

Grantee: Redford, MI

Grant: B-08-MN-26-0010

January 1, 2011 thru March 31, 2011 Performance Report

Grant Number:

B-08-MN-26-0010

Obligation Date:**Grantee Name:**

Redford, MI

Award Date:**Grant Amount:**

\$3,041,364.00

Contract End Date:**Grant Status:**

Active

Review by HUD:

Submitted - Await for Review

QPR Contact:

No QPR Contact Found

Disasters:**Declaration Number**

NSP

Narratives**Areas of Greatest Need:**

Data provided by HUD allows Redford Township to identify areas with a high percentage of foreclosures. The HUD model, estimated count of foreclosure starts over 18 months through June 2008 and is divided by estimated number of mortgages times 100. This data was calculated at Census Tract level. Redford Township's foreclosure rate percentage is highest in areas north of Seven Mile Road, South of Seven Mile Road (east of Beech Daly Road) and in the southeast portion of the Township. All of these areas posted a foreclosure rate of 11.6 percent to 14.1 percent. Research was done through the Redford Township Assessor to identify addresses that were on file with the Township as foreclosed homes. Over 400 foreclosures were identified and mapped. According to the Township Assessor data the areas with the highest inventory of foreclosures are the same as stated in the above paragraph. The assessment, developed by HUD, provides a score for each Census Block Group from 1 to 10, where 1 indicates that HUD data suggest a very low risk and a 10 suggests a very high risk for foreclosure and abandonment. Using HUD's Foreclosure and Abandonment Risk Scoring System, the Township identified the areas of greatest need that will likely face a significant rise in the rate of home foreclosures Redford Township is at high risk of foreclosure throughout the Township. According to HUD data the Township is comprised of 10 and 9 risk scores. Again, high risk areas are north of Seven Mile Road, South of Seven Mile Road (east of Beech Daly Road to Five Mile Road) and in the southeast portion of the Township. The remaining areas of the Township all posted 9 risk scores. Nearly 1,000 vacant structures were identified throughout the Township by our Building Department in 2008. The data identifies that Census Tracts 5541, 5542, 5543, 5545, and 5551 have the highest inventory of vacant/abandoned structures. These Census Tracts are mainly concentrated in the northern portion of the Township with Census Tract 5551 being the exception. It has been concluded that the following areas have been hardest hit and can be labeled "Areas of Greatest Need": * Northern Redford Township (Census Tract 5541, 5542, 5543, and 5544) * Central Redford Township (Census Tract 5545 and 5548) * Southern Redford Township (Census Tract 5551, 5553, and 5554)

Distribution and and Uses of Funds:

Redford Township will use its allocation of Neighborhood Stabilization Program funds (\$3,041,364.00) to administer, acquire, demolish, rehabilitate, redevelop, offer homebuyer assistance and market said properties to income eligible persons that are at or below 50% AMI and persons that are 51%-120% AMI. All NSP funded activities/properties will be located in the "Areas of Greatest Need" as determined by our research data as previously submitted in our NSP Substantial Amendment.

Definitions and Descriptions:**Low Income Targeting:****Acquisition and Relocation:**

Public Comment:

| Overall | This Report Period | To Date |
|--|---------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$3,041,364.00 |
| Total CDBG Program Funds Budgeted | N/A | \$3,041,364.00 |
| Program Funds Drawdown | \$387,095.10 | \$2,025,376.39 |
| Program Funds Obligated | \$230,911.99 | \$3,041,364.00 |
| Program Funds Expended | \$700,985.00 | \$1,627,257.97 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$110,034.88 | \$778,256.13 |
| Program Income Drawdown | \$119,174.74 | \$723,686.25 |

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 | \$456,204.60 | \$0.00 |
| Limit on Admin/Planning | \$304,136.40 | \$228,047.01 |
| Limit on State Admin | \$0.00 | \$0.00 |

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

| National Objective | Target | Actual |
|--------------------------------------|---------------|---------------|
| NSP Only - LH - 25% Set-Aside | \$760,341.00 | \$791,474.00 |

Overall Progress Narrative:

The Redford Township Stabilizing Neighborhood Action Plan (SNAP) Program has made significant strides in the redevelopment of our residential neighborhoods. Utilizing HUD Neighborhood Stabilization Program (NSP) funds, we have invested our resources in the demolition and rehabilitation of properties throughout our "Areas of Greatest Need" as defined in our NSP Plan.

NSP dollars has been obligated for the demolition of eighteen residential properties to date (13 projects have been completed). Five properties recently acquired are awaiting demolition and should be completed in the next few months once bids and utility disconnections are finalized. The majority of vacant sites are being offered/sold to the abutting property owners. This will establish additional "green space" for the neighborhoods.

Rehabilitation of existing properties, owned by Redford Township, are in various redevelopment stages. Nineteen (19) homes have been completed to date and eleven (11) of the homes were sold in 2010 to eligible LMMI and LI

homebuyers. Ten (10) of the redeveloped homes are currently awaiting new owners and are listed with real estate agents at this time (Multiple Listing Service (MLS)). There are also ten (10) homes in the rehabilitation stage and should be completed in the coming months (pending weather delays). General contractors and sub-contractors have been used for the redevelopment of each property creating job opportunities for multiple building/construction trades in the local area. Numerous temporary part-time employment (PTE) was created for individuals that performed work on the NSP homes. Due to the fact that Redford Township is acting as the project manager, we are making available multiple contracts to businesses throughout the region.

Redford Township has also contracted with three NSP Developers to acquire, rehabilitate and sell residential properties that are approved by Township staff. The developers are following the same criteria that is being used by Redford Township and it is anticipated that a minimum of seven residential properties will be rehabilitated/sold to income eligible homeowners. One of the developers (Home Renewal Systems) sold a redeveloped home to a LMMI homebuyer at the end of 2010 and is in the process of completing another redeveloped property. The other two developers, are working on their respective properties and anticipate to be completed in Spring-Summer 2011. In addition, Redford Township entered into an agreement with Habitat for Humanity of Western Wayne to construct two new homes on properties on which vacant/blighted structures were previously demolished using NSP funds. The first Habitat site broke ground late-July and was completed in November 2010 with the receipt of a Certificate of Occupancy. The second Habitat project is projected to break ground in May 2011.

A waiting list of potential homebuyers has been compiled by Redford Township staff and SNAP Program information/applications have been mailed to all interested parties. There have been over 400 families/individuals who have applied for the SNAP program, with 24 applicants being pre-approved for a home mortgage through a certified FHA lender/financial institution over the course of the program to date. Thirteen (13) new homeowners have taken ownership of their newly redeveloped homes located throughout Redford Township. Four (4) LI homebuyer applicants have been approved for the SNAP Program and are awaiting the completion of their respective homes that they have entered into Agreements for. These individuals should close on their respective properties in Spring-Summer 2011. The home sales have generated over \$750,000 in Program Income for the SNAP Program, which allows Redford Township to further continue our SNAP Program efforts to fight the foreclosure crisis that has crippled our community. Downpayment assistance/costs have been made available to all homebuyers who qualify and housing counseling is provided as mandated by the program.

The SNAP Program has accomplished much in its short existence and has experienced great success to date. This is an exciting time for our community, showing our residents that their government dollars are being successfully distributed to fuel an economic recovery in the housing industry. We look forward to the continued success of the stabilization of our neighborhoods.

Project Summary

| Project #, Project Title | This Report Period | To Date | |
|-----------------------------------|------------------------|------------------------|------------------------|
| | Program Funds Drawdown | Project Funds Budgeted | Program Funds Drawdown |
| 9999, Restricted Balance | \$0.00 | \$0.00 | \$0.00 |
| RT001, Acquisition | \$2,189.90 | \$62,264.00 | \$53,940.45 |
| RT001, Acquisition | \$4,782.45 | \$207,736.00 | \$24,029.71 |
| RT002, Demolition | \$56,364.88 | \$150,000.00 | \$135,679.99 |
| RT003, Rehab/Redevelop | \$256,414.40 | \$1,517,228.00 | \$1,418,723.73 |
| RT004, Down Payment Assist | \$16,100.00 | \$300,000.00 | \$72,202.20 |
| RT005, Planning/Admin | \$7,935.82 | \$304,136.00 | \$184,923.35 |
| RT006, Developers-Rehab/Redevelop | \$43,307.65 | \$500,000.00 | \$135,876.96 |

Activities

Grantee Activity Number: ACQ-LI

Activity Title: ACQ-LI

Activity Category:

Acquisition - general

Project Number:

RT001

Projected Start Date:

03/20/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

| Overall | Jan 1 thru Mar 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$62,264.00 |
| Total CDBG Program Funds Budgeted | N/A | \$62,264.00 |
| Program Funds Drawdown | \$2,189.90 | \$53,940.45 |
| Program Funds Obligated | (\$5,236.00) | \$62,264.00 |
| Program Funds Expended | \$1,420.00 | \$6,227.58 |
| Charter Township of Redford - Community Development | \$1,420.00 | \$6,227.58 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$63,032.40 |
| Program Income Drawdown | \$0.00 | \$262,586.25 |

Activity Description:

Funding will be allocated to the acquisition of vacant, abandoned or foreclosed properties. Properties to be demolished, rehabilitated or redeveloped depending on their location and condition. All properties will be purchased at a minimum of 5 percent less than the appraised value with a portfolio average discount of 15 percent. However, staff will attempt to utilize the NSP exception discount of 10 percent where required information is available. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. This activity will benefit individuals between 50% AMI and below.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Expended funds for this reporting period were used to contract with a title company to investigate and complete title insurance requirements for recently acquired residential properties.

All performance measures/addresses for the ACQ-LI activity will be reflected in the Rehab activities.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 0 | 39/0 |

| This Report Period | Cumulative Actual Total / Expected |
|---------------------------|---|
| Total | Total |

| | | |
|-------------------------|---|------|
| # of Housing Units | 0 | 41/0 |
| # of Singlefamily Units | 0 | 41/0 |

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 | 3/0 | 3/0 | 100.00 |
| # Owner Households | 0 | 0 | 0 | 0/0 | 3/0 | 3/0 | 100.00 |

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: ACQ-LMMI

Activity Title: ACQ-LMMI

Activity Category:

Acquisition - general

Project Number:

RT001

Projected Start Date:

03/20/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

Overall

Jan 1 thru Mar 31, 2011

To Date

| | | |
|---|------------|--------------|
| Total Projected Budget from All Sources | N/A | \$207,736.00 |
| Total CDBG Program Funds Budgeted | N/A | \$207,736.00 |
| Program Funds Drawdown | \$4,782.45 | \$24,029.71 |
| Program Funds Obligated | \$5,236.00 | \$207,736.00 |
| Program Funds Expended | \$2,169.15 | \$2,169.15 |
| Charter Township of Redford - Community Development | \$2,169.15 | \$2,169.15 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$1,000.00 |

Activity Description:

Funding will be allocated to the acquisition of vacant, abandoned or foreclosed properties. Properties to be demolished, rehabilitated or redeveloped depending on their location and condition. All properties will be purchased at a minimum of 5 percent less than the appraised value with a portfolio average discount of 15 percent. However, staff will attempt to utilize the NSP exception discount of 10 percent where required information is available. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. This activity will benefit individuals between 51 to 120% AMI.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Expended funds for this reporting period were used to contract with a title company to investigate and complete title insurance requirements for recently acquired residential properties.

All performance measures/addresses for the ACQ-LMMI activity will be reflected in the Rehab activities.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 0 | 0/0 |

| This Report Period | Cumulative Actual Total / Expected |
|---------------------------|---|
| Total | Total |

| | | |
|-------------------------|---|-----|
| # of Housing Units | 0 | 0/0 |
| # of Singlefamily Units | 0 | 0/0 |

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 | 0/0 | 0 |
| # Owner Households | 0 | 0 | 0 | 0/0 | 0/0 | 0/0 | 0 |

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |

Grantee Activity Number: ADMIN

Activity Title: ADMIN

Activity Category:

Administration

Project Number:

RT005

Projected Start Date:

03/20/2009

Benefit Type:

N/A

National Objective:

N/A

Activity Status:

Under Way

Project Title:

Planning/Admin

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

Overall

Jan 1 thru Mar 31, 2011

To Date

| | | |
|---|-------------|--------------|
| Total Projected Budget from All Sources | N/A | \$304,136.00 |
| Total CDBG Program Funds Budgeted | N/A | \$304,136.00 |
| Program Funds Drawdown | \$7,935.82 | \$184,923.35 |
| Program Funds Obligated | \$0.00 | \$304,136.00 |
| Program Funds Expended | \$16,636.56 | \$234,578.26 |
| Charter Township of Redford - Community Development | \$16,636.56 | \$234,578.26 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$4.14 |
| Program Income Drawdown | \$11,917.47 | \$43,123.66 |

Activity Description:

This activity will provide the general administration and planning activities required to receive NSP funding and implement a successful NSP program, including preparation of the substantial amendment, required noticing, monitoring, financial reporting and other required administrative tasks.

Location Description:

Not Applicable.

Activity Progress Narrative:

The following duties have been accomplished by our staff within this reporting period: property disposition, site evaluations/inspections, project management, contractor payments for completed work and DRGR draws. In addition, we have completed a small advertising campaign to market our SNAP Program within our community and the surrounding areas. Our intention is to stimulate interest in the program and make the potential homebuyer aware of the possibility of homeownership within our community. This campaign has generated many inquiries about the program and provided us with a stream of potential applicants.

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

Grantee Activity Number: DEMO

Activity Title: DEMO

Activity Category:

Clearance and Demolition

Project Number:

RT002

Projected Start Date:

03/20/2009

Benefit Type:

Area Benefit (Census)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Demolition

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

Overall

Jan 1 thru Mar 31, 2011

To Date

| | | |
|---|-------------|--------------|
| Total Projected Budget from All Sources | N/A | \$150,000.00 |
| Total CDBG Program Funds Budgeted | N/A | \$150,000.00 |
| Program Funds Drawdown | \$56,364.88 | \$135,679.99 |
| Program Funds Obligated | \$0.00 | \$150,000.00 |
| Program Funds Expended | \$16,929.88 | \$140,138.71 |
| Charter Township of Redford - Community Development | \$16,929.88 | \$140,138.71 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$3,331.05 |
| Program Income Drawdown | \$0.00 | \$4,326.72 |

Activity Description:

Funding will be allocated for the demolition and clearance of blighted or dangerous structures (residential and commercial) as deemed by the Redford Township Dangerous Buildings Ordinance. Priority given to the "Areas of Greatest Need".

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Blue Star Demolition demolished one (1) residential property during the last reporting period. In addition, property appraisals were completed on the vacant lots before they will be sold to the adjacent neighbors to obtain current market value of the vacant lots. Lastly, property taxes for six (6) SNAP properties were paid for each respective property. PLEASE NOTE REVISIONS: We have also revised the program fund expenditures listed above. The expended funds are now correctly allocated for this activity. Funds were not submitted into previous QPR's. The expenditures now truly reflect the "To Date" expenditures for both Developers. The additional expenditures were actually disbursed in 2009 4th quarter and 2010 3rd quarter...

Blue Star Demolition demolished one (1) residential property during the last reporting period. In addition, property appraisals were completed on the vacant lots before they will be sold to the adjacent neighbors to obtain current market value of the vacant lots. Lastly, property taxes for six (6) SNAP properties were paid for each respective property.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 0 | 13/18 |

of Businesses

0

0/0

| | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 0 | 13/18 |
| # of Singlefamily Units | 0 | 13/18 |

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: DEVELOPERS-REH/RDV-LI

Activity Title: DEVELOPERS-REH/RDV-LI

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

RT006

Project Title:

Developers-Rehab/Redevelop

Projected Start Date:

03/31/2010

Projected End Date:

07/30/2013

Benefit Type:

Direct Benefit (Households)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Charter Township of Redford - Community Development

| Overall | Jan 1 thru Mar 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$300,000.00 |
| Total CDBG Program Funds Budgeted | N/A | \$300,000.00 |
| Program Funds Drawdown | \$20,288.54 | \$93,769.84 |
| Program Funds Obligated | \$50,000.00 | \$300,000.00 |
| Program Funds Expended | \$87,740.54 | \$141,221.84 |
| Charter Township of Redford - Community Development | (\$53,481.30) | \$0.00 |
| Guy Construction, LLC | \$53,481.30 | \$53,481.30 |
| Habitat for Humanity of Western Wayne | \$87,740.54 | \$87,740.54 |
| Home Renewal Systems, LLC | \$0.00 | \$0.00 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$62,891.02 |

Activity Description:

Funding will be allocated to developers with the intention to rehabilitate homes for home ownership. All properties will be purchased at a minimum of 1 percent less than the appraised value. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. The affordability periods specified in the HOME regulations will be used as a minimum standard. The period of affordability is based on the amount of HOME assistance that enabled the homebuyer to purchase the house, regardless of source.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Expenditures for this reporting period ONLY were \$6,502.00. Funding for this reporting period was disbursed to one of our approved Developers (Habitat for Humanity of Western Wayne County) for the completion (final payment) of a newly constructed single family home on a property that was demolished by Redford Township in the prior program year. HFHWWC started the redevelopment project in August 2010 and recieved their Certificate of Occupancy in November 2010. PLEASE NOTE REVISIONS: We have also revised the expenditures for two of the approved Developers (Guy Construction and HFHWWC). The expended funds disbursed to Guy Construction in the amount of \$53,481.30 (aquisition of two vacant properties - Sumner & Woodworth) were mistakenly input into the Charter Township of Redford line item. \$81,238.54 was disbursed to HFHWWC for the construction of a new single-family home. The "To Date" expenditures listed above now truly reflect the correct amount disbursed to Guy Construction and HFHWWC. Said funds were actually expended in 2010 2nd, 3rd

and 4th quarters...

Accomplishments Performance Measures

| | This Report Period Total | Cumulative Actual Total / Expected Total |
|-----------------|-----------------------------|---|
| # of Properties | 0 | 5/4 |

| | This Report Period Total | Cumulative Actual Total / Expected Total |
|-------------------------|-----------------------------|---|
| # of Housing Units | 0 | 1/4 |
| # of Singlefamily Units | 0 | 1/4 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------------|--------------------|-----|-------|------------------------------------|-----|----------------|---|
| | Low | Mod | Total | Low | Mod | Total Low/Mod% | |
| # of Households | -1 | 0 | -1 | 0/4 | 0/0 | 0/4 | 0 |
| # Owner Households | 0 | 0 | 0 | 0/4 | 0/0 | 0/4 | 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: DEVELOPERS-REH/RDV-LMMI

Activity Title: DEVELOPERS-REH/RDV-LMMI

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

RT006

Projected Start Date:

03/31/2010

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Developers-Rehab/Redevelop

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

Overall

Jan 1 thru Mar 31, 2011

To Date

| | | |
|---|---------------|--------------|
| Total Projected Budget from All Sources | N/A | \$200,000.00 |
| Total CDBG Program Funds Budgeted | N/A | \$200,000.00 |
| Program Funds Drawdown | \$23,019.11 | \$42,107.12 |
| Program Funds Obligated | \$180,911.99 | \$200,000.00 |
| Program Funds Expended | \$164,584.86 | \$183,672.87 |
| Charter Township of Redford - Community Development | (\$19,088.01) | \$0.00 |
| Guy Construction, LLC | \$106,565.09 | \$106,565.09 |
| Home Renewal Systems, LLC | \$77,107.78 | \$77,107.78 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$76,991.94 |

Activity Description:

Funding will be allocated to developers with the intention to rehabilitate homes for home ownership. All properties will be purchased at a minimum of 1 percent less than the appraised value. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act. The affordability periods specified in the HOME regulations will be used as a minimum standard. The period of affordability is based on the amount of HOME assistance that enabled the homebuyer to purchase the house, regardless of source.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Expenditures for this reporting period ONLY were \$67,160.20. Funds were disbursed to two of our approved Developers (Home Renewal Systems and Guy Construction) with the intention to acquire/rehabilitate/sell single family residential homes that they have acquired. Home Renewal Systems was disbursed \$17,319.34 for their final payment on the rehabilitation/sale of their Sioux property (performance measures reported in 4th quarter 2010). \$59,840.86 was disbursed to Guy Construction for their two on-going redevelopment projects located on Brady & Sumner streets respectively. PLEASE NOTE REVISIONS: We have also revised the expenditures listed above for both of the approved Developers (Home Renewal Systems and Guy Construction). The expended funds are now correctly allocated to each developer for this activity. Funds were mistakenly input into the Charter Township of Redford line item and Developer expenditures were not submitted into previous QPR's. The expenditures now truly reflect the "To Date" expenditures for both Developers. The additional expenditures were actually disbursed in 2010 2nd, 3rd and 4th quarters...

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|-----------------|--------------------|------------------------------------|
| | Total | Total |
| # of Properties | 0 | 3/4 |

| | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 0 | 1/4 |
| # of Singlefamily Units | 0 | 1/4 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households | 0 | -1 | -1 | 0/0 | 0/4 | 0/4 | 0 |
| # Owner Households | 0 | 0 | 0 | 0/0 | 0/4 | 0/4 | 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: DPA-LI

Activity Title: DPA-LI

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

RT004

Projected Start Date:

03/20/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Down Payment Assist

Projected End Date:

07/30/2009

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

Overall

Jan 1 thru Mar 31, 2011

To Date

| | | |
|---|-------------|-------------|
| Total Projected Budget from All Sources | N/A | \$79,210.00 |
| Total CDBG Program Funds Budgeted | N/A | \$79,210.00 |
| Program Funds Drawdown | \$0.00 | \$50,994.53 |
| Program Funds Obligated | \$4,210.00 | \$79,210.00 |
| Program Funds Expended | \$16,335.81 | \$67,330.34 |
| Charter Township of Redford - Community Development | \$16,335.81 | \$67,330.34 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$813.87 |
| Program Income Drawdown | \$0.00 | \$8,190.31 |

Activity Description:

Funding will be allocated to income eligible candidates with 40% AMI and below for the purpose of down payment/closing cost assistance. Maximum DPA allowed will be determined per household application.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

There were two (2) single-family homes sold in the low-income (LI) category this period, with a total expenditure of \$16,335.81. DPA was provided to a Redford Township SNAP homebuyer in the amount of \$6,335.81 and DPA assistance was provided in the amount of \$10,000 to Habitat for Humanity for their respective homebuyer.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|--------------------------------|---------------------------|---|
| | Total | Total |
| # of Housing Units | 0 | 8/10 |
| # of Singlefamily Units | 0 | 8/10 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households | 0 | 0 | 0 | 0/10 | 1/0 | 8/10 | 12.50 |
| # Owner Households | 0 | 0 | 0 | 0/10 | 1/0 | 8/10 | 12.50 |

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: DPA-LMMI

Activity Title: DPA-LMMI

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

RT004

Projected Start Date:

03/20/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Down Payment Assist

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

| Overall | Jan 1 thru Mar 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$220,790.00 |
| Total CDBG Program Funds Budgeted | N/A | \$220,790.00 |
| Program Funds Drawdown | \$16,100.00 | \$21,207.67 |
| Program Funds Obligated | (\$4,210.00) | \$220,790.00 |
| Program Funds Expended | \$71,054.43 | \$71,054.43 |
| Charter Township of Redford - Community Development | \$71,054.43 | \$71,054.43 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$200.00 | \$200.00 |
| Program Income Drawdown | \$0.00 | \$5,325.08 |

Activity Description:

Funding will be allocated to income eligible candidates with 51 to 120% AMI for the purpose of down payment/closing cost assistance. Maximum DPA allowed will be determined per household application.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Expenditures for this reporting period ONLY were \$15,850.61. DPA funds were disbursed for two (2) redeveloped single-family homes sold in the low moderate middle-income (LMMI) category this quarter. DPA was provided to one Redford Township SNAP homebuyers in the amount of \$5,850.61 and DPA assistance was provided in the amount of \$10,000 to Home Renewal Systems for their respective homebuyer.

PLEASE NOTE REVISIONS: We have also revised the expenditures listed above for ALL of the previously approved 10 homebuyers that qualified for DPA-LMMI assistance. The expended funds are now correctly allocated for this activity. The funds for these two DPA activities were divided between LI and LMMI categories in the 2010 3rd quarter as instructed. So, the current total expended funds are incorrect for this activity. The expenditures listed above in this report now truly reflect the "To Date" expenditures for this activity DPA-LMMI. The additional expenditures were actually disbursed in 2010...

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|---------------------------|---------------------------|---|
| | Total | Total |
| # of Housing Units | 0 | 3/30 |

of Singlefamily Units

0

3/30

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 | 3/30 | 3/30 | 100.00 |
| # Owner Households | 0 | 0 | 0 | 0/0 | 0/30 | 0/30 | 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: REH/RDV-LI

Activity Title: REH/RDV-LI

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

RT003

Projected Start Date:

03/20/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Rehab/Redevelop

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

| Overall | Jan 1 thru Mar 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$350,000.00 |
| Total CDBG Program Funds Budgeted | N/A | \$350,000.00 |
| Program Funds Drawdown | \$80,948.88 | \$346,526.11 |
| Program Funds Obligated | (\$29,307.00) | \$350,000.00 |
| Program Funds Expended | \$122,351.25 | \$334,923.58 |
| Charter Township of Redford - Community Development | \$122,351.25 | \$334,923.58 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$54,569.88 | \$233,544.39 |
| Program Income Drawdown | \$0.00 | \$28,767.87 |

Activity Description:

Funding will be allocated for the rehabilitation of foreclosed, abandoned or vacant properties with the intent to sell the properties to those that meet the income eligibility requirements. Redford Township will solicit, through an application process, for organizations and partners to participate in the redevelopment of vacant, abandoned or foreclosed properties. Redford Township will have oversight in the process. Redford Township will not be undertaking any rental housing projects with NSP funding. Funding will be used to benefit income eligible residents to qualify as homeowners

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Redford Township is rehabilitating multiple homes using NSP funds for this activity (Rehab-LI). The homes are being brought up to current building codes and energy efficient standards by multiple contractors/trades (generals, mechanical, electrical, plumbing, insulation, etc). The rehabilitated properties are in various stages of construction. There was one LI home sold this reporting period (4th Qtr). Additional rehabilitated homes are being reviewed by perspective buyers and we anticipate the sale of additional LI homes in the next reporting period. At that time, we will be able to define the homebuyer as LI or LMMI. Once the transaction is complete, we will enter the specific project address in the correct activity for that reporting period. To date, a total of four (4) SNAP Program redeveloped properties have been sold to income eligible low-income households in Redford Township.

Accomplishments Performance Measures

**This Report Period
Total**

**Cumulative Actual Total / Expected
Total**

| | | |
|-----------------|---|------|
| # of Properties | 1 | 6/10 |
|-----------------|---|------|

| | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 1 | 6/10 |
| # of Singlefamily Units | 1 | 6/10 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households | 0 | 0 | -2 | 1/10 | 0/0 | 1/10 | 100.00 |
| # Owner Households | 1 | 0 | 1 | 1/10 | 0/0 | 1/10 | 100.00 |

Activity Locations

| Address | City | State | Zip |
|----------------|---------|-------|-------|
| 11359 Columbia | Redford | NA | 48239 |

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: REH/RDV-LMMI

Activity Title: REH/RDV-LMMI

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

RT003

Projected Start Date:

03/20/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Rehab/Redevelop

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Charter Township of Redford - Community Development

| Overall | Jan 1 thru Mar 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$1,167,228.00 |
| Total CDBG Program Funds Budgeted | N/A | \$1,167,228.00 |
| Program Funds Drawdown | \$175,465.52 | \$1,072,197.62 |
| Program Funds Obligated | \$29,307.00 | \$1,167,228.00 |
| Program Funds Expended | \$201,762.52 | \$445,941.21 |
| Charter Township of Redford - Community Development | \$201,762.52 | \$445,941.21 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$55,265.00 | \$477,330.28 |
| Program Income Drawdown | \$107,257.27 | \$230,483.40 |

Activity Description:

Funding will be allocated for the rehabilitation of foreclosed or vacant properties with the intent to sell the properties to those that meet the income eligibility requirements. In addition, Redford Township will look to redevelop demolished, abandoned or vacant properties. Redford Township will solicit, through an application process, for organizations and partners to participate in the redevelopment of vacant and/or foreclosed properties. Redford Township will have oversight in the process. Redford Township will not be undertaking any rental housing projects with NSP funding. Funding will be used to benefit income eligible residents to qualify as homeowners.

Location Description:

Various neighborhoods located in Redford Township - NSP Target Areas (Areas of Greatest Need as defined in Substantial Amendment II - dated March 2, 2010).

Activity Progress Narrative:

Redford Township is rehabilitating multiple homes using NSP funds for this activity (Rehab-LMMI). The homes are being brought up to current building codes and energy efficient standards by multiple contractors/trades (generals, mechanical, electrical, plumbing, insulation, etc). The rehabilitated properties are in various stages of construction. One LMMI home was sold this reporting period (4th Qtr) to an approved LMMI buyer. Additional rehabilitated homes are being reviewed by perspective buyers and we anticipate the sale of additional LMMI homes in the near future. At that time we will be able to define the homebuyer as LI or LMMI. Once the transaction is complete, we will enter the specific project address in the correct activity for that reporting period.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 1 | 9/30 |

| | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 1 | 9/30 |
| # of Singlefamily Units | 9 | 9/30 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------------|--------------------|-----|-------|------------------------------------|------|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households | 0 | 1 | 1 | 0/0 | 6/30 | 9/30 | 66.67 |
| # Owner Households | 0 | 1 | 1 | 0/0 | 6/30 | 9/30 | 66.67 |

Activity Locations

| Address | City | State | Zip |
|-----------------|---------|-------|-------|
| 11402 Centralia | Redford | NA | 48239 |

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |
