

**Grantee: Redford, MI**

**Grant: B-08-MN-26-0010**

**April 1, 2010 thru June 30, 2010 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:**

Reviewed and Approved

**QPR Contact:**

Michael D. Dennis

## 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 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:**

| <b>Overall</b>                          | <b>This Report Period</b> | <b>To Date</b> |
|---|---------------------------|----------------|
| 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                  | \$551,896.26              | \$1,540,443.17 |
| Obligated CDBG DR Funds                 | \$317,101.64              | \$2,661,058.32 |
| Expended CDBG DR Funds                  | \$364,352.17              | \$737,313.27   |
| Match Contributed                       | \$0.00                    | \$0.00         |
| Program Income Received                 | \$189,810.36              | \$189,810.36   |
| Program Income Drawdown                 | \$38,094.25               | \$38,094.25    |

## Progress Toward Required Numeric Targets

| <b>Requirement</b>                     | <b>Required</b> | <b>To Date</b> |
|--|-----------------|----------------|
| 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    | \$121,542.46   |
| Limit on State Admin                   | \$0.00          | \$0.00         |

## Progress Toward Activity Type Targets

## Progress Toward National Objective Targets

| <b>National Objective</b>     | <b>Target</b> | <b>Actual</b> |
|-------------------------------|---------------|---------------|
| NSP Only - LH - 25% Set-Aside | \$760,341.00  | \$566,807.00  |

## Overall Progress Narrative:

Redford Township's Stabilizing Neighborhood Action Plan (SNAP) Program has made great 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 have been obligated for the demolition of thirteen residential properties. Eight homes have been demolished and final site preparation has been completed (graded/leveled). Five properties are awaiting demolition pending state/local approvals and should be completed in August 2010. Redford Township has submitted Purchase Agreements to Wayne County to acquire five residential properties with the intention of demolishing these vacant/blighted structures. 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. Currently sixteen homes have been completed, three homes are under construction and six homes are in the bidding/contract stages for redevelopment. 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 will be following the same criteria that is being used by Redford Township and it is anticipated that a minimum of eight residential properties will be rehabilitated/sold to income eligible homeowners. In addition, Redford Township has 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.

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 260 people apply for the SNAP program, but only 15 applicants have been pre-approved for a home mortgage through a certified FHA lender/financial institution. Eight new homeowners and have taken ownership of their newly redeveloped homes located throughout Redford Township. The eight new Redford Township residents closed on their properties at the end of June and early July 2010. In addition, seven potential homebuyers have been identified and approved and are currently in the purchase phase. These closings should occur in the Fall of 2010. The recent home sales have generated \$400,000 in Program Income, which will allow 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                            | \$15.00                | \$200,000.00           | \$51,750.55            |
| RT002, Demolition                             | \$117.00               | \$150,000.00           | \$70,967.95            |
| RT003, Rehab/Redevelop                        | \$422,396.84           | \$1,517,228.00         | \$1,152,059.04         |
| RT004, Down Payment Assist                    | \$23,135.41            | \$300,000.00           | \$23,135.41            |
| RT005, Planning/Admin                         | \$33,662.70            | \$304,136.00           | \$169,960.91           |
| RT006, Developers-Rehab/Redevelop             | \$0.00                 | \$0.00                 | \$0.00                 |
| RT006, Developers-Rehab/Redevelop             | \$72,569.31            | \$500,000.00           | \$72,569.31            |
| RT007, Non-Profits Acquisition/Rehabilitation | \$0.00                 | \$70,000.00            | \$0.00                 |

## Activities

**Grantee Activity Number:** ACQ

**Activity Title:** ACQ

**Activity Category:**

Acquisition - general

**Project Number:**

RT001

**Projected Start Date:**

03/20/2009

**Activity Status:**

Under Way

**Project Title:**

Acquisition

**Projected End Date:**

07/30/2013

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Charter Township of Redford - Community Development

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

|   |             |              |
|---|-------------|--------------|
| <b>Total Projected Budget from All Sources</b>      | N/A         | \$270,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A         | \$270,000.00 |
| <b>Program Funds Drawdown</b>                       | \$15.00     | \$51,750.55  |
| <b>Obligated CDBG DR Funds</b>                      | \$16,846.61 | \$78,093.75  |
| <b>Expended CDBG DR Funds</b>                       | \$15.00     | \$4,807.58   |
| Charter Township of Redford - Community Development | \$15.00     | \$4,807.58   |
| <b>Match Contributed</b>                            | \$0.00      | \$0.00       |
| <b>Program Income Received</b>                      | \$60,000.00 | \$60,000.00  |
| <b>Program Income Drawdown</b>                      | \$16,846.36 | \$16,846.36  |

**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.

**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 acquired/purchased two foreclosed/vacant properties using NSP Acquisition funds this quarter. One home will be rehabilitated and one will be demolished.

**Accomplishments Performance Measures**

|                        | <b>This Report Period</b> | <b>Cumulative Actual Total / Expected</b> |
|------------------------|---------------------------|---|
|                        | <b>Total</b>              | <b>Total</b>                              |
| <b># of Properties</b> | 0                         | 34/50                                     |

|                           | <b>This Report Period</b> | <b>Cumulative Actual Total / Expected</b> |
|---------------------------|---------------------------|---|
|                           | <b>Total</b>              | <b>Total</b>                              |
| <b># of Housing Units</b> | 2                         | 36/50                                     |

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

| Address         | City    | State | Zip   |
|-----------------|---------|-------|-------|
| 19133 Centralia | Redford | NA    | 48240 |
| 19324 Inkster   | Redford | NA    | 48240 |

## 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:** ADMIN

**Activity Title:** ADMIN

**Activity Category:**

Administration

**Project Number:**

RT005

**Projected Start Date:**

03/20/2009

**Activity Status:**

Under Way

**Project Title:**

Planning/Admin

**Projected End Date:**

07/30/2013

**Completed Activity Actual End Date:**

**National Objective:**

N/A

**Responsible Organization:**

Charter Township of Redford - Community Development

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

|   |             |              |
|---|-------------|--------------|
| <b>Total Projected Budget from All Sources</b>      | N/A         | \$304,136.00 |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A         | \$304,136.00 |
| <b>Program Funds Drawdown</b>                       | \$33,662.70 | \$169,960.91 |
| <b>Obligated CDBG DR Funds</b>                      | \$0.00      | \$304,136.00 |
| <b>Expended CDBG DR Funds</b>                       | \$22,951.14 | \$121,542.46 |
| Charter Township of Redford - Community Development | \$22,951.14 | \$121,542.46 |
| <b>Match Contributed</b>                            | \$0.00      | \$0.00       |
| <b>Program Income Received</b>                      | \$0.00      | \$0.00       |
| <b>Program Income Drawdown</b>                      | \$0.00      | \$0.00       |

**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

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## 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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**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

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

Charter Township of Redford - Community Development

| Overall   | Apr 1 thru Jun 30, 2010 | To Date      |
|---|-------------------------|--------------|
| <b>Total Projected Budget from All Sources</b>      | N/A                     | \$187,500.00 |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A                     | \$187,500.00 |
| <b>Program Funds Drawdown</b>                       | \$53,481.30             | \$53,481.30  |
| <b>Obligated CDBG DR Funds</b>                      | \$65,000.00             | \$187,500.00 |
| <b>Expended CDBG DR Funds</b>                       | \$53,481.30             | \$53,481.30  |
| Charter Township of Redford - Community Development | \$53,481.30             | \$53,481.30  |
| <b>Match Contributed</b>                            | \$0.00                  | \$0.00       |
| <b>Program Income Received</b>                      | \$0.00                  | \$0.00       |
| <b>Program Income Drawdown</b>                      | \$0.00                  | \$0.00       |

**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:**

Three developers have been approved to complete this activity to acquire, rehabilitate and sell homes in approved residential neighborhoods in our Areas of Greatest Need. The funds that were expended during this quarter were for the acquisition of three foreclosed residential properties in Redford Township by Guy Construction and Home Renewal Systems. Rehabilitation of the three properties will commence in the next quarter. Each respective developer will work together with Township staff to ensure code compliance and proper NSP guidelines are followed.

**Accomplishments Performance Measures**

|                        | This Report Period | Cumulative Actual Total / Expected |
|------------------------|--------------------|------------------------------------|
|                        | Total              | Total                              |
| <b># of Properties</b> | 3                  | 3/2                                |

## Accomplishments Performance Measures

No Accomplishments Performance Measures found.

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

| Address         | City    | State | Zip   |
|-----------------|---------|-------|-------|
| 8902 Sioux      | Redford | NA    | 48239 |
| 20462 Woodworth | Redford | NA    | 48240 |
| 18722 Sumner    | Redford | NA    | 48240 |

## 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: DEVELOPERS-REH/RDV-LMMI**

**Activity Title: DEVELOPERS-REH/RDV-LMMI**

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Planned

**Project Number:**

RT006

**Project Title:**

Developers-Rehab/Redevelop

**Projected Start Date:**

03/31/2010

**Projected End Date:**

07/30/2013

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Charter Township of Redford - Community Development

| <b>Overall</b>                                      | <b>Apr 1 thru Jun 30, 2010</b> | <b>To Date</b> |
|---|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b>      | N/A                            | \$312,500.00   |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A                            | \$312,500.00   |
| <b>Program Funds Drawdown</b>                       | \$19,088.01                    | \$19,088.01    |
| <b>Obligated CDBG DR Funds</b>                      | \$29,000.00                    | \$312,500.00   |
| <b>Expended CDBG DR Funds</b>                       | \$19,088.01                    | \$19,088.01    |
| Charter Township of Redford - Community Development | \$19,088.01                    | \$19,088.01    |
| <b>Match Contributed</b>                            | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                      | \$0.00                         | \$0.00         |
| <b>Program Income Drawdown</b>                      | \$0.00                         | \$0.00         |

**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:**

Three developers have been approved to complete this activity to acquire, rehabilitate and sell homes in approved residential neighborhoods in our Areas of Greatest Need. The funds that were expended during this quarter were for the acquisition of one foreclosed residential property in Redford Township by Guy Construction. Rehabilitation of the property will commence in the next quarter. Each respective developer will work together with Township staff to ensure code compliance and proper NSP guidelines are followed.

**Accomplishments Performance Measures**

|                        | <b>This Report Period</b> | <b>Cumulative Actual Total / Expected</b> |
|------------------------|---------------------------|---|
|                        | <b>Total</b>              | <b>Total</b>                              |
| <b># of Properties</b> | 1                         | 1/8                                       |

## Accomplishments Performance Measures

No Accomplishments Performance Measures found.

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

| Address     | City    | State | Zip   |
|-------------|---------|-------|-------|
| 19423 Brady | Redford | NA    | 48240 |

## 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:** DPA

**Activity Title:** DPA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

RT004

**Projected Start Date:**

03/20/2009

**Activity Status:**

Under Way

**Project Title:**

Down Payment Assist

**Projected End Date:**

07/30/2009

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Charter Township of Redford - Community Development

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

|   |              |              |
|---|--------------|--------------|
| <b>Total Projected Budget from All Sources</b>      | N/A          | \$300,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A          | \$300,000.00 |
| <b>Program Funds Drawdown</b>                       | \$23,135.41  | \$23,135.41  |
| <b>Obligated CDBG DR Funds</b>                      | \$189,255.00 | \$220,000.00 |
| <b>Expended CDBG DR Funds</b>                       | \$50,994.53  | \$50,994.53  |
| Charter Township of Redford - Community Development | \$50,994.53  | \$50,994.53  |
| <b>Match Contributed</b>                            | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                      | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                      | \$0.00       | \$0.00       |

**Activity Description:**

Funding will be allocated to income eligible candidates 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:**

Seven homes were sold this quarter and each homebuyer received downpayment assistance (DPA) in various amounts based on the purchase price of the home. We will continue to offer DPA to future homebuyers as the program proceeds.

| # of Housing Units | This Report Period |       | Cumulative Actual Total / Expected |  |
|--------------------|--------------------|-------|------------------------------------|--|
|                    | Total              | Total |                                    |  |
|                    | 7                  | 7/50  |                                    |  |

| # of Households benefitting | This Report Period |     |       | Cumulative Actual Total / Expected |      |                |      |
|-----------------------------|--------------------|-----|-------|------------------------------------|------|----------------|------|
|                             | Low                | Mod | Total | Low                                | Mod  | Total Low/Mod% |      |
|                             | 0                  | 0   | 7     | 0/12                               | 0/38 | 7/50           | 0.00 |

## Activity Locations

| Address            | City    | State | Zip   |
|--------------------|---------|-------|-------|
| 18330 Poinciana    | Redford | NA    | 48240 |
| 18705 Lexington    | Redford | NA    | 48240 |
| 11387 Arnold       | Redford | NA    | 48239 |
| 9967 Farley        | Redford | NA    | 48239 |
| 19120 Indian       | Redford | NA    | 48240 |
| 15517 Pomona       | Redford | NA    | 48239 |
| 26320 Southwestern | 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    |        |

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**Grantee Activity Number:** NON-PROFITS-ACQUISITION/REHABILITATION  
**Activity Title:** NON-PROFITS-ACQUISITION/REHABILITATION

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

RT007

**Projected Start Date:**

03/31/2010

**Activity Status:**

Planned

**Project Title:**

Non-Profits Acquisition/Rehabilitation

**Projected End Date:**

07/30/2013

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Charter Township of Redford - Community Development

| Overall   | Apr 1 thru Jun 30, 2010 | To Date |
|---|-------------------------|---------|
| <b>Total Projected Budget from All Sources</b>      | N/A                     | \$0.00  |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A                     | \$0.00  |
| <b>Program Funds Drawdown</b>                       | \$0.00                  | \$0.00  |
| <b>Obligated CDBG DR Funds</b>                      | \$0.00                  | \$0.00  |
| <b>Expended CDBG DR Funds</b>                       | \$0.00                  | \$0.00  |
| Charter Township of Redford - Community Development | \$0.00                  | \$0.00  |
| <b>Match Contributed</b>                            | \$0.00                  | \$0.00  |
| <b>Program Income Received</b>                      | \$0.00                  | \$0.00  |
| <b>Program Income Drawdown</b>                      | \$0.00                  | \$0.00  |

**Activity Description:**

Funding will be allocated to a non-profit entity with the intention to purchase a foreclosed upon home and provide housing for low/mod income persons. 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:**

It is proposed to purchase two homes that are in foreclosure/redemption period which are owner-occupied and rehabilitate the units after acquisition. The home would then be re-sold back to the occupant within 36 months. During that time period, the tenant is required to re-establish their credit (thru counseling) and obtain a mortgage to purchase the property at the "total development cost" to the Township. No funds were expended during this period as there were no units identified or approved by staff.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**

|                             | This Report Period |     |       | Cumulative Actual Total / Expected |     |                |   |
|-----------------------------|--------------------|-----|-------|------------------------------------|-----|----------------|---|
|                             | Low                | Mod | Total | Low                                | Mod | Total Low/Mod% |   |
| # of Households benefitting | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/2            | 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

**Activity Status:**

Under Way

**Project Title:**

Rehab/Redevelop

**Projected End Date:**

07/30/2013

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

Charter Township of Redford - Community Development

| <b>Overall</b>                                      | <b>Apr 1 thru Jun 30, 2010</b> | <b>To Date</b> |
|---|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b>      | N/A                            | \$379,307.00   |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A                            | \$379,307.00   |
| <b>Program Funds Drawdown</b>                       | \$44,564.99                    | \$261,371.99   |
| <b>Obligated CDBG DR Funds</b>                      | \$0.00                         | \$355,151.00   |
| <b>Expended CDBG DR Funds</b>                       | \$3,079.50                     | \$212,572.33   |
| Charter Township of Redford - Community Development | \$3,079.50                     | \$212,572.33   |
| <b>Match Contributed</b>                            | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                      | \$81,442.27                    | \$81,442.27    |
| <b>Program Income Drawdown</b>                      | \$30.91                        | \$30.91        |

**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:**

There were multiple homes that were rehabilitated 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 were in various stages of construction. We began the redevelopment of one residential property for this reporting period. We also had a few properties underway and have completed redevelopment of properties and are awaiting their sale. 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.

**Accomplishments Performance Measures**

|                        | <b>This Report Period</b> | <b>Cumulative Actual Total / Expected</b> |
|------------------------|---------------------------|---|
|                        | <b>Total</b>              | <b>Total</b>                              |
| <b># of Properties</b> | 1                         | 2/10                                      |

|                    | This Report Period<br>Total | Cumulative Actual Total / Expected<br>Total |
|--------------------|-----------------------------|---|
| # of Housing Units | 1                           | 2/10  |

|                             | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |          |
|-----------------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
|                             | Low                | Mod | Total | Low                                | Mod | Total | Low/Mod% |
| # of Households benefitting | 0                  | 0   | 1     | 0/10                               | 0/0 | 2/10  | 0.00     |

### Activity Locations

| Address         | City    | State | Zip   |
|-----------------|---------|-------|-------|
| 19133 Centralia | Redford | NA    | 48240 |

### 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:** REH/RDV-LMMI

**Activity Title:** REH/RDV-LMMI

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

RT003

**Projected Start Date:**

03/20/2009

**Activity Status:**

Under Way

**Project Title:**

Rehab/Redevelop

**Projected End Date:**

07/30/2013

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Charter Township of Redford - Community Development

| <b>Overall</b>                                      | <b>Apr 1 thru Jun 30, 2010</b> | <b>To Date</b> |
|---|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b>      | N/A                            | \$1,137,921.00 |
| <b>Total CDBG Program Funds Budgeted</b>            | N/A                            | \$1,137,921.00 |
| <b>Program Funds Drawdown</b>                       | \$377,831.85                   | \$890,687.05   |
| <b>Obligated CDBG DR Funds</b>                      | \$0.00                         | \$1,065,453.00 |
| <b>Expended CDBG DR Funds</b>                       | \$214,625.69                   | \$244,178.69   |
| Charter Township of Redford - Community Development | \$214,625.69                   | \$244,178.69   |
| <b>Match Contributed</b>                            | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                      | \$48,368.09                    | \$48,368.09    |
| <b>Program Income Drawdown</b>                      | \$21,216.98                    | \$21,216.98    |

**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:**

There were multiple homes that were rehabilitated 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. We have not entered any project addresses for this reporting period due to the fact that we are waiting for homes to sell. 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.

**Accomplishments Performance Measures**

|                        | <b>This Report Period</b> | <b>Cumulative Actual Total / Expected</b> |
|------------------------|---------------------------|---|
|                        | <b>Total</b>              | <b>Total</b>                              |
| <b># of Properties</b> | 0                         | 3/30                                      |

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

  

| # of Households benefitting | This Report Period |     |       | Cumulative Actual Total / Expected |      |       |          |
|-----------------------------|--------------------|-----|-------|------------------------------------|------|-------|----------|
|                             | Low                | Mod | Total | Low                                | Mod  | Total | Low/Mod% |
| # of Households benefitting | 0                  | 0   | 0     | 0/0                                | 0/30 | 3/30  | 0.00     |

### 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    |        |