

**Target Neighborhood: Fort Lupton 2**  
**Neighborhood ID: 7000183**

Neighborhood ID: 7000183

**NSP3 Planning Data**

Grantee ID: 0812300C

Grantee State: CO

Grantee Name: WELD COUNTY

Grantee Address: P.O. Box 130 Greeley CO 80632

Grantee Email: tom@greeley-weldha.org

Neighborhood Name: Ft Lupton 2

Date:2011-02-05 00:00:00

**NSP3 Score**

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 695

**Area Benefit Eligibility**

Percent Persons Less than 120% AMI: 68.9

Percent Persons Less than 80% AMI: 42

**Neighborhood Attributes (Estimates)**

*Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem. The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified. In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the

residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 757

Residential Addresses Vacant 90 or more days (USPS, March 2010): 7

Residential Addresses NoStat (USPS, March 2010): 49

1/3

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious

delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract

data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate

change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate

is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association)

and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 304

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 26.5

Percent of Housing Units 90 or more days delinquent or in foreclosure: 9.4

Number of Foreclosure Starts in past year: 32

Number of Housing Units Real Estate Owned July 2009 to June 2010: 19

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a

visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in

the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000

foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past

year): 7

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal

Housing Finance Agency Home Price Index through June 2010): -12.3

Place (if place over 20,000) or county unemployment rate June 2005: 5.6

Place (if place over 20,000) or county unemployment rate June 2010: 8.7

·Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy

development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-104.791503 40.087331 -104.791589 40.090975 -104.799829 40.090975 -104.803905  
40.090746

-104.803777 40.093405 -104.807296 40.093339 -104.807167 40.087462

2/3

Blocks Comprising Target Neighborhood

081230019042003, 081230019042031, 081230019042030, 081230019042029,  
081230019042028,  
081230019042027, 081230019042026, 081230019042025, 081230019042024,  
081230019042023,  
081230019042017, 081230019042011, 081230019042010, 081230019042009,  
081230019042008,  
081230019042005, 081230019042006, 081230019042004, 081230019042007,

3/

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Monica Mika Daniels
Email Address	mmika@co.weld.co.us
Phone Number	970 336-7205 x4210
Mailing Address	P.O. Box 758 Greeley, CO 80632

## 2. Areas of Greatest Need

### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

### Data Sources Used to Determine Areas of Greatest Need

#### Describe the data sources used to determine the areas of greatest need.

Response:

- NSP3 Planning Data, as provided on the HUD mapping tool, which provides a score of the mapped area, income percentages at both 80% and 120% AMI, number of residential addresses and number of vacancies, the number of house purchases it would take to create an impact, and other data useful to determining areas of greatest need.
- A tiered approach is not being utilized to determine distribution of funding.
- Realty Trac foreclosure trends, market views, and sales trends.
- Current market information from area Realtors.
- County Staff, Fort Lupton City Staff and local elected officials familiarity with communities and neighborhoods within Weld County
- City of Fort Lupton accompanied Weld County Staff to NSP Problem-Solving Clinic and define the area within the City with the greatest need.

### Determination of Areas of Greatest Need and Applicable tiers

#### Describe how the areas of greatest need were established.

Response:

- A primary neighborhood identified as Fort Lupton 2 has been identified. The entire City of Fort Lupton is eligible under NSP 3 guidelines
- The NSP3 mapping tool Planning Data puts the score for this neighborhood at 20 (out of a minimum 17 and maximum 20). The estimated number of houses needed to make an impact is seven. Neighborhood map ID – 7000183.
- The City of Fort Lupton with some 7,500 residents is contained within two census tracts. The west side of the City scores 19 pts out of 20 and the east side of the City scores 20 out of 20 points. This is the area of the City which officials from the City of Fort Lupton have indicated is of the greatest need.
- There is a great need for property improvement and/or demolition and reconstruction of new units in this established neighborhood.
- Residents in this neighborhood have some of the lowest incomes in the City. NSP3 mapping tool

Planning Data indicates 68.9% of the residents have incomes at or below 120% AMI and 42.0% at or below 80% AMI. Unemployment in this area remains very high (unemployment, per mapping tool percentages, increased from 6.6% in June 2005 to 9.5% in Dec 2010 for this metropolitan area), and most at risk with a job loss are those earning the least income. Historically, there are no savings to support an extended job loss, lack of education may make acquiring a new job hard, and new incomes may not be as high as needed for household expenses.

- Mapping tool Planning Data also indicates 26.5% of the housing units had a high cost mortgage between 2004 and 2007; 9.4% are 90 days or more delinquent; and 19 housing units were REO between July 2009 and June 2010 with 32 foreclosure starts during the past year. Properties in this metropolitan area had an estimated depreciation in value of 12.3%, per Federal Housing Finance Agency Home Price Index through June 2010.

### 3. Definitions and Descriptions

#### Definitions

Term	Definition
Blighted Structure	The City’s definition of blighted comes from the current building code: Buildings, structures or equipment that are unsanitary, or that are deficient due to inadequate means of egress facilities, inadequate light and ventilation, or that constitute a fire hazard, or in which the structure or individual structural members meet the definition of “ <i>Dangerous,</i> ” or that are otherwise <i>dangerous</i> to human life or the public welfare, or that involve illegal or improper occupancy or inadequate maintenance shall be deemed unsafe. A vacant structure that is not secured against entry shall be deemed unsafe.
Affordable Rents	<ul style="list-style-type: none"> <li>○ Affordable rents are defined as the fair market rent for the Greeley MSA or the high HOME rent, whichever is lower, as published annually by the U. S. Department of Housing and Urban Development.</li> </ul>

#### Descriptions

Term	Definition
Long-Term Affordability	<ul style="list-style-type: none"> <li>○ Long-term affordability will be defined as a period of time equal to those of the HOME program, with length of affordability determined by the amount of subsidy in the property. Affordability will be ensured through the use of restrictions on the deed and/or mortgage.</li> <li>○ Minimum of two homes will be provided to the Fort Lupton Housing Authority for long term rental to low income families. The Fort Lupton Housing Authority currently provides both family multi-family housing and senior housing.</li> </ul>

Housing Rehabilitation Standards	<ul style="list-style-type: none"> <li>○ Weld County received NSP1 funding from the State of Colorado. The City of Greeley was the lead agency and adopted rehabilitation standards that were written as a guide and intended to address the minimum standards for rehabilitation work (residential and commercial) and/or new construction of residential units under the grant program. Weld County will use these standards. The Rehab Standards are to serve as reinforcement of the International Building Code and amendments, as adopted along with the Green Housing rehabilitation checklist.</li> </ul>
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#### 4. Low-Income Targeting

##### Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

<p><b>Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.</b></p>
<p>Response:          Total low-income set-aside <b>percentage</b> (must be no less than 25 percent): 25.00%          Total funds set aside for low-income individuals = no less than \$255,797 (approximately 25% of \$1,023,188grant).</p>

##### Meeting Low-Income Target

<p><b>Provide a summary that describes the manner in which the low-income targeting goals will be met.</b></p>
<p>Response:  <ul style="list-style-type: none"> <li>○ The City of Fort Lupton Housing Authority will be provided two units for long term low income rentals.</li> </ul> </p>

#### 5. Acquisition and Relocation

##### Demolition or Conversion of LMI Units

<p>Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)? Yes</p>	<p>Yes. No units will be acquired that would trigger relocation or tenant protection laws.</p>
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If yes, fill in the table below.

Question	Number of Units
<p>The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.</p>	<p>2</p>
<p>The number of NSP affordable housing units made available to low-, moderate-,</p>	<p>2 – Time schedule</p>

and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	TBD. Availability will not be known until potential properties hit the market.
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	1 – Again, based on availability, at what point in the grant the property becomes available, and how many units have already been designated to the 25% requirement.

## 6. Public Comment

### Citizen Participation Plan

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
<p>Response:</p> <ul style="list-style-type: none"> <li>○ The NSP3 application was posted on the Weld County website, City of Fort Lupton website, and the Weld County Housing Authority website 15 days prior to submittal of the application (February 10, 2011 – February 25, 2011).</li> <li>○ Mayor and City Council of the City of Fort Lupton were informed and approved of the application.</li> <li>○ The Weld County Commissioners approved of the application.</li> <li>○ Notices were placed in the Fort Lupton Press</li> <li>○ Local citizen groups (Chamber of Commerce) were informed of the application and provided an opportunity to comment.</li> </ul> <p>Public comments were considered and incorporated into the plan when feasible.</p>

### Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

## 7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

<b>Activity Number 1</b>
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<b>Activity Name</b>	(Enter the name of Activity Number 1)	
<b>Uses</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	Allowable cost (maximum of 10%) for NSP3 Program Administration to be used for costs associated with program implementation, environmental review, staff salaries, office supplies, reporting, and all other general administration expenses.	
<b>National Objective</b>	Not applicable	
<b>Activity Description</b>	NSP3 Program Administration	
<b>Location Description</b>	Weld County CO, City of Fort Lupton	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$102,318
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	<b>\$102,318</b>	
<b>Performance Measures</b>	Not applicable	
<b>Projected Start Date</b>	June 1 2011 environmental review required	
<b>Projected End Date</b>	Fifty percent of allocated NSP3 funds will be expended within two years of a signed agreement; 100% of the funds will be expended within three years of a signed agreement. Ongoing monitoring of owner occupancy and any affordability restrictions will continue throughout the period of affordability.	
<b>Responsible Organization</b>	<b>Name</b>	Weld County, Weld County Housing Authority, City of Fort Lupton
	<b>Location</b>	915 10 <sup>th</sup> Street Greeley, Cp
	<b>Administrator Contact Info</b>	Monica Daniels-Mika Finance and Administration Director 970 336-7205 x4210 mmika @co.weld .co.us

**NOTES:**

The following Activities (2 and 3) target existing single-family units to be acquired and rehabbed (or demolished and reconstructed) OR vacant properties for reconstruction, all of which will be resold to households earning either at or below 120% of AMI (Activity 2) or at or below 50% of AMI (Activity 3). The County's allocation of funds is not substantial enough to acquire and rehab multi-family rental units, particularly with potential relocation costs. Neighborhood and affordable areas have seen a large increase in numbers of income properties during the past six years of high foreclosure numbers. It is the Weld County and the City of Fort Lupton's preference to re-establish homeownership in the neighborhood.

Weld County understands its responsibility for all homebuyers to receive a minimum of eight hours of housing counseling prior to obtaining a mortgage loan . Further, the Weld County understands that

program design and documentation must show that the home buyers obtained a mortgage loan from a lender who agreed to comply with the bank regulators' guidance for non-traditional mortgages.

**Vicinity hiring:** From past experience the contractors who were hired to rehab the NSP1 houses are small business owners employing five or fewer persons. They did not hire additional employees for NSP1 funds. Most, if not all, have offices in their homes. There are a limited number of contractors in Weld County and specifically the Fort Lupton area qualified and willing to do the kind of rehab work required for the NSP program, particularly that have or are willing to get the required mandatory lead paint certifications.

The City of Fort Lupton acting as a sub-grantee will approach businesses located in the target neighborhood and request that a flyer be posted for contractors, who will then have to apply to City for approval. The City will start posting flyers within 30 days of application approval to provide time for lead training (if available) and City approval.

<b>Activity Number 2</b>	
<b>Activity Name</b>	Single-family housing for the purpose of resale to LMMH families
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input checked="" type="checkbox"/> Eligible Use D: Demolition
<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	

<b>CDBG Activity or Activities</b>	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance activities (blighted structures only) 24 CFR 570.201(e) Public Service for housing counseling (for prospective purchasers of NSP3 assisted properties only) 24 CFR 570.201(n) Direct homeownership assistance 24 CFR 570.202 Rehabilitation (also includes homebuyer counseling as an activity delivery cost); preservation activities for demolished or vacant properties 24 CFR 570.206 Project delivery costs
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	Under this activity, Weld County, with sub-grantees Weld County Housing Authority and City of Fort Lupton will acquire. <ul style="list-style-type: none"> <li>○ Foreclosed properties in the targeted area(s) that will be rehabilitated and sold (or leased, if the market dictates) to LMMH families, or</li> <li>○ Demolished and reconstructed and then sold to LMMH families, if the house is not in such condition to warrant rehab, OR</li> <li>○ Acquire vacant lots under the NSP3 definition of vacant, for the purpose of constructing a single-family (one-four units) housing for households earning 120% or less than the Area Median Income</li> </ul>

<b>Location Description</b>	Target area – Fort Lupton 2 Neighborhood ID 7000183	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$665,073
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	\$665,073 (budget may be reduced to accommodate the cost of two units under Activity 3 once properties are identified)	
<b>Performance Measures</b>	Number of units made available to persons earning at or below 120% AMI. Total units anticipated are six. To meet the 50% expended within two year requirement, three houses/vacant properties will need to be acquired and rehabbed or reconstructed by approximately March 31, 2013. and the remaining three acquired and rehabbed or reconstructed by approximately March 31, 2014.	
<b>Projected Start Date</b>	Date of signed agreement, or approximately 6/1/11	
<b>Projected End Date</b>	5/31/14 (with ongoing monitoring after that)	
<b>Responsible Organization</b>	<b>Name</b>	Weld County
	<b>Location</b>	Weld County 915 10 <sup>th</sup> St. Greeley CO 80632
	<b>Administrator Contact Info</b>	Monica Daniels-Mica Finance and Administration Director(970) 336-7205 x4210; mmika@co.weld.co.us

<b>Activity Number 3</b>	
<b>Activity Name</b>	Single-family housing for the purpose of resale to LH25 families
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input checked="" type="checkbox"/> Eligible Use D: Demolition
<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance activities (blighted structures only) 24 CFR 570.201(e) Public Service for housing counseling (for prospective purchasers of NSP3 assisted properties only) 24 CFR 570.201(n) Direct homeownership assistance 24 CFR 570.202 Rehabilitation (also includes homebuyer counseling as an activity delivery cost); preservation activities for demolished or vacant properties 24 CFR 570.206 Project delivery costs
<b>National Objective</b>	Low-Income Housing to Meet 25% Set-Aside (LH25)
<b>Activity Description</b>	Under this activity Weld County will <ul style="list-style-type: none"> <li>○ Acquire foreclosed properties in the targeted area(s) that will be</li> </ul>

	rehabilitated and sold (or leased, if the market dictates) to LH25 families, or <ul style="list-style-type: none"> <li>○ To demolish and reconstruct and then sell to LMMH families, if the house is not in such condition to warrant rehab, OR</li> <li>○ Acquire vacant lots under the NSP3 definition of vacant, for the purpose of constructing a single-family (one-four units) housing for households earning 50% or less than the Area Median Income</li> </ul>	
<b>Location Description</b>	Primary target area – Fort Lupton 2 Neighborhood ID 7000183	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$255,797
	(Other funding source)	\$0
	(Other funding source)	0
<b>Total Budget for Activity</b>	\$255,797 (budget will/ may be increased to accommodate the cost of two units under this activity once properties are identified)	
<b>Performance Measures</b>	Number of units made available to persons earning at or below 50% AMI. Total units anticipated are two. To meet the 50% expended within one year requirement, one house/vacant property will need to be acquired and rehabbed or reconstructed by approximately March 31, 2013 and the remaining one acquired and rehabbed or reconstructed by approximately March 31, 2014. However, it is anticipated that both units, if suitable properties are available, will be completed by end of 2013.	

<b>Projected Start Date</b>	7/1/11	
<b>Projected End Date</b>	5/31/14 (with ongoing monitoring after that)	
<b>Responsible Organization</b>	<b>Name</b>	Weld County
	<b>Location</b>	915 10 <sup>th</sup> Street Greeley, CO
	<b>Administrator Contact Info</b>	Monica Daniels-Mika Finance and Administration Director (970) 336-7205 x4210; mmika@co.weld.co.us

## 8. Certifications

### Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR parts 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

- (12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:
- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
  - b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- (13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.
- (14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.
- (15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.
- (16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.
- (17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

## Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

### 1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input checked="" type="checkbox"/>

### 2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at <a href="http://www.huduser.org/NSP/NSP3.html">http://www.huduser.org/NSP/NSP3.html</a> ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

### 3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
• Blighted structure in context of state or local law,	<input checked="" type="checkbox"/>

<ul style="list-style-type: none"> <li>• Affordable rents,</li> <li>• Ensuring long term affordability for all NSP funded housing projects,</li> <li>• Applicable housing rehabilitation standards for NSP funded projects</li> </ul>	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>

#### 4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input checked="" type="checkbox"/>

#### 5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> <li>• The planned activity,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• The number of units that will result in displacement,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• The manner in which the grantee will comply with URA for those residents?</li> </ul>	<input checked="" type="checkbox"/>

#### 6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input checked="" type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input checked="" type="checkbox"/>

#### 7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input type="checkbox"/>
• Duration or term of assistance?	<input type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

## 8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

## 9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input type="checkbox"/>



MONDAY, FEBRUARY 20, 2012



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### Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State

Map Options:  |

Click Mode:  |

NSP3 Legend (%):  Tract Outline

[Click here for an Overview](#)

**NSP3 Options**

Current Zoom Level

Show Tracts Outline (Zoom 11+)

[METHODOLOGY](#) | [INSTRUCTIONS](#)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.

