

**Grantee: Madera County, CA**

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

**July 1, 2012 thru September 30, 2012 Performance Report**

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**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:**  
Submitted - Await for Review

**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**

NSP

**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	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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Madera County Planning Department  
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2037 W. Cleveland Avenue  
Madera, CA 93637  
559-675-7821 (phone)  
559-675-6573 (fax)

Overall	This Report Period	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$1,659,017.00
<b>Total Budget</b>	\$0.00	\$1,659,017.00
<b>Total Obligated</b>	\$0.00	\$1,659,017.00
<b>Total Funds Drawdown</b>	\$310,950.99	\$580,873.90
<b>Program Funds Drawdown</b>	\$310,950.99	\$580,873.90
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$309,534.72	\$827,906.03
<b>Match Contributed</b>	\$0.00	\$0.00

## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$248,852.55	\$0.00
Limit on Admin/Planning	\$165,901.70	\$27,378.21
Limit on State Admin	\$0.00	\$27,378.21

## 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:

Three homes have been completed in rehab, at least one is ready for sale. Potential homebuyers are being lined up and determinations made if they qualify for the program. Homebuyer documents are being reviewed by County Counsel. Homebuyer education provider is being selected using HUD approved providers and will be procured pursuant to Federal guidelines. An in office monitoring event of project files was conducted. It has been decided between the County and its' partner in this grant that the first homes sold under this grant will be to the low-income range so as to meet its' requirements early on. This data, house addresses, etc., will be incorporated in future QPR reports.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Acquisition/Rehab/Resale	\$303,991.46	\$1,061,771.00	\$553,495.69
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	\$6,959.53	\$165,902.00	\$27,378.21
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

# 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 Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Madera Redevelopment Agency

Overall	Jul 1 thru Sep 30, 2012	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$1,061,771.00
<b>Total Budget</b>	\$0.00	\$1,061,771.00
<b>Total Obligated</b>	\$0.00	\$1,061,771.00
<b>Total Funds Drawdown</b>	\$303,991.46	\$553,495.69
<b>Program Funds Drawdown</b>	\$303,991.46	\$553,495.69
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$303,991.46	\$802,999.92
Madera Redevelopment Agency	\$303,991.46	\$802,999.92
<b>Match Contributed</b>	\$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:**

Rehabilitation and acquisition of project homes.

**Accomplishments Performance Measures**

This Report Period	Cumulative Actual Total / Expected
Total	Total

# of Housing Units	0	0/7
# of Multifamily Units	0	0/0
# 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	

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**Grantee Activity Number:** 2

**Activity Title:** Acquisition/Rehab/Resale 25% set aside

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Planned

**Project Number:**

2

**Project Title:**

Acq./Rehab/Resale 25% set aside

**Projected Start Date:**

07/01/2011

**Projected End Date:**

06/30/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

Madera Redevelopment Agency

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	\$414,754.00
Total Budget	\$0.00	\$414,754.00
Total Obligated	\$0.00	\$414,754.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Madera Redevelopment Agency	\$0.00	\$0.00
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 50 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); Lwmon St. to Road 27

**Activity Progress Narrative:**

**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	

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**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:**

N/A

**Completed Activity Actual End Date:**

**National Objective:**

N/A

**Responsible Organization:**

Madera Redevelopment Agency

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	\$165,902.00
Total Budget	\$0.00	\$165,902.00
Total Obligated	\$0.00	\$165,902.00
Total Funds Drawdown	\$6,959.53	\$27,378.21
Program Funds Drawdown	\$6,959.53	\$27,378.21
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$5,543.26	\$24,906.11
Madera Redevelopment Agency	\$5,543.26	\$24,906.11
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:**

Amount provided is City's General Administrative drawdown. It does not account for the County's oversight GA of \$1,416.27.

**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	

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## Monitoring, Audit, and Technical Assistance

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