

Grantee: Madera County, CA

Grant: B-11-UN-06-0008

October 1, 2012 thru December 31, 2012 Performance Report

Grant Number:
B-11-UN-06-0008

Obligation Date:

Award Date:

Grantee Name:
Madera County, CA

Contract End Date:
03/16/2014

Review by HUD:
Reviewed and Approved

Grant Amount:
\$1,659,017.00

Grant Status:
Active

QPR Contact:
Robert Mansfield

Estimated PI/RL Funds:

Total Budget:
\$1,659,017.00

Disasters:

Declaration Number
No Disasters Found

Narratives

Summary of Distribution and Uses of NSP Funds:

The County plans to utilize its NSP3 funds for acquisition/rehabilitation/resale of single family residences. A portion of the NSP3 funding will be utilized to provide qualified low-income homebuyers with pre- and post-purchase counseling and direct homeownership assistance including down payment and closing cost assistance.

How Fund Use Addresses Market Conditions:

Using the information obtained through RealtyTrac.com, the County identified the location and concentration of foreclosures and pre-foreclosures. Potential target areas were mapped utilizing HUD's NSP3 Mapping Tool. Target area data provided by HUD was evaluated and compared. Based on this analysis, target areas were identified and options ranked. The ability to achieve the greatest impact with the funds available was also considered.

Parkwood Target Area #3 (W. Pecan to Burges (Hazel); Lemon St. to Road 27) was selected in which to focus NSP3 activities. Parkwood Target Area #3 has the highest percentage of subprime mortgages (35.2%) and the second highest percentage of estimated delinquent mortgages (21.7%). It also has the second highest percentages of persons below 120% of area median income (78.3%) and 80% of area median income (51.9%). Sufficient funding is available to meet the HUD impact number of 7 units in this target area.

Ensuring Continued Affordability:

The County will ensure continued affordability by applying HOME program guidelines, as suggested by HUD, for rental and owner-occupied properties.

At a minimum, all assisted properties of NSP funds will be subject to the HOME requirement of continued affordability as outlined in the regulations for the HOME Investment Partnerships Program, Final Rule 24 CFR part 92.

Homeowners assistance HOME amount per unit	Minimum period for affordability in years
under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

Rental Housing Activity (HOME)	Minimum Period for Affordability in years
under \$15,000	5
\$15,000 to \$40,000	

Ensuring Continued Affordability:

;	10	
Over \$40,000 for rehabilitation involving refinancing		15
New Construction or acquisition of newly constructed housing		20



Definition of Blighted Structure:

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare. This definition is consistent with California Health and Safety Code definition of a substandard structure under Section 17920.

Definition of Affordable Rents:

Per the CDBG program, the generally accepted affordability standards are that households pay no more than 30 percent of household income for rent and utilities.

Note: For the purposes of NSP only, the percentage of annual median income is increased to 120 percent and otherwise is consistent with the California Health and Safety Code Section 50053.

Housing Rehabilitation/New Construction Standards:

The County's Housing Rehabilitation Program will provide a written rehabilitation standards with a write-up of deficiencies of each unit to be rehabilitated. After rehabilitation, the property must at a minimum meet local building codes, zoning ordinances, and cost-effective energy conservation standards. Local building codes include the international Building Code, International Residential Code, International Plumbing Code, International Mechanical Code, Uniform Mechanical Code, and National Electrical Code.

Vicinity Hiring:

To the maximum extent possible, the County will provide for vicinity hiring by placing a notice in the local newspaper to advertise for housing consultant services. In addition, the County will require its housing consultant to place a notice in the local newspaper to advertise for other services necessary for implementing its NSP3 activities such as appraisal services, real estate broker services, contractors, etc. Contractors will be encouraged to hire locally for any construction workers needed and to investigate the prices of and, if feasible, purchase goods and services from local vendors.

Procedures for Preferences for Affordable Rental Dev.:

At this time, Madera County is not processing any rental development due to the fact that no rental units were identified in the area where the funds are being expended.

While obtaining data to identify the target area for the grant, the County determined that there was a high percentage of subprime mortgages (35.2%) and the fourth highest percentage of estimated delinquent mortgages (21.7%), thus determined rental units were not of an issue at this time to devote grant funding towards.

Grantee Contact Information:

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Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$1,659,017.00
Total Budget	\$1,659,017.00	\$1,659,017.00
Total Obligated	\$0.00	\$1,659,017.00
Total Funds Drawdown	\$30,060.77	\$610,934.67
Program Funds Drawdown	\$30,060.77	\$610,934.67
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$30,060.77	\$857,966.80
Match Contributed	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$248,852.55	\$0.00
Limit on Admin/Planning	\$165,901.70	\$31,262.52
Limit on State Admin	\$0.00	\$31,262.52

Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$165,901.70	\$165,902.00

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$414,754.25	\$414,754.00

Overall Progress Narrative:

Four homes ready for sale. Process of identifying eligible purchasers being conducted by Subrecipient. First Time Homebuyer training provider identified, and documents approved by subrecipient City Council. MOU with FTTHB trainer approved by subrecipient City Council.

County and Subrecipient has discussed expanding target area. This is due to Subrecipients concern that potentially not able to meet target milestones. This concern is based on Subrecipient being outbid by investment purchasers of eligible homes, as such purchasers are able to bid higher than us. No decision has been made at this time.

One additional home that was in foreclosure has been purchased under this program, bids for work have been received and are being reviewed.

Project Summary

Project #. Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Acquisition/Rehab/Resale	\$26,176.46	\$1,061,771.00	\$579,672.15
2, Acq./Rehab/Resale 25% set aside	\$0.00	\$414,754.00	\$0.00
3, Demolition/Redevelopment	\$0.00	\$16,590.00	\$0.00
4, General Administration	\$3,884.31	\$165,902.00	\$31,262.52

Activities

Grantee Activity Number: 1
Activity Title: Acquisition/Rehab/Resale

Activity Category:
 Homeownership Assistance to low- and moderate-income

Activity Status:
 Planned

Project Number:
 1

Project Title:
 Acquisition/Rehab/Resale

Projected Start Date:
 07/01/2011

Projected End Date:
 06/30/2014

Benefit Type:
 Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
 NSP Only - LMMI

Responsible Organization:
 Madera Redevelopment Agency

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,061,771.00
Total Budget	\$1,061,771.00	\$1,061,771.00
Total Obligated	\$0.00	\$1,061,771.00
Total Funds Drawdown	\$26,176.46	\$579,672.15
Program Funds Drawdown	\$26,176.46	\$579,672.15
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$26,176.46	\$829,176.38
Madera Redevelopment Agency	\$26,176.46	\$829,176.38
Match Contributed	\$0.00	\$0.00

Activity Description:

The Consultant will acquire and rehabilitate homes in the target area. Homes will be resold to individuals or families whose income does not exceed 120 percent of area median income. A portion of the NSP3 funding will be utilized to provide these qualified homebuyers with direct homeownership assistance including down payment and closing cost assistance in the form of zero interest, deferred payment, "silent second" loans with a 30-year term. At the end of the 30-year term, the loans will be amortized over a 15-year repayment period. NSP3 funds will also be used to provide homebuyers with pre- and post-purchase counseling.

Location Description:

Parkwood Target Area #3: W. Pecan to Burges (Hazel); Lemon St. to Road 27

Activity Progress Narrative:

Amount noted for upkeep of homes (lawn care) as well as any "last minute" issues in finalizing properties for sale. One additional home, bringing to five the total purchased for rehab under the program, has been purchased. Main issue at this point is that most of eligible homes remaining are being outbid by investment purchasers being able to bid higher. Bid for rehab work has been conducted and bids received. City is in process of reviewing those bids is in process at the writing of this QPR. One home nearing point of sale, which is expected in February 2013 at this point.

Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		0/7	
# of Singlefamily Units	0		0/7	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/0	0/7	0
# Owner Households	0	0	0	0/0	0/0	0/7	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number: 4
Activity Title: General Administration

Activity Category:

Administration

Activity Status:

Planned

Project Number:

4

Project Title:

General Administration

Projected Start Date:

07/01/2011

Projected End Date:

06/30/2014

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

Madera Redevelopment Agency

Overall

Total Projected Budget from All Sources

Oct 1 thru Dec 31, 2012

N/A

To Date

\$165,902.00

Total Budget

\$165,902.00

\$165,902.00

Total Obligated

\$0.00

\$165,902.00

Total Funds Drawdown

\$3,884.31

\$31,262.52

Program Funds Drawdown

\$3,884.31

\$31,262.52

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$3,884.31

\$28,790.42

Madera Redevelopment Agency

\$3,884.31

\$28,790.42

Match Contributed

\$0.00

\$0.00

Activity Description:

The County plans to hire a qualified housing consultant to assist with general administration activities; however, the County will provide general management, oversight, and coordination of consultant staff.

Location Description:

Parkwood Target Area #3: W. Pecan to Burges (Hazel); Lemon St. to Road 27.

Activity Progress Narrative:

Under Funds Expended for this activity, that is the total expended. \$2,716.26 for the Redevelopment Agency, and the remaining \$1,168.05 is for County Staff GA amount. General Administration continues to be grant and subrecipient oversight in regards to County involvement. Subrecipient continues GA as per HUD guidelines as they pertain to this grant. Discussions held regarding expanding target area, but as of the writing of this narrative, this has not been answered completely and is still in consideration.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures
No Beneficiaries Performance Measures found.

Activity Locations
No Activity Locations found.

Other Funding Sources Budgeted - Detail
No Other Match Funding Sources Found

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

Monitoring, Audit, and Technical Assistance

Event Type	This Report Period	To Date
Monitoring, Audits, and Technical Assistance	0	2
Monitoring Visits	0	1
Audit Visits	0	0
Technical Assistance Visits	0	1
Monitoring/Technical Assistance Visits	0	0
Report/Letter Issued	0	2