48

Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Foreclosed Homes/Residential Properties

3. PROJECTED USED/OBLIGATED MILESTONE CHART.

PROJECTED OBLIGATED INCOME STATE: List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
- 100 percent of all NSP funds must be used/obligated by March 31, 2010.

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity).
Check only one eligible category and identify all applicable uses within that category. (Please see the NOFA for detailed descriptions and limitations of these uses.)

☐ **Financing Mechanisms**

(check all proposed uses under this category)

☐ Soft Seconds

☐ Down Payment Assistance

☐ Mortgage Write-Down

☐ Loan Loss Reserves

☐ Shared Equity Loans

☐ Other: _____

☐ **Foreclosed Homes/Residential Properties**

(check all proposed uses under this category)

☐ Acquisition

☐ Rehabilitation

☐ Rental

☐ Sale

☐ Homebuyer Counseling

☒ **Landbanking** (of foreclosed homes)

(check all proposed uses under this category)

☒ Acquisition

☒ Landbanking

☐ Maintenance

☐ **Demolition** (of structures that are blighted and pose a threat to human health, safety, and public welfare)

☐ **Redevelopment** (of vacant or demolished properties)

(check all proposed uses under this category)

☐ Acquisition

☐ Redevelopment

☐ Rental

☐ Sale

☐ New Construction

☐ **Other: (describe)**

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Direct Homeownership Assistance	\$312,107
Activity Delivery	<u>24,9690</u>
Total	\$337,076

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

The number of foreclosed properties in the County has dramatically increased in the past twelve months due to the housing crisis. Each participating jurisdiction is confronted with increasing rates of foreclosures and abandoned properties. It is proposed that Landbanking be used as a way to address these housing issues.

To that end, the City of Tulare will be acquiring properties which will be demolished and redeveloped for affordable housing. The City of Porterville will be demolishing existing structures and preparing them for housing development. Porterville is also considering other vacant properties for development of a public facility.

4. Areas of Greatest Need.
Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

The City of Tulare has identified 633 Santa Clara and 530 South H Street as potential landbanking properties.

The City of Porterville has identified the following condemned properties: 425-427 South A St., 338 N. Roche Ave, 251 N. Villa St., and 1040 N. Lime St.

Unincorporated communities within the County of Tulare hardest hit by the foreclosure crisis lay within the 93647 and 93615 ZIP codes. Isolated from many services and job markets, these communities face unique challenges. Primarily occupied by farm workers who have chosen the area as their home because of the affordability of housing and proximity to their work, these communities have been severely negatively affected by the recent housing crisis.

Foreclosures in the County have increased the amount of abandoned housing units, which further contributes to the deterioration of these communities and promotes illegal activity; making neighborhoods

Part C – NSP Activity Detail

increasingly unsafe. By focusing on these areas and converting abandoned units into homeownership units, the participating jurisdictions hope to stabilize and improve the area by encouraging community investment.

- c. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

The City of Tulare used two local realtors, Mari Everett, of Coldwell Banker Choboian Real Estate, (559)686-8591, and Sandra Stover, of ReMax Realty (559)901-4115. Both realtors provided the City of Tulare with listings of REO homes in Tulare. Staff also used www.wellsfargo.com and www.fanniemae.com. Along with those resources, staff also received information from the City's Building Inspector and Code Enforcement Officer who provided addresses of foreclosed upon and abandoned homes in Tulare.

The City of Porterville worked with local realtors, Vickie Hildreth, Rick Conway, and Rhonda Belcher to determine the target areas. Staff also used ForeclosureRadar.com and ZipRealty.com, as well as information from Code Enforcement and their Building Division.

Foreclosed properties are widespread throughout communities, making it hard to identify a specific area; however, based on the number of foreclosures, we propose to focus on unincorporated areas of Tulare County located in the 93647 and 93615 zip codes. These areas hold the largest number of foreclosures with 52 REO properties located within the 93647 zip code and 21 REO properties within the 93615 zip code, both of which include the unincorporated communities of Cutler and Orosi.

- d. Identify the data sources that were used to develop the methodology.
Attach documentation.

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

Recorded loan documents will all include HOME Affordability Provisions as cited in the Code of Federal Regulations, Homeownership at 24 CFR 92.254 and Rental Housing at 24 CFR 92.252.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	5			5

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- e. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- f. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

☒ Jurisdiction
 ☐ Consultant
 ☐ Combination of jurisdiction/consultant

OR

☐ Another unit of local government
 ☐ Another public agency
 ☐ Non-profit

☐ For-profit
 ☐ Faith-based organization
 ☐ Other: _____

- c. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	City of Porterville
Contact Person:	Denise Marchant
Contact Title:	Development Associate
Address:	291 N. Main St.
City/State/Zip	Porterville, CA 93257
Telephone:	(559) 562-7117
E-Mail Address:	dmarchant@ci.porterville.ca.us
FAX Number:	(559) 781-6437

Organization/Agency:	City of Tulare
Contact Person:	Betsy McGovern
Contact Title:	Project Manager
Address:	411 E. Kern Ave
City/State/Zip	Tulare, CA 93274

Part C – NSP Activity Detail

Telephone:	(559) 684-4233
E-Mail Address:	<u>bmcgovern@ci.tulare.ca.us</u>
FAX Number:	(559) 685-5631

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

City of Porterville – The City of Porterville has been administering Homebuyer Assistance Programs since the early 1990s. To date, the City of Porterville has processed over 140 First Time Low Income Homebuyer loans using CDBG, HOME, BEGIN, CalHome and Redevelopment Housing Funds. The City of Porterville is also administering an Owner Occupied Housing Rehabilitation Program. Since 2001, the City has assisted approximately 40 rehab projects, ranging from minor to substantial rehabilitation. City staff also has extensive experience in land acquisition for housing projects and Redevelopment projects. Projects range from single family homes to infrastructure improvements for entire neighborhoods. Staff has experience in relocation of tenants and businesses and demolition of houses and commercial buildings.

City of Tulare – The City of Tulare's Redevelopment Agency Staff administers housing assistance programs, such as CDBG, HOME, and CalHome. The Agency has participated in four multi-family projects with public, private and non-profit developers. To date, over 184 housing units have been constructed for farm laborers, low-income families, and elderly persons. Staff has been administering the HOME program since 1993, and to date, 364 households have received secondary financing for down-payment and closing cost assistance. The Agency has been administering a housing rehabilitation program since 1975, and over 133 multi- and single-family units have been rehabilitated. Staff also has experience with acquisition/relocation/demolition projects and has completed 9 homes in this category.

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Acquisition	7/1/09	6/30/2013	48
Landbanking	7/1/09	6/30/2013	48

Part C – NSP Activity Detail

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Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Landbanking

5. PROJECTED USED/OBLIGATED MILESTONE CHART.

PROJECTED USED/OBLIGATED MILESTONE CHART:
List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
- 100 percent of all NSP funds must be used/obligated by March 31, 2010.

Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Landbanking

6. PROJECTED EXPENDITURE MILESTONE CHART:

6. PROJECTED CAPITAL NEEDS - ONE PART.
List all major tasks. Identify when funds are projected to be expended for those activities and the dollar amount projected to be expended. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 100 percent of all NSP funding must be expended by September 30, 2011.

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity).
Check only one eligible category and identify all applicable uses within that category. (Please see the NOFA for detailed descriptions and limitations of these uses.)

☐ **Financing Mechanisms**

(check all proposed uses under this category)

☐ Soft Seconds

☐ Down Payment Assistance

☐ Mortgage Write-Down

☐ Loan Loss Reserves

☐ Shared Equity Loans

☐ Other: _____

☐ **Foreclosed Homes/Residential Properties**

(check all proposed uses under this category)

☐ Acquisition

☐ Rehabilitation

☐ Rental

☐ Sale

☐ Homebuyer Counseling

☐ **Landbanking** (of foreclosed homes)

(check all proposed uses under this category)

☐ Acquisition

☐ Landbanking

☐ Maintenance

☒ **Demolition** (of structures that are blighted and pose a threat to human health, safety, and public welfare)

☐ **Redevelopment** (of vacant or demolished properties)

(check all proposed uses under this category)

☐ Acquisition

☐ Redevelopment

☐ Rental

☐ Sale

☐ New Construction

☐ Other: (describe) _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Direct Homeownership Assistance	\$118,750
Activity Delivery	<u>9,500</u>
Total	\$128,250

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

The City of Tulare plans on demolishing blighted structures within the neighborhoods that have Code Enforcement and Health and Safety citations. The City will also use funds to demolish blighted structures that are purchased by the City in order to rebuild affordable housing in neighborhoods. The City has identified 124 South H Street, A, B, C, & D as a potential property for demolition.

4. Areas of Greatest Need.
Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

The City of Tulare used two local realtors, Mari Everett, of Coldwell Banker Choboian Real Estate, (559)686-8591, and Sandra Stover, of ReMax Realty (559)901-4115. Both realtors provided the City of Tulare with listings of REO homes in Tulare. Staff also used www.wellsfargo.com and www.fanniemae.com. Along with those resources, staff also received information from the City's Building Inspector and Code Enforcement Officer who provided addresses of foreclosed upon and abandoned homes in Tulare.

- e. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

5. Determination of Greatest Need.
Please describe the methodology that was used to determine the areas(s) of greatest need.

Foreclosed properties are widespread throughout communities, making it hard to identify a specific area; however, based on the number of foreclosures, we propose to focus on unincorporated areas of Tulare County located in the 93647 and 93615 zip codes. These areas hold the largest number of foreclosures with 52 REO properties located within the

Part C – NSP Activity Detail

93647 zip code and 21 REO properties within the 93615 zip code, both of which include the unincorporated communities of Cutler and Orosi.

f. Identify the data sources that were used to develop the methodology. *Attach documentation.*

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

Recorded loan documents will all include HOME Affordability Provisions as sited in the Code of Federal Regulations, Homeownership at 24 CFR 92.254 and Rental Housing at 24 CFR 92.252.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	8			8

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- g. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- h. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

☒ Jurisdiction
 ☐ Consultant
 ☐ Combination of jurisdiction/consultant

OR

☐ Another unit of local government
 ☐ Another public agency
 ☐ Non-profit
☐ For-profit
 ☐ Faith-based organization
 ☐ Other: _____

- d. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	City of Porterville
Contact Person:	Denise Marchant
Contact Title:	Development Associate
Address:	591 N. Main St.
City/State/Zip	Porterville, CA 93257
Telephone:	(559) 562-7117
E-Mail Address:	<u>dmarchant@ci.porterville.ca.us</u>
FAX Number:	(559) 781-6437

Organization/Agency:	City of Tulare
Contact Person:	Betsy McGovern
Contact Title:	Project Manager
Address:	411 E. Kern Ave
City/State/Zip	Tulare, CA 93274

Part C – NSP Activity Detail

Telephone:	(559) 684-4233
E-Mail Address:	<u>bmcgovern@ci.tulare.ca.us</u>
FAX Number:	(559) 685-5631

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

City of Porterville – The City of Porterville has been administering Homebuyer Assistance Programs since the early 1990s. To date, the City of Porterville has processed over 140 First Time Low Income Homebuyer loans using CDBG, HOME, BEGIN, CalHome and Redevelopment Housing Funds. The City of Porterville is also administering an Owner Occupied Housing Rehabilitation Program. Since 2001, the City has assisted approximately 40 rehab projects, ranging from minor to substantial rehabilitation. City staff also has extensive experience in land acquisition for housing projects and Redevelopment projects. Projects range from single family homes to infrastructure improvements for entire neighborhoods. Staff has experience in relocation of tenants and businesses and demolition of houses and commercial buildings.

City of Tulare – The City of Tulare's Redevelopment Agency Staff administers housing assistance programs, such as CDBG, HOME, and CalHome. The Agency has participated in four multi-family projects with public, private and non-profit developers. To date, over 184 housing units have been constructed for farm laborers, low-income families, and elderly persons. Staff has been administering the HOME program since 1993, and to date, 364 households have received secondary financing for down-payment and closing cost assistance. The Agency has been administering a housing rehabilitation program since 1975, and over 133 multi- and single-family units have been rehabilitated. Staff also has experience with acquisition/relocation/demolition projects and has completed 9 homes in this category.

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Demolition	7/1/09	6/30/2013	48

Part C – NSP Activity Detail

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Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Demolition

7. PROJECTED USED/OBLIGATED MILESTONE CHART:

PROJECTED OBLIGATED MILESTONE START: List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
- 100 percent of all NSP funds must be used/obligated by March 31, 2010.

Part C – NSP Activity Detail

Activity: Demolition

8. PROJECTED EXPENDITURE MILESTONE CHART.
List all major tasks. Identify when funds are projected to be expended for those activities and the dollar amount projected to be expended. (Do NOT include general administrative costs.)

[illegible]

- 100 percent of all NSP funding must be expended by September 30, 2011.

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity).
Check only one eligible category and identify all applicable uses within that category. (Please see the NOFA for detailed descriptions and limitations of these uses.)

☐ **Financing Mechanisms**

(check all proposed uses under this category)

☐ Soft Seconds

☐ Down Payment Assistance

☐ Mortgage Write-Down

☐ Loan Loss Reserves

☐ Shared Equity Loans

☐ Other: _____

☐ **Foreclosed Homes/Residential Properties**

(check all proposed uses under this category)

☐ Acquisition

☐ Rehabilitation

☐ Rental

☐ Sale

☐ Homebuyer Counseling

☐ **Landbanking** (of foreclosed homes)

(check all proposed uses under this category)

☐ Acquisition

☐ Landbanking

☐ Maintenance

☐ **Demolition** (of structures that are blighted and pose a threat to human health, safety, and public welfare)

☒ **Redevelopment** (of vacant or demolished properties)

(check all proposed uses under this category)

☒ Acquisition

☒ Redevelopment

☒ Rental

☒ Sale

☒ New Construction

☐ Other: (describe) _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Direct Homeownership Assistance	\$733,148
Activity Delivery	<u>58,652</u>
Total	\$791,800

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

The participating jurisdictions will be addressing the pervasive housing crisis in many ways, the final activity that is proposed to address housing conditions will be to use methods of redevelopment to acquire and properties and redevelop and construct improvements.

With these efforts the participating jurisdictions will be eliminating vacant or demolished properties and increasing the amount of housing opportunities for income qualified individuals.

4. Areas of Greatest Need.
Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

Unincorporated communities within the County of Tulare hardest hit by the foreclosure crisis lay within the 93647 and 93615 ZIP codes. Isolated from many services and job markets, these communities face unique challenges. Primarily occupied by farm workers who have chosen the area as their home because of the affordability of housing and proximity to their work, these communities have been severely negatively affected by the recent housing crisis.

Foreclosures in the County have increased the amount of abandoned housing units, which further contributes to the deterioration of these communities and promotes illegal activity; making neighborhoods increasingly unsafe. By focusing on these areas and converting abandoned units into homeownership units, the participating jurisdictions hope to stabilize and improve the area by encouraging community investment.

- g. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

Part C – NSP Activity Detail

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

Foreclosed properties are widespread throughout communities, making it hard to identify a specific area; however, based on the number of foreclosures, we propose to focus on unincorporated areas of Tulare County located in the 93647 and 93615 zip codes. These areas hold the largest number of foreclosures with 52 REO properties located within the 93647 zip code and 21 REO properties within the 93615 zip code, both of which include the unincorporated communities of Cutler and Orosi.

- h. Identify the data sources that were used to develop the methodology.
Attach documentation.

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

Recorded loan documents will all include HOME Affordability Provisions as cited in the Code of Federal Regulations, Homeownership at 24 CFR 92.254 and Rental Housing at 24 CFR 92.252.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	5			5

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- i. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- j. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

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8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

☒ Jurisdiction
 ☐ Consultant
 ☐ Combination of jurisdiction/consultant

OR

☐ Another unit of local government
 ☐ Another public agency
 ☐ Non-profit

☐ For-profit
 ☐ Faith-based organization
 ☐ Other: _____

- e. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	County of Tulare
Contact Person:	Laurie Mercer
Contact Title:	Manager, Redevelopment Agency
Address:	5961 S. Mooney Blvd.
City/State/Zip	Visalia, CA 93277
Telephone:	(559) 733-6291
E-Mail Address:	lmercer@co.tulare.ca.us
FAX Number:	(559) 730-2591

Organization/Agency:	City of Tulare
Contact Person:	Betsy McGovern
Contact Title:	Project Manager
Address:	411 E. Kern Ave
City/State/Zip	Tulare, CA 93274

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Telephone:	(559) 684-4233
E-Mail Address:	<u>bmcgovern@ci.tulare.ca.us</u>
FAX Number:	(559) 685-5631
Organization/Agency:	Community Services & Employment Training, Inc. (CSET)

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

County of Tulare – The County has successfully implemented housing assistance grants since 1978. To date, a total of 760 households received Housing Rehabilitation Assistance, and 67 households received homebuyer assistance, totaling \$ 20,585,997. County also services a loan portfolio of 337 currently active loans.

City of Tulare – The City of Tulare's Redevelopment Agency Staff administers housing assistance programs, such as CDBG, HOME, and CalHome. The Agency has participated in four multi-family projects with public, private and non-profit developers. To date, over 184 housing units have been constructed for farm laborers, low-income families, and elderly persons. Staff has been administering the HOME program since 1993, and to date, 364 households have received secondary financing for down-payment and closing cost assistance. The Agency has been administering a housing rehabilitation program since 1975, and over 133 multi- and single-family units have been rehabilitated. Staff also has experience with acquisition/relocation/demolition projects and has completed 9 homes in this category.

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Acquisition	7/1/09	6/30/2013	48
Redevelopment	7/1/09	6/30/2013	48
Rental	7/1/09	6/30/2013	48
Sale	7/1/09	6/30/2013	48
New Construction	7/1/09	6/30/2013	48

Part C – NSP Activity Detail

Applicant: County of Tulare **Activity:** Redevelopment

11. PROJECTED USED/OBLIGATED MILESTONE CHART.

PROJECTED GENERAL ADMINISTRATIVE COSTS

List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
- 100 percent of all NSP funds must be used/obligated by March 31, 2010.

Part C – NSP Activity Detail

Applicant: County of Tulare

Activity: Redevelopment

12. PROJECTED EXPENDITURE MILESTONE CHART.

List all major tasks. Identify when funds are projected to be expended for those activities and the dollar amount projected to be expended. (Do NOT include general administrative costs.)

[illegible]

NOTE:

- 100 percent of all NSP funding must be expended by September 30, 2011.

Part C – NSP Activity Detail

13. Environmental Clearance.

What is the anticipated level of environmental clearance under the National Environmental Policy Act (NEPA) for each eligible use that is being proposed under this activity?

- a. **Does the grantee anticipate encountering any environmental concerns that may cause activity implementation to be delayed?**
(Please describe)

Part C – NSP Activity Detail

14. Readiness.

Please describe the status of applicable readiness factors for each proposed eligible use, which demonstrate the applicant's ability to begin implementation expeditiously.

(Please add other factors, as appropriate.)

<u>ENVIRONMENTAL Clearance by State NSP</u> <i>(Identify each eligible use and the specific environmental clearance activities.)</i>	<u>STATUS</u> <i>(What has been done up to this point?)</i>	<u>COMPLETED?</u> <i>(Yes, No, N/A)</i>
1.		
2.		
3.		
4.		

Part C – NSP Activity Detail

<u>SPECIAL CONDITIONS</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
NSP Program Income Reuse Plan completed	Drafted	Yes
NSP Program Income Reuse Plan approved by Board Resolution (after proper citizen participation)	Approved by Board of Supervisors on 6/9/09	Yes
Evidence of Public Hearing for NSP Program Income Reuse Plan	Notice of Public Hearing published 5/28/09	Yes
Rehabilitation Program Guidelines completed and approved	Approved by Board of Supervisors on 6/9/09	Yes
Homebuyer Assistance Program Guidelines completed and approved	Approved by Board of Supervisors on 6/9/09	Yes
Anti-Displacement and Relocation Assistance Plan	Approved by Board of Supervisors on 6/9/09	Yes

<u>Other Factors</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
Waiting List – Eligible Participants	Tracking requests as received	Yes
Waiting List – Eligible and Pre-qualified Participants	Tracking requests as received	Yes
Program Marketing Materials	In draft form	No
List of Potential Bidders	Construction consultation list drafted	No
All Financing Secured	Committed	Yes