

Action Plan

Grantee: City of Reno Housing Authority

Grant: B-09-CN-NV-0055

LOCCS Authorized Amount:	\$ 20,995,000.00
Grant Award Amount:	\$ 20,995,000.00
Status:	Modified - Resubmit When Ready
Estimated PI/RL Funds:	\$ 7,650,448.68
Total Budget:	\$ 28,645,448.68

Funding Sources

No Funding Sources Found

Narratives

Executive Summary:

The Consortium's program calls for a significant reduction in the number of vacant foreclosed properties in six census tracts (changed after the 2010 Census to eleven census tracts and changed again in 2013 to include an additional 47 census tracts, all in low-poverty areas, to assist in RHA's Moving to Work demonstration program) in Reno, Sparks, and Washoe County. Each of these census tracts is heavily impacted by foreclosures, declining prices and distressed properties. The Consortium is working to help resolve the current vacancy problems and address many of those houses that are likely to be vacated during the grant period by utilizing a combination of federal grant money under NSP2, program income, and non-federal Housing Authority investment.

The Housing Authority of the City of Reno (RHA), which is the Consortium's lead agency, and the City of Reno administered an NSP1 grant of \$4.5 million from the State of Nevada and Economic Development Grants of \$778,000 that impacted 35 homes in or near the NSP2 areas. Under the NSP2 grant, the Consortium was awarded \$20,995,000 to fund a program under which RHA planned to purchase up to 200 vacant foreclosed homes in the six heavily impacted census tracts and doing needed rehabilitation, including energy efficient improvements, over a three year period. Over 25% of the initial total funding and program income has been used to benefit persons who are under 50% of the median income through the use of a long term rental program. The remainder of the funding is providing homeownership opportunities for persons under 120% of the median income.

The Consortium has done a portion of the homeownership program in a lease to own component for persons between 50% and 120% of the area median income. The majority, however, of the homeownership units were sold outright to eligible families under 120% of the median income with significant discounts, grants and forgivable loans to ensure successful sales even in a very down economy. The Consortium anticipates a loss of at least \$20,000 to \$40,000 per unit to the program, but the remaining sales returns are being used to purchase additional houses in a roll over pattern. This will enable RHA to ultimately purchase up to 200 vacant foreclosed properties with grant funds and program income.

In addition to this use of grant funds and program income from the sales, RHA contributed to the program by providing non-grant funding to expand the impact on vacant foreclosures in the targeted census tracts. RHA used over \$1 million of its own money to buy additional properties in the NSP2 target areas. This non-federal funding was used to purchase properties when it was not possible to go through the time consuming process that is required when expending federal funds.

The net effect of the combination of the NSP2 grant, program income, and RHA's non-federal money has had a significant impact on the foreclosure crisis over time. The programs have clearly had a positive effect on the target neighborhoods. The xeriscaping and positive changes to the neighborhood have been particularly appreciated by residents and homeowners associations.

The Action Plan was amended as of December 8, 2010. This amendment was purely administrative. It was advertised both on the Housing Authority's website and at government buildnd libraries, and it was advertised in both English and Spanish. The amendment was as follows:

The Housing Authority of the City of Reno initially set up the DRGR Action Plan with the following activities:



- Acquisition of rentals to serve the <50% AMI population
- Acquisition of properties to be sold to the middle income population
- Rehabilitation of rentals to serve the <50% AMI population
- Rehabilitation of properties to be sold to the middle income population
- Homeownership Assistance
- Administration

The amended Action Plan reflected the following activities:

- Acquisition and rehabilitation of rentals to serve the <50% AMI population
- Acquisition and rehabilitation of properties to be sold to the middle income population
- Homeownership
- Administration

The proposed amendment was open for comment for eighteen days and no one submitted any comments.

The Action Plan was amended again as of January 28, 2011. This amendment was purely administrative. It was advertised both on the Housing Authority's website and at local government buildings and libraries, and it was advertised in both English and Spanish. The amendment was as follows:

The Housing Authority of the City of Reno initially set up the DRGR Action Plan with the following activities:

- Acquisition and rehabilitation of rentals to serve the <50% AMI population
- Acquisition and rehabilitation of properties to be sold to the middle income population
- Homeownership
- Administration

The amended Action Plan reflected the following activities:

- Acquisition and rehabilitation of rentals to serve the <50% AMI population
- Acquisition, rehabilitation, and homeownership assistance for properties to be sold to the middle income population
- Administration

The proposed amendment was open for comment for fifteen days and no one submitted any comments.

In preparation for the end of the second year of the NSP2 grant, RHA reviewed the budgeted amounts for all activities and determined that the Administration activity, 099, was overbudgeted. With HUD's concurrence, in February 2012 RHA moved \$450,000 from Activity 099, Administration, to Activity 003, Acquisition and rehab of properties for families under 50% of the Area Median Income. This allows RHA to purchase more houses for this Activity. This accounts for only about 2.14% of the total budget for NSP2, so an amendment was not required.

An administrative amendment to the Action Plan was requested by HUD in April of 2012. This amendment split the lease to own program into its own activity to improve the clarity of reporting. The activity which reflects the sales of houses, 004, was split out and is now Activities 004 and 006. Activity 006 reflects all activities and expenditures relating to the lease to own program; Activity 004 reflects all activities and expenditures relating to the outright sales of houses. Because this was a purely administrative change and did not have any effect on how NSP2 funds are being spent, this amendment did not require a public comment period. The last QPR for 2011 and the first QPR for 2012 were updated to reflect this change.

The Action Plan was amended as of April 3, 2013. The amendment was advertised both on RHA's website and in the local newspaper from February 3, 2013 through February 12, 2013. There were no comments during the comment period. The amendment was as follows:

When the Housing Authority of the City of Reno (RHA) was designated as a participant in HUD's Moving to Work (MTW) demonstration program, one of the key points was a mobility program which will allow Public Housing residents in good standing to move to low-poverty areas. RHA's plan was to use NSP2 funds to purchase and rehabilitate properties for this MTW activity.

RHA requested an NSP2 amendment to the Action Plan to add 47 census tracts (based on the new 2010 census tracts) as approved tracts for NSP2 purchases. HUD approved the amendment. The new tracts are reflected in the Target Area portion of the Action Plan.

Target Geography:

The Consortium has identified six census tracts in Washoe County, Nevada. These are census tracts 17.00, 26.06, 27.01, 29.02, 30.00, and 31.06. As a result of the 2010 Census, the census tracts were divided into eleven census tracts, 17.01, 17.02, 26.14, 26.15, 26.16, 27.05, 27.06, 27.07, 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.



Program Approach:

1. The Consortium's overall Neighborhood Stabilization Program 2 approach

The Consortium's program was simple. We planned to significantly reduce the vacancy problem in eleven census tracts with a combination of public and private investment. We are in the process of buying up to 200 vacant homes with NSP2 funding, doing needed rehabilitation and energy upgrades where applicable, and (1) renting at least 60 of these to persons under 50% of the median income, and (2) entering into lease to own agreements or outright sales of the remaining homes to persons between 50% and 120% of the median income. All purchasers of these homes are receiving counseling by the Consumer Credit Affiliates, and each is receiving significant discounts, including grants and forgivable loans, to expedite these sales. The up to 200 purchases are being carried out both with initial grant funding and with program income from the rentals and sales. Our efforts in buying this many vacant foreclosed properties in the census tracts in the three year grant period have helped stabilize the target neighborhoods. This stabilization has been further aided by the following:

- a. The private investment of over \$1 million by RHA from non-federal sources has been used to purchase vacant properties in the designated census tracts which have enabled us to buy properties expeditiously when it was not possible to move quickly with federal funds.
- b. The private investment of \$12 to \$13 million was planned to be included by providing investors with a financial incentive to purchase and rehabilitate vacant properties in the neighborhoods. The Consortium attempted to achieve this by utilizing a program currently operated by the Housing Authority of the City of Reno (RHA), the Housing Choice Voucher Program. Under current HUD regulations, RHA can designate up to 15% of its Housing Choice Vouchers as project based if it wishes to do so. To date, RHA has utilized this option only once, for seven houses owned by a nonprofit group in Northeast Reno. RHA, as the lead agency, set aside up to 100 of its 2,492 Housing Choice Vouchers to be used to project base Housing Choice Voucher assistance to specific properties in the NSP2 target areas. Unfortunately, this program did not receive the expected investor response and was not successful. Investors, however, are buying significant numbers of homes without the incentive and are achieving the same purpose.

2. Uses of funds and firm commitments

- a. The overriding goal has been the purchase and rehabilitation of vacant and foreclosed homes. We are utilizing the National Community Stabilization Trust where possible to carry out the purchases. This worked out well for us in NSP1. In addition, RHA is purchasing FHA properties where possible and is utilizing local real estate firms to identify other properties.

There have been considerable rehabilitation costs as we have carried out both needed repairs and attempted to make the properties more energy efficient. Most of this has been contracted out to local contractors, but some repairs are being done with part or full time maintenance employees working directly for RHA.

The rental of at least 59 of these houses is being handled by the Housing Authority of the City of Reno. Five more have been transferred to the Nevada Rural Housing Authority (NRHA) for them to operate. In both cases, there is a 20 year obligation period for the properties to be occupied by families under 50% of the median income.

A total of 95 properties will be or have been sold outright or put in a lease to own program. Using the lease to own option will guarantee successful and timely occupancy of all houses, as there are many families who would be eligible to purchase except for credit issues. The lease to own program gives them time to address this. In any event, all of these are ultimately being re-sold to eligible families under 120% of the median income. Each family purchasing a home is eligible for a combination of initial discounts, grants, and a forgivable loan. The \$15,000 forgivable loan will be forgiven at a rate of \$1,000 per year so long as the family does not sell the property, move out, refinance, etc.

Homebuyers can use conventional loan financing so long as it is a fixed rate 15-30 year loan. Charles Schwab Bank, a for profit partner of the Consortium, is available to finance many of the loans, especially for families under 100% of the median income. Nevada Rural Housing Authority has an impressive first time homebuyer program that was also available for home buyers. Both Charles Schwab Bank and Nevada Rural Housing Authority have grants that may be able to supplement NSP2.

- b. The financing available from Charles Schwab Bank and Nevada Rural Housing Authority was obligated for the activity, but was not set aside exclusively for the Consortium. Some of it has been spent on eligible clients outside of the NSP2 census areas. The Reno Housing Authority has utilized over \$1 million of its own non-federal funding for the purchase of additional properties in the NSP2 census tracts.

- c. No demolition will be carried out using NSP2 funding. If any demolition does take place it will be done by the Reno Housing Authority utilizing non-federal funds.

3. Budgeting and the generation of program income - The budgeted amounts in the DRGR system are representative of both the federal funding received under the NSP2 grant and the expected program income.

Program income comes from the net rental income from properties rented to persons below 50% AMI and the sales proceeds from houses sold to persons below 120% AMI. The Consortium has received a large amount of program income over the three year grant period. The turnover and resale of houses is a cornerstone to the Consortium's NSP2 program. Under the projected market conditions, the Consortium plans to address up to 200 homes with the combination of federal funds and program income.

Consortium Members:

1. Non-Profit Members

Housing Authority of the City of Reno



Name/Title: David Morton, Executive Director
Address: 1525 E. 9th Street, Reno, Nevada 89512
Phone: 775-329-3630
Fax: 775-786-1712

City of Reno:
Name/Title: Maureen McKissick, Grants and Fund Development Manager
Address: PO Box 1900, Reno, NV 89505
Phone: 775-334-2253
Fax: 775-334-4934

Consumer Credit Affiliates:
Name/Title: Jill Perry, Director of Northern Nevada
Address: 3100 Mill Street #111, Reno, NV 89502
Phone: 775-337-6363
Fax: 775-337-6348

Nevada Rural Housing Authority:
Name/Title: Gary Longaker, Executive Director
Address: 3695 Desatoya Drive, Carson City, NV 89701
Phone: 775-887-1795
Fax: 775-887-1798

2. For-Profit Members

Charles Schwab Bank:
Name/Title: Nancy E. Brown, Senior Manager Community Development
Address: 5190 Neil Rd., Ste 300, Reno, NV 89502
Phone: 775-689-6830

How to Get Additional Information:

For additional information, please contact David C. Morton, Executive Director of the Housing Authority of the City of Reno.

Phone: 775-329-3630 ext. 201
Fax: 775-786-1712
Email: Dmorton@renoha.org

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
001	ACQ/REHAB	001	CANCELLED - ACQUISITION
		002	
		003	ACQUISITION AND REHABILITATION
		004	ACQUISITION, REHAB, AND HOMEOWNERSHIP ASSISTANCE
		006	LEASE TO OWN PROGRAM
099	ADMINISTRATION	99	ADMINISTRATION
9999	Restricted Balance		<i>No activities in this project</i>
TEST	BUCKET		<i>No activities in this project</i>



Activities

Project # / Title: 001 / ACQ/REHAB

Grantee Activity Number: 001
Activity Title: CANCELLED - ACQUISITION

Activity Type:

Acquisition - general

Project Number:

001

Projected Start Date:

04/01/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Cancelled

Project Title:

ACQ/REHAB

Projected End Date:

04/01/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 0.00

Proposed Beneficiaries

of Households

of Permanent Jobs Created

Total

Low

Mod

Low/Mod%

0.0

0.0

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

CITY OF RENO HOUSING AUTHORITY

Proposed budgets for organizations carrying out Activity:

Responsible Organization

CITY OF RENO HOUSING AUTHORITY

Organization Type

Local Government

Proposed

\$ 0.00

Location Description:



This activity has been combined with Activity 003.

Activity Description:

This activity has been combined with Activity 003.



Grantee Activity Number: 002
Activity Title: CANCELLED - ACQUISITION

Activity Type:
 Acquisition - general

Activity Status:
 Cancelled

Project Number:
 001

Project Title:
 ACQ/REHAB

Projected Start Date:
 02/28/2011

Projected End Date:
 09/28/2012

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 0.00

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 0.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households				0.0
# of Permanent Jobs Created				0.0

Proposed Accomplishments	Total
# of Housing Units	
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	

Activity is being carried out by Grantee: No
Activity is being carried out through:

Organization carrying out Activity:
 CITY OF RENO HOUSING AUTHORITY

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 0.00

Location Description:

This activity has been combined with Activity 004.

Activity Description:

This activity has been combined with Activity 004.



Grantee Activity Number: 003
Activity Title: ACQUISITION AND REHABILITATION

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 001

Project Title:
 ACQ/REHAB

Projected Start Date:
 04/01/2010

Projected End Date:
 12/31/2016

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 12,390,306.60

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 12,390,306.60

Environmental Assessment:
 UNDERWAY

Program Income Account:
 RENO HOUSING AUTHORITY

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	64	64		100.00
# of Households	64	64		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	64
# of Housing Units	64
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units & other green	24
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	64
#Low flow showerheads	32
#Low flow toilets	14
#Units with solar panels	
#Dishwashers replaced	12
#Clothes washers replaced	
#Refrigerators replaced	24
#Light fixtures (outdoors) replaced	24



#Light Fixtures (indoors) replaced	37
#Replaced hot water heaters	30
#Replaced thermostats	14
#Efficient AC added/replaced	10
#High efficiency heating plants	
#Additional Attic/Roof Insulation	49
#Energy Star Replacement Windows	24
# of Properties	64

Activity is being carried out by Grantee: **Activity is being carried out through:**

No

Organization carrying out Activity:

CITY OF RENO HOUSING AUTHORITY

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 12,390,306.60

Location Description:

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.

Activity Description:

The overriding goal was the purchase and rehabilitation of a minimum of 60 vacant and foreclosed homes within the eleven census tracts. We utilized the National Community Stabilization Trust to access bank owned, Fannie Mae, and Freddie Mac properties to carry out these purchases. In addition, however, we purchased FHA properties when possible and purchased other foreclosed properties on the open market.

The rehabilitation performance measures were based on the rehabilitation standards adopted in the application.

The Consortium's housing rehabilitation standards as a base adhered to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

We did not carry out any new construction, but we had a few situations where gut rehabilitation was required. In these cases, our rehabilitation complied with the Energy Star Qualified New Home Standards set forth in the NOFA where applicable.

The vast majority of work being carried out involved a variety of minor to moderate rehabilitation activities on existing homes. Where replacements were needed, we attempted to replace older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, were also installed when replacements were carried out.

Where properties had large areas of turf, efforts were made to replace significant portions of this with sustainable and energy efficient landscaping. Any new irrigation systems installed were low volume, non-spray irrigation systems. Each new tenant received a walk-through which included instructions on how to operate the energy and water efficient systems.

Grantee Activity Number: 004
Activity Title: ACQUISITION, REHAB, AND HOMEOWNERSHIP ASSISTANCE

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 001

Projected Start Date:
 02/28/2011

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ/REHAB

Projected End Date:
 12/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 7,464,070.76

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 7,464,070.76

Program Income Account:
 RENO HOUSING AUTHORITY

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	105		20	19.05
# of Households	105		20	19.05

Proposed Accomplishments	Total
# of Singlefamily Units	105
# of Housing Units	105
Activity funds eligible for DREF (Ike Only)	
#Units ζ other green	44
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	105
#Low flow showerheads	56
#Low flow toilets	27
#Units with solar panels	



#Dishwashers replaced	22
#Clothes washers replaced	
#Refrigerators replaced	44
#Light fixtures (outdoors) replaced	44
#Light Fixtures (indoors) replaced	65
#Replaced hot water heaters	14
#Replaced thermostats	27
#Efficient AC added/replaced	17
#High efficiency heating plants	11
#Additional Attic/Roof Insulation	69
#Energy Star Replacement Windows	44
# of Properties	105

Activity is being carried out by Grantee: **Activity is being carried out through:**

No

Organization carrying out Activity:

CITY OF RENO HOUSING AUTHORITY

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 7,464,070.76

Location Description:

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.

Activity Description:

The overriding goal was the purchase and rehabilitation of up to 31 vacant and foreclosed homes within the census tracts with NSP2 funds and up to an additional 74 vacant and foreclosed homes within the census tracts with program income from NSP2 activities. We are utilized the National Community Stabilization Trust to access bank owned, Fannie Mae, and Freddie Mac properties to carry out these purchases. In addition, however, we purchased FHA properties when possible and have purchased other foreclosed properties on the open market.

The rehabilitation performance measures were based on the rehabilitation standards adopted in the application. The numbers were projections of what the Consortium planned to address when rehabilitating the homes, with a base of up to 31 homes being rehabilitated. Exact numbers were generated from what rehabilitation is needed in the actual properties.

The Consortium's housing rehabilitation standards as a base adhere to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

We will not carry out any new construction, but we had a few situations where gut rehabilitation was required. In these cases, our rehabilitation complied with the Energy Star Qualified New Home Standards set forth in the NOFA where applicable.

The vast majority of work carried out involved a variety of minor to moderate rehabilitation activities on existing homes. Where replacements were needed, we replaced older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, were also installed when replacements were carried out.

Where properties had large areas of turf, we replaced this with sustainable and energy efficient landscaping. Any new irrigation systems installed were low volume, non-spray irrigation systems. Each homeowner received a walk-through which included instructions on how to operate the energy and water efficient systems.

In addition to acquisition and rehabilitation activities, homeownership assistance was included in this Activity. Homeownership assistance was available to eligible families under 120% of the median income that chose to purchase an NSP2 home. Significant discounts, grants, and forgivable loans were given to aid the homeowner in purchasing the property, and all purchasers of these homes were provided counseling by the Consumer Credit Affiliates.

- a. Initial Discounts - The sales price was set at the lower of the current appraised value or the cost of purchasing and rehabilitating the property. In virtually every case, this resulted in extremely attractive pricing. There were no difficulties in selling these properties.
 - b. Grants - Up to \$5,000 in grants were given to families purchasing NSP2 properties. The grants were used to increase the affordability of the properties and ensure successful sales even in a down economy.
 - c. Forgivable Loans - \$15,000 forgivable loans were given to families purchasing NSP2 properties. The \$15,000 forgivable loan will be forgiven at a rate of \$1,000 per year as long as the family does not sell the property, move out, refinance, etc.
 - d. Credit Counseling - Consumer Credit Affiliates provided counseling classes over the grant period to educate homebuyers in financial literacy, budget issues, and housing issues.
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Grantee Activity Number: 006
Activity Title: LEASE TO OWN PROGRAM

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 001
Projected Start Date:
 07/01/2011
Project Draw Block by HUD:
 Not Blocked
Activity Draw Block by HUD:
 Not Blocked
Block Drawdown By Grantee:
 Not Blocked
National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only
Environmental Assessment:

Activity Status:
 Under Way
Project Title:
 ACQ/REHAB
Projected End Date:
 05/30/2016
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 6,703,271.94
Other Funds Total: \$ 0.00
Total Funds Amount: \$ 6,703,271.94

Program Income Account:
 RENO HOUSING AUTHORITY

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	35		35	100.00
# Owner Households				0.0
# of Households	35		35	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	35
# of Housing Units	35
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units ζ other green	15
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	35
#Low flow showerheads	19
#Low flow toilets	9
#Units with solar panels	
#Dishwashers replaced	7
#Clothes washers replaced	
#Refrigerators replaced	15



#Light fixtures (outdoors) replaced	15
#Light Fixtures (indoors) replaced	22
#Replaced hot water heaters	5
#Replaced thermostats	9
#Efficient AC added/replaced	6
#High efficiency heating plants	4
#Additional Attic/Roof Insulation	23
#Energy Star Replacement Windows	15
# of Properties	35

Activity is being carried out by Grantee: **Activity is being carried out through:**

No

Organization carrying out Activity:

CITY OF RENO HOUSING AUTHORITY

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 6,703,271.94

Location Description:

Acquisition, rehabilitation and reconstruction activities will take place across what was originally six census tracts in Washoe County, Nevada. These are census tracts 17.00 (now 17.01 and 17.02), 26.06 (now 26.14, 26.15, and 26.16), 27.01 (now 27.05, 27.06, and 27.07), 29.02, 30.00, and 31.06.

In the Action Plan amendment approved by HUD on April 3, 2013, the Consortium added the following census tracts to the target areas for NSP2 funding:

04.00, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 11.01, 11.03, 11.04, 11.05, 21.04, 21.05, 22.05, 22.07, 22.08, 22.09, 22.10, 23.01, 23.02, 24.07, 24.08, 24.09, 24.10, 24.12, 26.03, 26.10, 26.12, 26.14, 26.16, 26.18, 29.01, 29.02, 31.05, 31.08, 31.09, 31.10, 35.03, 35.07, 35.08, 35.09, 35.10, 35.11, 35.12, 35.13, 35.14, and 35.15.

Activity Description:

The overriding goal was the purchase and rehabilitation of up to 32 vacant and foreclosed homes within the census tracts with NSP2 funds and up to an additional 3 vacant and foreclosed homes within the census tracts with program income from NSP2 activities. We utilized the National Community Stabilization Trust to access bank owned, Fannie Mae, and Freddie Mac properties to carry out these purchases. In addition, however, we purchased FHA properties when possible and have purchased other foreclosed properties on the open market.

The rehabilitation performance measures were based on the rehabilitation standards adopted in the application. The numbers were projections of what the Consortium has addressed while rehabilitating the homes, with a base of up to 35 homes being rehabilitated. Exact numbers have been generated from what rehabilitation is needed in the actual properties.

The Consortium's housing rehabilitation standards as a base adhered to the International Building Codes adopted by Washoe County, the City of Reno, and the City of Sparks, including but not limited to: the International Building Code, International Residential Code, International Existing Building Code, International Energy Conservation Code, International Property Maintenance Code, Uniform Plumbing Code, Uniform Mechanical Code, and the National Electrical Code.

We did not carry out any new construction, but in situations where gut rehabilitation was required, our rehabilitation complied with the Energy Star Qualified New Home Standards set forth in the NOFA where applicable.

The vast majority of work carried out involved a variety of minor to moderate rehabilitation activities on existing homes. Where replacements were needed, we replaced older obsolete products such as windows, doors, lighting, air conditioning units, and refrigerators with Energy Star labeled products. Low-flow toilets, showerheads, and faucet aerators, such as those with the WaterSense label, were also installed when replacements were carried out.

Where properties had large areas of turf, efforts were made to replace this with sustainable and energy efficient landscaping. Any new irrigation systems installed were low volume, non-spray irrigation systems. Each new tenant received a walk-through which includes instructions on how to operate the energy and water efficient systems.

In addition to acquisition and rehabilitation activities, homeownership assistance is included in this Activity. Homeownership assistance is available to eligible families under 120% of the median income that choose to purchase an NSP2 home through the Lease to Own program. Significant discounts, grants, and forgivable loans are being given to aid the homeowner in purchasing the property, and all purchasers of these homes are provided counseling by the Consumer Credit Affiliates.

a. Initial Discounts - The sales price is set at the lower of the current appraised value or the cost of purchasing and rehabilitating the property. In virtually every case, this has resulted in extremely attractive pricing.

b. Grants - Up to \$5,000 in grants are being given to families purchasing NSP2 properties. The grants are used to increase the affordability of the properties and ensure successful sales even in a down economy.

c. Forgivable Loans - \$15,000 forgivable loans are being given to families purchasing NSP2 properties. The \$15,000 forgivable loan will be forgiven at a rate of \$1,000 per year as long as the family does not sell the property, move out, refinance, etc.

d. Credit Counseling - Consumer Credit Affiliates is providing 36 credit counseling classes over the grant period to educate homebuyers in financial literacy, budget issues, and housing issues.

Project # / Title: 099 / ADMINISTRATION

Grantee Activity Number: 99
Activity Title: ADMINISTRATION

Activity Type: Administration	Activity Status: Under Way
Project Number: 099	Project Title: ADMINISTRATION
Projected Start Date: 01/14/2010	Projected End Date: 12/31/2016
Project Draw Block by HUD: Not Blocked	Project Draw Block Date by HUD:
Activity Draw Block by HUD: Not Blocked	Activity Draw Block Date by HUD:
Block Drawdown By Grantee: Not Blocked	Total Budget: \$ 2,087,799.38
National Objective: Not Applicable - (for Planning/Administration or Unprogrammed Funds only)	Other Funds Total: \$ 0.00
Environmental Assessment: EXEMPT	Total Funds Amount: \$ 2,087,799.38
	Program Income Account: RENO HOUSING AUTHORITY



Benefit Report Type:

NA

Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

CITY OF RENO HOUSING AUTHORITY

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
CITY OF RENO HOUSING AUTHORITY	Local Government	\$ 2,087,799.38

Location Description:**Activity Description:**

RHA is working with partners to ensure that NSP2 continues to serve the under 50% AMI and 50%-120% AMI populations. Nevada Rural Housing Authority continues to be available to provide homeowner assistance. Consumer Credit Affiliates provides classes for prospective homebuyers and lease-to-own clients. The City of Reno provides environmental reviews in a timely fashion. RHA is purchasing, rehabilitating, and renting or selling NSP2 properties in various target areas in the Reno, Sparks, and Washoe County areas.

Action Plan History

Version	Date
B-09-CN-NV-0055 AP#1	04/01/2014
B-09-CN-NV-0055 AP#2	02/13/2014
B-09-CN-NV-0055 AP#3	10/22/2013
B-09-CN-NV-0055 AP#4	09/05/2013
B-09-CN-NV-0055 AP#5	03/28/2013
B-09-CN-NV-0055 AP#6	06/21/2012
B-09-CN-NV-0055 AP#7	02/28/2012
B-09-CN-NV-0055 AP#8	02/15/2012
B-09-CN-NV-0055 AP#9	01/30/2012
B-09-CN-NV-0055 AP#10	03/29/2011
B-09-CN-NV-0055 AP#11	12/09/2010



