

NEIGHBORHOOD STABILIZATION PROGRAM 3

Amendment to the Adopted Action Plan

**SUBSTANTIAL AMENDMENT TO THE FY 2010-2011
ANNUAL ACTION PLAN & 2007-2011 FIVE YEAR
CONSOLIDATED PLAN**

February 1, 2011



City of Victorville
Economic Development Department
& Redevelopment Agency
14343 Civic Drive
Victorville, CA 92392
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CITY OF VICTORVILLE
NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3)

**SUBSTANTIAL AMENDMENT TO THE FY 2010-2011 ANNUAL
ACTION PLAN & 2007-2011 FIVE YEAR CONSOLIDATED PLAN**

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THE NSP3 SUBSTANTIAL AMENDMENT

Jurisdiction(s): <u>City of Victorville</u> <i>(identify lead entity in case of joint agreements)</i>	NSP Contact Person: Tamara N. Torres Address: 14343 Civic Drive, Victorville, CA 92392 Telephone: (760) 955-5032 Fax: (760) 269-0084 Email: ttorres@ci.victorville.ca.us
Jurisdiction Web Address: http://www.victorvillecity.com/ <i>(URL where NSP Substantial Amendment materials are posted)</i>	

A. INTRODUCTION

City of Victorville is located in the western portion of San Bernardino County within what is known as the Victor Valley. The jurisdiction is conveniently located off of Interstate 15, north of the San Bernardino Mountains, and is often referred to as part of the high desert.

The 2000 Census indicates that Victorville experienced more rapid growth (57 percent) during the 1990s than other nearby communities. Current population estimates from the State Department of Finance (DOF) indicate the City of Victorville has continued to grow by over 49 percent in the last six years.

The City of Victorville is one of the grantees that will receive a grant allocation under, Dodd-Frank Wall Street Reform and Consumer Protection Act, for the purpose of assisting in the redevelopment of abandoned and foreclosed homes referred to throughout this document as the Neighborhood Stabilization Program 3 (NSP3). The rule of construction is that, unless it is specified in the Act, the NSP grant is to be considered Community Development Block Grant (CDBG) funds. The City's NSP3 allocation for FY 2010-2011 is expected to be approximately **\$2,159,937**.

The City will carry out all of their NSP activities under the City's Neighborhood Revitalization Program (NRP) to address our comprehensive plan to fully revitalize and stabilize our neighborhoods to become more sustainable in these hard economic times.

B. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

HUD has developed a foreclosure and abandonment score system to assist grantees in targeting the areas of greatest need within their jurisdictions.

Response:

This amendment includes the use of the new funding available to the City of Victorville under the Neighborhood Stabilization Program (NSP). It is the intention of the City to utilize the existing objectives as identified in the City's 2007/2012 Consolidated Plan and 2010/2011 Action Plan. The outcomes listed below will be used in implementing the new activities to be supported under the new NSP3 funding.

The City has incorporated outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006, which requires the following Performance Measure Objectives/Outcomes to be associated with each activity:

General Objective Categories	General Outcome Categories
Activities will meet one of the following: <ul style="list-style-type: none">• Decent Housing (DH)• A Suitable Living Environment (SL)• Economic Opportunity (EO)	Activities will meet one of the following: <ul style="list-style-type: none">• Availability/Accessibility (1)• Affordability (2)• Sustainability (3)

The above described objectives and outcome categories will be utilized with each activity/project funded under the NSP.

The City identified the specific geography where we expect to carry out our NSP3 program. We used the HUD Foreclosure Need website as required (<http://www.huduser.org/portal/datasets/NSP.html>) to submit to HUD the locations of its NSP3 areas of greatest need. On this site, HUD provides estimates of foreclosure need and a foreclosure related needs scores at the Census Tract level. The scores range from 1 to 20, with a score of 20 indicating census tracts with the HUD-estimated greatest need.

The neighborhoods identified by the NSP3 are the areas of greatest need and each had an individual score that was not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. If more than one neighborhood is identified in the Action Plan, HUD will average the neighborhood NSP3 scores, weighting the scores by the estimated number of housing units in each identified neighborhood. HUD is developing a new tool to allow communities to assess the weighted average score of multiple target areas. The 5 areas identified by the City all exceed the individual score of 17 and scored 20 so they will average an overall score of 20.

Map Submission

The Areas of Greatest Need map were created using the HUD NSP3 Mapping Tool for Preparing Action Plan website at <http://www.huduser.org/NSP/NSP3.html>. The tool assists NSP3 applicants to prepare data to provide to citizens during the public comment period and to submit with their grant application by allowing applicants to draw the exact location of their target neighborhood. The tool then calculates the number of housing units, Neighborhood NSP3 Score, and State Minimum threshold NSP3 score of the area drawn and sends an email back to the applicant within 24 hours. The corresponding areas are attached under exhibits.

This document should be included with the Action Plan submission to HUD due no later than **March 1, 2011**.

NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Torres, Tamara N.
Email Address	ttores@ci.victorville.ca.us
Phone Number	760-955-5032
Mailing Address	14343 Civic Drive, Victorville, CA 92392

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: Used HUD NSP3 Mapping Tool, input from our City staff and local real estate data.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.
Response: Data obtained from the list of available and upcoming inventory and then determined the most affected by foreclosures to identify the selected neighborhoods.

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

HUD has developed a foreclosure and abandonment score system to assist grantees in targeting the areas of greatest need within their jurisdictions.

Response:

This amendment includes the use of the new funding available to the City of Victorville under the Neighborhood Stabilization Program (NSP). It is the intention of the City to utilize the existing objectives as identified in the City's 2007/2012 Consolidated Plan and 2010/2011

Action Plan. The outcomes listed below will be used in implementing the new activities to be supported under the new NSP3 funding.

The City identified the specific geography where we expect to carry out our NSP3 program. We used the HUD Foreclosure Need website as required (<http://www.huduser.org/portal/datasets/NSP.html>) to submit to HUD the locations of its NSP3 areas of greatest need. On this site, HUD provides estimates of foreclosure need and a foreclosure related needs scores at the Census Tract level. The scores range from 1 to 20, with a score of 20 indicating census tracts with the HUD-estimated greatest need.

The neighborhoods identified by the NSP3 are the areas of greatest need and each had an individual score that was not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. If more than one neighborhood is identified in the Action Plan, HUD will average the neighborhood NSP3 scores, weighting the scores by the estimated number of housing units in each identified neighborhood. HUD is developing a new tool to allow communities to assess the weighted average score of multiple target areas. The 5 areas identified by the City all exceed the individual score of 17 and scored 20 so they will average an overall score of 20.

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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:

Used HUD NSP3 Mapping Tool, input from our City staff and local real estate data.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

Data obtained from the list of available and upcoming inventory and then determined the most affected by foreclosures to identify the selected neighborhoods.

Although all the areas were identified as priority areas, the City proposes to use specific activities within specific areas. They will use Activity 1, 5, 6 & 7 for NSP Area 1, Activities 1, 3, 4 & 7 for NSP Areas 3 & 4 and Activity 2 for NSP area 2. However, any of the eligible activities can be implemented in each of the identified areas.

Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	The City of Victorville uses the State of California's definition of blight as found in Health and Safety Code Sections 33030 and 33031. The City also uses the Uniform Code for the Abatement of Dangerous Buildings to demolish severely substandard structures and backs the process through VMC 13.02.210 (nuisance abatement) as applicable. H & S 17920.3 provides detailed definitions of physical conditions of a substandard building.
Affordable Rents	Rents not to exceed 120% of area median income adjusted for

Descriptions

Term	Definition
Long-Term Affordability	Affordability required is 45 years
Housing Rehabilitation Standards	See City of Victorville Rehabilitation Standards

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.

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.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$539,984.25

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

There will be affordability requirements for every assisted unit up to a 45 year period.

Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	Yes
---	-----

If yes, fill in the table below.

Question	Number of Units
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.	2
The number of NSP affordable housing units made available to low-, moderate-, 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).	10
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	5

Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
Response: All interested persons were invited to attend the public hearing on February 15, 2011 at 7:00 p.m. in the City of Victorville Council Chambers at 14343 Civic Drive, Victorville, California to comment on the Draft Amended 2010-2011 Annual Action Plan. Any member of the public unable to attend the public hearing may submit comments and recommendations in writing to the City of Victorville, Attn: Tamara N. Torres, Redevelopment Housing Manager, Economic Development Department, 14343 Civic Drive, Victorville, CA 92392, via email at ttorres@ci.victorville.ca.us or by calling (760) 955-5032. Document Availability: The Substantial Amendment for the 2010-2011 Annual Action Plan and the 2007-2011 Consolidated Plan will be available for public review and comment from Tuesday, February 1, 2011 to Tuesday, February 15, 2011 at the City of Victorville Economic Development Department's Website at: http://www.victorvillecity.com/ or a copy can be obtained at 14343 Civic Drive, Victorville, California or by calling the department at (760) 955-5032.

Summary of Public Comments Received.

There were no public comments received. To be included as they are received.

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.

Activity Number 1	
Activity Name	Acquisition, Rehabilitation and Resale Program of Single Family Homes
Uses	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 type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	NSP – Acquisition/Rehabilitation/Resale which may include a financing mechanism. CDBG – 24 CFR 570.201(a), acquisition and (b) disposition, and 570.202, rehabilitation, and possibly 570.201 (n) direct homeowner assistance.
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the NSP3 low-moderate and middle income persons national objective.
Activity Description	<p>Acquisition, Rehabilitation and Resale (ARR) Program – Single Family: This program is administered by the Economic Development Department in partnership with for profit and non-profit agencies; however, in an effort to fully address the needs of the identified declining neighborhoods, it will be necessary to work with Code Enforcement, Building, Police Department and Public Works.</p> <p>The program will provide the cost of the acquisition, rehabilitation, resale and delivery costs to make a unit available to first time home buyers. The properties to be acquired are to be purchased at an aggregate of 1% below the appraised value (appraisals are valid for 60 days). It is estimated that the average cost per transaction will be \$120,000 for the acquisition, \$30,000 for rehabilitation and \$10,000 for selling costs, developer fees and activity delivery costs for a total of \$160,000.</p>
Location Description	Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:

	AFFECTED NEIGHBORHOODS	
	Risk Scores	Identified Neighborhoods
	20	Old Town – Section 1
	20	Village Drive – Section 2
	20	Brentwood – Section 3
20	El Evado & La Mesa – Section 4	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,068,944
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$0.00
Performance Measures	This activity proposes to address approximately 4 to 5 units at 50% of area median income, 6 units for 51-80% of are median income and 5 units at 81-120% households.	
Projected Start Date	60 days after the receipt of HUD NSP executed agreement.	
Projected End Date	Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).	
Responsible Organization	Name	City of Victorville
	Location	14343 Civic Drive Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: ttorres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

Activity Number 2	
Activity Name	Acquisition, Rehabilitation and Resale Program of Multi Family
Use	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 type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP – Acquisition/Rehabilitation/Resale which may include a financing mechanism

	CDBG – 24 CFR 570.201(a), acquisition and (b) disposition, and 570.202, rehabilitation, and possibly 570.201 (n) direct homeowner assistance.													
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the low-moderate and middle income persons national objective.													
Activity Description	<p>Acquisition, Rehabilitation and Resale (ARR) Program – Multi Family: This program is administered by the Economic Development Department in partnership with for profit and non-profit agencies. This department is responsible for the Neighborhood Stabilization Program funds to be used under the City’s Neighborhood Revitalization Program (NRP) activities; however, in an effort to fully address the needs of the identified declining neighborhoods, it will be necessary to work with Code Enforcement, Building, Police Department and Public Works.</p> <p>The program will provide the cost of the acquisition, rehabilitation, resale and delivery costs to make the units available to households at or below the 50% of AMI. Priority will be given to special needs population. The properties to be acquired are to be purchased at an aggregate of 1% below the appraised value (appraisals are valid for 60 days). It is estimated that the funding will allow the acquisition of one project or for the rehabilitation, developer fees and activity delivery costs. It is the intent of the City to consider partnering with other communities/non-profits to pursue regional project(s) to leverage the funding available to serve the special needs population.</p>													
Location Description	<p>Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:</p> <table border="1" data-bbox="500 1577 1446 1829"> <thead> <tr> <th colspan="2">AFFECTED NEIGHBORHOODS</th> </tr> <tr> <th>Risk Scores</th> <th>Identified Neighborhoods</th> </tr> </thead> <tbody> <tr> <td>20</td> <td>Old Town – Section 1</td> </tr> <tr> <td>20</td> <td>Village Drive – Section 2</td> </tr> <tr> <td>20</td> <td>Brentwood – Section 3</td> </tr> <tr> <td>20</td> <td>El Evado & La Mesa – Section 4</td> </tr> </tbody> </table>		AFFECTED NEIGHBORHOODS		Risk Scores	Identified Neighborhoods	20	Old Town – Section 1	20	Village Drive – Section 2	20	Brentwood – Section 3	20	El Evado & La Mesa – Section 4
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Risk Scores	Identified Neighborhoods													
20	Old Town – Section 1													
20	Village Drive – Section 2													
20	Brentwood – Section 3													
20	El Evado & La Mesa – Section 4													
Budget	Source of Funding	Dollar Amount												
	NSP3	\$350,000												

	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$0.00
Performance Measures	This activity proposes to address approximately 1 to 2 units at 50% of area median income, 6 units for 51-80% of are median income and 0 units at 81-120% households.	
Projected Start Date	60 days after the receipt of HUD NSP executed agreement.	
Projected End Date	Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).	
Responsible Organization	Name	City of Victorville
	Location	14343 Civic Drive Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: ttorres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

Activity Number 3	
Activity Name	NSP Mortgage Assistance Program (MAP)
Use	Select all that apply: <input checked="" 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
CDBG Activity or Activities	NSP – Acquisition/Rehabilitation/Resale which may include a financing mechanism CDBG – 24 CFR 570.201(a), acquisition and (b) disposition, and 570.202, rehabilitation, and possibly 570.201 (n) direct homeowner assistance.
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the low-moderate and middle income persons national objective.
Activity Description	Mortgage Assistance Program: This program is administered by the Economic Development Department. The NSP will provide 0% interest

	<p>deferred payment second mortgages (up to \$20,000) to assist qualified households with down payment and/or closing costs to purchase a home in the City's NSP3 Areas. Priority will be given to targeted neighborhoods. The program will follow the existing MAP criteria except that the properties will be acquired at a minimum of 99% of the appraised value based on a current (60 days) appraisal.</p> <p>The tenure of the ultimate beneficiaries for this activity will be homeowners that will be assisted through the NSP Mortgage assistance Program activity and the City will record a 45 year affordability covenant in lieu of interest and the units will be monitored annually.</p> <p>This activity will assist in the arrest of declining values in neighborhoods and absorb the REOs. However, in order to succeed in our efforts, it will be necessary to partner this program with other activities, such as Code Enforcement and police activities (crime free programs).</p>															
<p>Location Description</p>	<p>Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:</p> <table border="1" data-bbox="500 1066 1446 1320"> <thead> <tr> <th colspan="2" data-bbox="500 1066 1446 1108">AFFECTED NEIGHBORHOODS</th> </tr> <tr> <th data-bbox="500 1108 743 1150">Risk Scores</th> <th data-bbox="743 1108 1446 1150">Identified Neighborhoods</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 1150 743 1182">20</td> <td data-bbox="743 1150 1446 1182">Old Town – Section 1</td> </tr> <tr> <td data-bbox="500 1182 743 1213">20</td> <td data-bbox="743 1182 1446 1213">Village Drive – Section 2</td> </tr> <tr> <td data-bbox="500 1213 743 1245">20</td> <td data-bbox="743 1213 1446 1245">Brentwood – Section 3</td> </tr> <tr> <td data-bbox="500 1245 743 1276">20</td> <td data-bbox="743 1245 1446 1276">El Evado & La Mesa – Section 4</td> </tr> <tr> <td colspan="2" data-bbox="500 1276 1446 1320"></td> </tr> </tbody> </table>		AFFECTED NEIGHBORHOODS		Risk Scores	Identified Neighborhoods	20	Old Town – Section 1	20	Village Drive – Section 2	20	Brentwood – Section 3	20	El Evado & La Mesa – Section 4		
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<p>Budget</p>	<table border="1" data-bbox="488 1320 938 1507"> <thead> <tr> <th data-bbox="488 1320 938 1362">Source of Funding</th> <th data-bbox="938 1320 1446 1362">Dollar Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1362 938 1394">NSP3</td> <td data-bbox="938 1362 1446 1394">\$250,000</td> </tr> <tr> <td data-bbox="488 1394 938 1436">(Other funding source)</td> <td data-bbox="938 1394 1446 1436">\$</td> </tr> <tr> <td data-bbox="488 1436 938 1478">(Other funding source)</td> <td data-bbox="938 1436 1446 1478">\$</td> </tr> </tbody> </table>	Source of Funding	Dollar Amount	NSP3	\$250,000	(Other funding source)	\$	(Other funding source)	\$	<table border="1" data-bbox="938 1320 1446 1507"> <tbody> <tr> <td data-bbox="938 1320 1446 1507">Total Budget for Activity</td> <td data-bbox="938 1320 1446 1507">\$0.00</td> </tr> </tbody> </table>	Total Budget for Activity	\$0.00				
Source of Funding	Dollar Amount															
NSP3	\$250,000															
(Other funding source)	\$															
(Other funding source)	\$															
Total Budget for Activity	\$0.00															
<p>Performance Measures</p>	<p>This activity proposes to address approximately 2 units at 50% of area median income, 6 units for 51-80% of are median income and 4 units at 81-120% households.</p>															
<p>Projected Start Date</p>	<p>60 days after the receipt of HUD NSP executed agreement.</p>															
<p>Projected End Date</p>	<p>Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).</p>															

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	Location	14343 Civic Drive Victorville CA 92392
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Activity Number 4	
Activity Name	NSP Rehabilitation Program of Single Family Homes
Use	Select all that apply: <input checked="" 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
CDBG Activity or Activities	NSP – Acquisition/Rehabilitation/Resale which may include a financing mechanism CDBG – 24 CFR 570.201(a), acquisition and (b) disposition, and 570.202, rehabilitation, and possibly 570.201 (n) direct homeowner assistance.
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the low-moderate and middle income persons national objective.
Activity Description	Rehabilitation Program: This program is administered by the Economic Development Department. The program will provide funding to in-house and/or a for profit agency to address health and safety items, code violations, to secure foreclosed homes, and to include zero landscaping (front) to bring the properties into compliance and prevent the continued deterioration of our neighborhoods. Notification will be provided to the banks and upon 60 days of noncompliance, the City will address the issues and lien the property for repayment of the NSP funds at the time of sale. This activity will partner with the acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in ARR Activity.

	<p>This activity will assist in the arrest of declining values in neighborhoods. However, in order to succeed in our efforts, it will be necessary to partner this program with other activities, such as Code Enforcement and police activities (crime free programs). These funds will allow the City to fully address the neighborhoods by requiring compliance of all bank owned properties to ensure they meet all housing codes.</p> <p>It is estimated that each rehabilitation will take approximately 120 days. The properties to be rehabilitated will be foreclosed properties or units that have been vacant for at least 90 days (further defined by the NSP Regulations). The rehabilitation will follow the adopted rehabilitation standards of the City. This activity will aid in the further deterioration of the neighborhoods and help on marketing the NSP properties.</p>													
<p>Location Description</p>	<p>Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:</p> <table border="1" data-bbox="500 957 1446 1209"> <thead> <tr> <th colspan="2" data-bbox="500 957 1446 999">AFFECTED NEIGHBORHOODS</th> </tr> <tr> <th data-bbox="500 999 743 1031">Risk Scores</th> <th data-bbox="743 999 1446 1031">Identified Neighborhoods</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 1031 743 1062">20</td> <td data-bbox="743 1031 1446 1062">Old Town – Section 1</td> </tr> <tr> <td data-bbox="500 1062 743 1094">20</td> <td data-bbox="743 1062 1446 1094">Village Drive – Section 2</td> </tr> <tr> <td data-bbox="500 1094 743 1125">20</td> <td data-bbox="743 1094 1446 1125">Brentwood – Section 3</td> </tr> <tr> <td data-bbox="500 1125 743 1157">20</td> <td data-bbox="743 1125 1446 1157">El Evado & La Mesa – Section 4</td> </tr> </tbody> </table>		AFFECTED NEIGHBORHOODS		Risk Scores	Identified Neighborhoods	20	Old Town – Section 1	20	Village Drive – Section 2	20	Brentwood – Section 3	20	El Evado & La Mesa – Section 4
AFFECTED NEIGHBORHOODS														
Risk Scores	Identified Neighborhoods													
20	Old Town – Section 1													
20	Village Drive – Section 2													
20	Brentwood – Section 3													
20	El Evado & La Mesa – Section 4													
<p>Budget</p>	<table border="1"> <thead> <tr> <th data-bbox="488 1209 935 1241">Source of Funding</th> <th data-bbox="935 1209 1446 1241">Dollar Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1241 935 1272">NSP3</td> <td data-bbox="935 1241 1446 1272">\$100,000</td> </tr> <tr> <td data-bbox="488 1272 935 1304">(Other funding source)</td> <td data-bbox="935 1272 1446 1304">\$</td> </tr> <tr> <td data-bbox="488 1304 935 1356">(Other funding source)</td> <td data-bbox="935 1304 1446 1356">\$</td> </tr> </tbody> </table>	Source of Funding	Dollar Amount	NSP3	\$100,000	(Other funding source)	\$	(Other funding source)	\$	<table border="1"> <tbody> <tr> <td data-bbox="935 1356 1446 1388">Total Budget for Activity</td> <td data-bbox="935 1356 1446 1388">\$0.00</td> </tr> </tbody> </table>	Total Budget for Activity	\$0.00		
Source of Funding	Dollar Amount													
NSP3	\$100,000													
(Other funding source)	\$													
(Other funding source)	\$													
Total Budget for Activity	\$0.00													
<p>Performance Measures</p>	<p>This activity proposes to address approximately 2 units for 51-80% of are median income and 2 units at 81-120% households.</p>													
<p>Projected Start Date</p>	<p>60 days after the receipt of HUD NSP executed agreement.</p>													
<p>Projected End Date</p>	<p>Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).</p>													
<p>Responsible Organization</p>	<p>Name</p>	<p>City of Victorville</p>												
	<p>Location</p>	<p>14343 Civic Drive</p>												

		Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: ttorres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

Activity Number 5	
Activity Name	NSP Land Banking
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	NSP – Acquisition/Rehabilitation/Resale which may include a financing mechanism CDBG – 24 CFR 570.201(a), acquisition and (b) disposition, and 570.202, rehabilitation, and possibly 570.201 (n) direct homeowner assistance.
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the low-moderate and middle income persons national objective.
Activity Description	Land Banking Program: This program is administered by the Economic Development Department in partnership with for profit and non-profit agencies. The program will provide the cost of the acquisition of land for the redevelopment of owner-occupied units and/or rental units for low, moderate and middle income households. Development of such units will be schedule as immediate as possible. It is the intent of the City to partner with other communities to pursue regional project(s) to leverage the funding available to serve community residents with their housing needs. This will partner with the acquisition and redevelopment Program for housing units for the low, moderate and middle income households. The tenure of the ultimate beneficiaries for this activity will be homeowners and/or tenants that will be assisted through the NRP activities. The City will record a 45 year affordability covenant in lieu of interest for single family units and 55 year affordability covenant for rental units. This activity will assist in the arrest of declining values in

	<p>neighborhoods. However, in order to succeed in our efforts, it will be necessary to partner this program with other activities, such as Code Enforcement and police activities (crime free programs).</p> <p>If this activity provides financing of the acquisition and/or development, it will provide to a for-profit or non-profit organization assistance in the form of a loan at 2% interest deferred for up to two year and totally due and payable on the 13th month after disbursement of funds.</p>	
Location Description	<p>Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:</p>	
	AFFECTED NEIGHBORHOODS	
	Risk Scores	Identified Neighborhoods
	20	Old Town – Section 1
	20	Village Drive – Section 2
	20	Extended Brentwood – Section 3
20	El Evado & La Mesa – Section 4	
Budget	Source of Funding	Dollar Amount
	NSP3	\$100,000
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$0.00
Performance Measures	<p>This activity proposes to address approximately 1 to 2 units at 50-120% households.</p>	
Projected Start Date	<p>60 days after the receipt of HUD NSP executed agreement.</p>	
Projected End Date	<p>Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).</p>	
Responsible Organization	Name	City of Victorville
	Location	14343 Civic Drive Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: ttorres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

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Activity Number 6		
Activity Name	Demolition Program of unsafe structures	
Use	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 checked="" type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP – (D) Demolish Blighted Structures CDBG – 24 CFR 570.210(d) Clearance and Demolition.	
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the low-moderate and middle income persons national objective.	
Activity Description	<p>Demolition of Dangerous Buildings: This program is implemented by the Development Department. This program provides demolition of dangerous structures and hazardous conditions in identified target neighborhoods along with abating illegally dumped trash. It will follow Victorville Municipal Codes as well as the requirements of H & S section 33030 and Section 33031.</p> <p>This activity will partner with the acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in ARR Activity. The tenure of the ultimate beneficiaries for this activity will be homeowners or renters that will occupy the new developed units once the land is redeveloped.</p>	
Location Description	Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:	
	AFFECTED NEIGHBORHOODS	
	Risk Scores	Identified Neighborhoods
	20	Old Town – Section 1
	20	Village Drive – Section 2
	20	Brentwood – Section 3
20	El Evado & La Mesa – Section 4	
Budget	Source of Funding	Dollar Amount
	NSP3	\$75,000
	(Other funding source)	\$

	(Other funding source)	\$
Total Budget for Activity		\$0.00
Performance Measures	This activity proposes to address land bank the land until funding becomes available to develop such areas.	
Projected Start Date	60 days after the receipt of HUD NSP executed agreement.	
Projected End Date	Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).	
Responsible Organization	Name	City of Victorville
	Location	14343 Civic Drive Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: ttorres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

Activity Number 7	
Activity Name	Code Enforcement & Police (crime-free)
Use	Select all that apply: Administration
	<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	
CDBG Activity or Activities	NSP – Code Enforcement CDBG – 24 CFR 570.202(c), Code Enforcement
National Objective	Low income housing – Beneficiaries will be restricted to low-moderate, and middle income (LMMC) clientele as defined in the NSP Regulations released by HUD. All participants will be restricted to income levels at or below the 120% AMI (LMMH) to meet the HERA low-moderate and middle income persons national objective.
Activity Description	Code Enforcement Program: This program is implemented by the Development Department. The Code Enforcement program promotes and enforces compliance with the Municipal Code relating to housing, zoning, and building codes. NSP-funded Code Enforcement activities will focus primarily to identify the correction of housing code and building code violations in the target neighborhoods. In collaboration with the City’s housing rehabilitation programs, Code Enforcement staff

	<p>refers eligible households to appropriate programs for assistance. This activity will also partner with the acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in the ARR Activity. The tenure of the ultimate beneficiaries for this activity will be homeowners that will be assisted through the NSP activities.</p> <p>This activity will assist in the arrest of declining values in neighborhoods. However, in order to succeed in our efforts, it will be necessary to partner this program with other activities, such as Code Enforcement and police activities (crime free programs).</p> <p>Code Enforcement will work closely with the police to identify properties targeted by gang activity, youth and to prevent the influx of squatters and trespassers into bank owned properties. Their services will target specific NSP3 neighborhoods where the City is acquiring, rehabbing and reselling homes to fully address the needs of these communities.</p>													
<p>Location Description</p>	<p>Neighborhood Stabilization Program 3 (NSP3) funds will be available for specific identified neighborhoods as further described in Greatest Need Section. The neighborhoods identified include the highest risk score of 20 which are located within the North West quadrants of the City. The affected neighborhoods include the following:</p> <table border="1" data-bbox="500 1104 1438 1356"> <thead> <tr> <th colspan="2" data-bbox="500 1104 1438 1146">AFFECTED NEIGHBORHOODS</th> </tr> <tr> <th data-bbox="500 1146 743 1178">Risk Scores</th> <th data-bbox="743 1146 1438 1178">Identified Neighborhoods</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 1178 743 1213">20</td> <td data-bbox="743 1178 1438 1213">Old Town – Section 1</td> </tr> <tr> <td data-bbox="500 1213 743 1249">20</td> <td data-bbox="743 1213 1438 1249">Village Drive – Section 2</td> </tr> <tr> <td data-bbox="500 1249 743 1285">20</td> <td data-bbox="743 1249 1438 1285">Brentwood – Section 3</td> </tr> <tr> <td data-bbox="500 1285 743 1320">20</td> <td data-bbox="743 1285 1438 1320">El Evado & La Mesa – Section 4</td> </tr> </tbody> </table>		AFFECTED NEIGHBORHOODS		Risk Scores	Identified Neighborhoods	20	Old Town – Section 1	20	Village Drive – Section 2	20	Brentwood – Section 3	20	El Evado & La Mesa – Section 4
AFFECTED NEIGHBORHOODS														
Risk Scores	Identified Neighborhoods													
20	Old Town – Section 1													
20	Village Drive – Section 2													
20	Brentwood – Section 3													
20	El Evado & La Mesa – Section 4													
<p>Budget</p>	<p>Source of Funding</p> <p>NSP3</p> <p>(Other funding source)</p> <p>(Other funding source)</p>	<p>Dollar Amount</p> <p>\$50,000</p> <p>\$</p> <p>\$</p>												
<p>Total Budget for Activity</p>	<p>\$0.00</p>													
<p>Performance Measures</p>	<p>This activity proposes to address approximately 10 units at 50-120% households.</p>													
<p>Projected Start Date</p>	<p>60 days after the receipt of HUD NSP executed agreement.</p>													
<p>Projected End Date</p>	<p>Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014. (If successful, this activity will continue until such time that the neighborhood(s) has been revitalized and stabilized as long as HUD allows the program income to continue to fund this activity).</p>													

Responsible Organization	Name	City of Victorville
	Location	14343 Civic Drive Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: torres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

Activity Number 8		
Activity Name	Administration	
Use	Select all that apply: Administration	
	<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		
CDBG Activity or Activities	Administration	
National Objective	N/A	
Activity Description	NSP3 Administration: These funds will be used to administer all activities under the Neighborhood Stabilization Program 3 (NSP3) to include the activities that will be continued with program income.	
Location Description	N/A	
Budget	Source of Funding	Dollar Amount
	NSP3	\$165,993
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$0.00	
Performance Measures	N/A	
Projected Start Date	60 days after the receipt of HUD NSP executed agreement.	
Projected End Date	Neighborhood Revitalization Program will continue to operate until the NSP funds are depleted or available and will continue through program income until July 30, 2014.	
Responsible Organization	Name	City of Victorville
	Location	14343 Civic Drive Victorville CA 92392
	Administrator Contact Info	Name: Tamara N. Torres Email: torres@ci.victorville.ca.us Website: www.victorvillecity.com Tel.: (760) 955-5032 Fax: (760) 269-0084

AREAS OF GREATEST NEED CONTINUED...

Notice is hereby given that the City of Victorville will accept comments and suggestions on the City of Victorville's amended 2010-2011 Annual Action Plan and 2007-2011 Consolidated Plan to include the Neighborhood Stabilization Program 3 (NSP3) funds allocated. The City of Victorville is one of the grantees that will receive a grant allocation under, Dodd-Frank Wall Street Reform and Consumer Protection Act, for the purpose of assisting in the redevelopment of abandoned and foreclosed homes referred to throughout this document as the Neighborhood Stabilization Program 3 (NSP3). The rule of construction is that, unless it is specified in the Act, the NSP grant is to be considered Community Development Block Grant (CDBG) funds.

Neighborhood Stabilization Program 3 (NSP3) - (Community Development Block Grant (CDBG)). The City of Victorville submitted its Annual Action Plan and its amending its adopted Plan to include NSP3 activities and to allocate said funds to address the NSP goals as outlined in the City's Amended Plan. Since the City's Annual Action Plan has been approved by HUD, any changes would trigger the necessity for the City to formally amend its approved Annual Action Plan, in compliance with Federal guidelines, 24 CFR Part 91, Subpart F, § 91.505(a)(2).

Staff often reviews activities and accomplishments to determine if the plan fully covered areas to be addressed and to determine if we were meeting our objectives. During NSP implementation, staff determined the activities in two of the identified NSP areas could continue to utilize the benefits of the activities. As a result, we will keep two of the existing NSP areas and have added 3 additional areas to be included under the NSP3 proposed activities. There are a total of five (5) areas that received a consensus as to the most or seriously impacted areas.

The City identified that all the identified areas scored 20 using HUD's tool, as such those were identified as the areas with the greatest needs.

C. DISTRIBUTION AND USES OF FUNDS

The City will utilize a comprehensive approach in addressing the greatest needs in those areas with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan and those neighborhoods with the greatest likeliness to face significant rise in the rate of home foreclosures. Additionally, it will also consider the crime/vandalism increase and the deterioration of neighborhoods. This can only be accomplished with a multi-prong approach to arrest the declining effects that are deteriorating our neighborhoods.

Staff has identified the Neighborhood Revitalization Program (NRP) as the program to be funded with the Neighborhood Stabilization Program 3 funds. This program will consist of seven activities (or tools) plus administration to fully address the impact of the identified neighborhoods. The identified activities are listed below in order of priority. However, the funding will not be restricted to the specific neighborhoods, but priority will be given to those identified communities.

NSP3 priority areas identified meet the requirements HUD requirement as rated by HUD's tool.

Based on these priorities, the activities/tools to be funded and objectives and outcomes anticipated during FY 2010-11 are shown in Table 1 below.

NEIGHBORHOOD STABILIZATION PROGRAM 3 <i>NEIGHBORHOOD REVITALIZATION PROGRAM (NRP)</i>				
Activity Number	Activity Name	Income Eligibility	Outcome Objective	Budget Amount
1	Acquisition, Rehabilitation and Resale - Single Family	LMMH	DH-1	\$1,068,944 NSP
2	Acquisition, Rehabilitation and Resale – Multi- Family	LMMH	DH-1	\$350,000 NSP
3	Mortgage Assistance Program	LMMH	DH-1	\$250,000 NSP
4	Rehabilitation Program	LMMH	DH-1	\$100,000 NSP
5	Land bank	LMMH	DH-1	\$100,000 NSP
6	Demolition of Dangerous Buildings	LMMH	DH-1	\$75,000 NSP
7	Code Enforcement (Board-ups, Secure Property)	LMMH	DH-1	\$50,000 NSP (Admin.)
8	NSP Administration (not to exceed 10%)	N/A	N/A	\$165,993 NSP
	Total			\$2,159,937

Action Plan Specific Objectives response:

Projects/programs to be funded with NSP funds for FY 2010-11 and their associated priorities and objectives are described below:

Acquisition, Rehabilitation and Resale (ARR) Program – Single Family: This program is administered by the Economic Development Department in partnership with for profit and non-profit agencies. The program will provide the cost of the acquisition, rehabilitation, resale and delivery costs to make a unit available to first time home buyers. The properties to be acquired are to be purchased at an aggregate of 15% below the appraised value (appraisals are valid for 60 days). It is estimated that the average cost per transaction will be \$120,000 for the acquisition, \$30,000 for rehabilitation and \$10,000 for selling costs, developer fees and activity delivery costs for a total of \$160,000.

FY 2010-11 Objective:	8 households
Benefit:	Low, Moderate & Middle-Income Housing (LMH)

Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2010-11 Allocation:	\$1,068,944 NSP

Acquisition, Rehabilitation and Resale (ARR) Program – Multi Family: This program is administered by the Economic Development Department in partnership with for profit and non-profit agencies. The program will provide the cost of the acquisition, rehabilitation, resale and delivery costs to make the units available to households at or below the 50% of AMI. Priority will be given to special needs population. The properties to be acquired are to be purchased at an aggregate of 1% below the appraised value (appraisals are valid for 60 days). It is estimated that the funding will allow the acquisition of one project to include the acquisition, rehabilitation, selling costs, developer fees and activity delivery costs. It is the intent of the City to partner with other communities to pursue a regional project(s) to leverage the funding available to serve the special needs population.

FY 2010-11 Objective:	5 households
Benefit:	Low-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2010-11 Allocation:	\$350,000 NSP

Mortgage Assistance Program (MAP): This program is administered by the Economic Development Department. The NSP will provide 0% interest deferred payment second mortgages (up to \$20,000) to assist qualified households with down payment and/or closing costs to purchase a home in the City. The program will follow the existing MAP criteria with the exception that the properties will be acquired at a minimum of 99% of the appraised value based on a current (60 days) appraisal. The aggregate discounts are to meet or exceed the required 1% for all NSP funds.

FY 2010-11 Objective:	10 households
Benefit:	Low Moderate & Middle-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods as further defined in Section B
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2010-11 Allocation:	\$250,000 NSP

Rehabilitation Program: This program is administered by the Economic Development Department. The program will provide funding to in-house and/or a for profit agency to address health and safety items, code violations, to secure foreclosed homes, and to include zero landscaping (front) to bring the properties into compliance and prevent the continued deterioration of our neighborhoods. Notification will be provided to the banks and upon 60 days of compliance, the City will address the issues and lien the property for repayment of the NSP funds at the time of sale.

FY 2010-11 Objective:	4 households
Benefit:	Low , Moderate & Middle-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2010-11 Allocation:	\$100,000 NSP

Land Banking Program: This program is administered by the Economic Development Department in partnership with for profit and non-profit agencies. The program will provide the cost of the acquisition of land for the redevelopment of owner-occupied units and/or rental units for low, moderate and middle income households. Development of such units will be schedule as immediate as possible. It is the intent of the City to partner with other communities to pursue regional project(s) to leverage the funding available to serve community residents with their housing needs.

FY 2010-11 Objective:	2 households
Benefit:	Low-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2010-11 Allocation:	\$100,000 NSP

Code Enforcement Program: This program is implemented by the Development Department. The Code Enforcement program promotes and enforces compliance with the Municipal Code relating to housing, zoning, and building codes. NSP-funded Code Enforcement activities will focus primarily to identify the correction of housing code and building code violations in the target neighborhoods. In collaboration with the City’s housing rehabilitation programs, Code Enforcement staff refers eligible households to appropriate programs for assistance.

FY 2010-119 Objective:	50 Housing Units
Benefit:	Low, Moderate & Middle-Income Area (LMA)
Geographic Distribution:	Target areas (all low, mod & Middle census tracts and block groups)
Performance Measure Objective/Outcome:	Suitable Living Environment/Accessibility and Availability (SL-1)
FY 2010-11 Allocation:	\$50,000 NSP Out of the 10 percent Administration Cap)

Demolition of Dangerous Buildings: This program is implemented by the Development Department. This program provides demolition of dangerous structures and hazardous conditions in identified target neighborhoods along with abating illegally dumped trash. It will follow Victorville Municipal Codes as well as the requirements of H & S section 33030 and Section 33031.

FY 2010-11 Objective:	3 Units
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Benefit:	Low, Moderate & Middle-Income Area (LMMA)
Geographic Distribution:	Target areas (all low mod census tracts and block groups)
Performance Measure Objective/Outcome:	Suitable Living Environment/Accessibility and Availability (SL-1)
FY 2010-11 Allocation:	\$75,000 NSP

D. DEFINITIONS AND DESCRIPTIONS

(1) Definition of “blighted structure” in context of state or local law.

Response:

The City of Victorville uses the State of California’s definition of blight as found in Health and Safety Code Sections 33030 and 33031 which are attached as Exhibit B. The City also uses the Uniform Code for the Abatement of Dangerous Buildings to demolish severely substandard structures and backs the process through VMC 13.02.210 (nuisance abatement) as applicable. The Section of this code is also attached as Exhibit B. H &S 17920.3 provides detailed definitions of physical conditions of a substandard building.

(2) Definition of “affordable rents.” **Note:** Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

Any NSP funded rental activity will use the required “affordable rents” which shall be defined as 30 percent of the household’s adjusted income, less utility allowances as adopted by the County of San Bernardino’s Housing Authority for the Section 8 program, as appropriate. HUD’s Fair Market Rent schedule for the San Bernardino/Riverside/Ontario MSA will be used.

Income levels influence the ability of a household to afford housing, services and other necessities. Households with lower incomes are limited in their ability to balance housing costs with other needs and often the ability to find housing of adequate size. HUD has established the following income categories:

Extremely Low Income Households: Households whose gross income is equal to or less than 30 percent of the area median income.

Low Income Households: Households whose gross income is between 31 percent and 50 percent of the area median income.

Moderate Income Households: Households whose gross income is between 51 percent and 80 percent of the area median income.

Above Moderate: Households whose gross income is above 80 percent of the area median income.

Above Middle: Households whose gross income is above 120 percent of the area median income.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

The City will ensure continued affordability by recording a 45 year affordability covenant for each single family residence that participates in the NSP funding and a 55 year affordability covenant for every rental unit made available under this program. All units shall be monitored annually to ensure compliance with the covenants recorded following the City of Victorville's Monitoring Plan.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

The NSP funds will utilize the current revised "Rehabilitation Standards" used for the Owner Occupied Rehabilitation (OOR) Program (funded from Redevelopment Housing funds) and the California Building Codes:

Code Corrections

At completion, each project will address all health and safety issues and all code violations shall be corrected. Applicable codes will include: the California Code Regulations, Title 24, Part 1 (California Administrative Code), 2 (California Building Code), 3 (California Electrical Code), 4 (California Mechanical Code), 5 (California Plumbing Code), 6 (California Energy Code), 7, 8 (California Historical Building Code), 9 (California Fire Code), 10 (California Existing Building Code), 12, and the 1991 Edition of the Uniform Administrative Code published by the International Conference of Building Officials. Additionally it will address other applicable codes, such as ADA, Section 504 and relevant sections of Title 24 pertaining to disability access.

Lead Based Paint

NSP funding will be made available where applicable to control or abate defective lead based paint surfaces in the property rehabilitation. A lead based paint inspection report may be required for any home built prior to 1978.

Eligible Improvements

Improvements in the rehabilitation of properties can include the following:

1. Exterior work to help preserve or protect structures, roofing, siding, re-leveling, bracing, repair/replacement of windows/doors and door locks, structural and/or foundation damage, replacement of deteriorated attached porch and step structure. To include landscape or hardscape to improve the property curb appeal and water conservation.

2. Interior work to make a structure more livable and repair/replace/restore important systems such as plumbing damaged flooring, faulty or inadequate heating/cooling systems, inoperable built-in appliances, damaged ceilings, water heaters, electrical wiring and service, painting.
3. Repairs to remedy existing nonconforming uses such as garage conversions, additions, etc.
4. Weatherization and energy conservation items, such as insulation, caulking, weather-stripping, and increasing energy efficiency throughout property.

Ineligible Improvements

Include any improvements for recreational purposes or luxury items and any other items deemed ineligible by the Director of Economic Development or designee.

E. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$32,500 for a household of four.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

The City will use approximately \$1,327,841 or 25% of the NSP Allocation, as required, to serve individuals and/or families whose incomes is at or below the 50 percent of area median income.

F. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

If so, include:

- The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ 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).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

It is the intention of the City to limit the number of demolitions to no more than 3 units. The City is not planning any conversions. The properties to be acquired and demolished will be vacant; however, they might have had at one time low-to moderate income households. When possible, every effort will be made to return a unit to the same income level, if the information is available.

It is the intent of the City to partner with other jurisdictions and/or non-profits to fully leverage our NSP funds to create as many units at or below 50% of AMI as possible. However, it is difficult to estimate the number of units to be created at this time, but every attempt will be made to create at a minimum two units. There will be a minimum of 5 units created for households at or below 80% and the number of units to make available to low-, moderate and middle-income households at or less than 120% is at a minimum 10 units.

The City anticipates fully committing/obligating all the NSP funds within the first 24 months. Some of the activities are expected to produce program income which will continue to fund these NSP3 activities until June 2014, unless otherwise HUD authorizes the use of said funds beyond this date.

G. VICINITY HIRING

Response:

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.

The City has a current ordinance to use local/regional labor. However, the ordinance is not enforced for federal projects. Every effort is made to use the local/regional labor and the approved local contractors have been provided preference in the listing. Additionally, we use all local title, escrow, appraisers, inspectors, etc. for all NSP activities. Our entire program is processed, coordinated and implemented by internal staff and our in-house staff conducts inspections and prepares the required scope of work for all activities.

H. PROCEDURES FOR PREFERENCE FOR AFFORDABLE RENTAL DEVELOPMENTS

Response:

The City will solicit and encourage the rehabilitation and/or development of rental units. Assistance will be provided based on our limited funding to any identified project that meets eligibility under the NSP Program activities. The City will provide up to \$350,000 for the rehabilitation of rental units within NSP Area 2. Additionally, they will work with developers or any non-profit to identify a way to leverage NSP funds to address rental units.

I. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

On February 1, 2011, the City published the draft Amendment to the FY 2010-2011 Action Plan and 2007-2011 Consolidated Plan inviting citizens and agency representatives to comment on the draft Amended Plans. In addition, the public notice informed citizens regarding the availability of the draft Amended Plans during a 15 day public comment period beginning February 1, 2011 through February 15, 2011.

The City Council, at the February 15, 2011 City Council meeting, conducted a public hearing and adopted the amended plans for submittal to HUD directing staff to incorporate any and all citizen comments received during the meeting or during the 15 day public comment period in the final amended plan.

On February 15, 2011, the City Council conducted a Public Hearing to consider any input, comment or suggestions on the Amended NSP3 Action Plan. There were no public comments received at the City Council Public Hearing.

Exhibit A

Certifications

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 part 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

2-24-11
Date



Title

Exhibit B

CALIFORNIA HEALTH AND SAFETY CODES SECTION 33030-33031

CALIFORNIA & VICTORVILLE CODES

CALIFORNIA HEALTH AND SAFETY CODES SECTION 33030-33031

Section 33030.

- (a) It is found and declared that there exist in many communities blighted areas that constitute physical and economic liabilities, requiring redevelopment in the interest of the health, safety, and general welfare of the people of these communities and of the state.
- (b) A blighted area is one that contains both of the following:
 - (1) An area that is predominantly urbanized, as that term is defined in Section 33320.1, and is an area in which the combination of conditions set forth in Section 33031 is so prevalent and so substantial that it causes a reduction of, or lack of, proper utilization of the area to such an extent that it constitutes a serious physical and economic burden on the community that cannot reasonably be expected to be reversed or alleviated by private enterprise or governmental action, or both, without redevelopment.
 - (2) An area that is characterized by one or more conditions set forth in any paragraph of subdivision (a) of Section 33031 and one or more conditions set forth in any paragraph of subdivision (b) of Section 33031.
- (c) A blighted area that contains the conditions described in subdivision (b) may also be characterized by the existence of inadequate public improvements or inadequate water or sewer utilities.

Section 33031.

- (a) This subdivision describes physical conditions that cause blight:
 - (1) Buildings in which it is unsafe or unhealthy for persons to live or work. These conditions may be caused by serious building code violations, serious dilapidation and deterioration caused by long-term neglect, construction that is vulnerable to serious damage from seismic or geologic hazards, and faulty or inadequate water or sewer utilities.
 - (2) Conditions that prevent or substantially hinder the viable use or capacity of buildings or lots. These conditions may be caused by buildings of substandard, defective, or obsolete design or construction given the present general plan, zoning, or other development standards.
 - (3) Adjacent or nearby incompatible land uses that prevent the development of those parcels or other portions of the project area.
 - (4) The existence of subdivided lots that are in multiple ownership and whose physical development has been impaired by their irregular shapes and inadequate sizes, given present general plan and zoning standards and present market conditions.
- (b) This subdivision describes economic conditions that cause blight:

- (1) Depreciated or stagnant property values.
- (2) Impaired property values, due in significant part, to hazardous wastes on property where the agency may be eligible to use its authority as specified in Article 12.5 (commencing with Section 33459).
- (3) Abnormally high business vacancies, abnormally low lease rates, or an abnormally high number of abandoned buildings.
- (4) A serious lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, and banks and other lending institutions.
- (5) Serious residential overcrowding that has resulted in significant public health or safety problems. As used in this paragraph, "overcrowding" means exceeding the standard referenced in Article 5 (commencing with Section 32) of Chapter 1 of Title 25 of the California Code of Regulations.
- (6) An excess of bars, liquor stores, or adult-oriented businesses that has resulted in significant public health, safety, or welfare problems.
- (7) A high crime rate that constitutes a serious threat to the public safety and welfare.

The City also uses the Uniform Code for the Abatement of Dangerous Buildings to demolish severely substandard structures and backs the process through VMC 13.02.210 (nuisance abatement). H & S 17920.3 provides detail definitions or physical conditions of a substandard building.

13.02.130 Nuisances designated generally.

A nuisance is a thing, act, occupation or use of property which does any of the following:

- (a) Annoys, injures or endangers the safety, health, comfort or repose of the public;
- (b) Unlawfully interferes with, obstructs or tends to obstruct or render dangerous for passage a public park, square, street, alley or highway;
- (c) In any way renders the public insecure in life or in use of property;
- (d) In any way disturbs the surface of the soil creating blowing dust or sand. (Summary abatement may be used to enforce this subsection). (Ord. 1192 § 1, 1988; Ord. 356 § 1 (part), 1972)

13.02.140 Nuisances affecting health.

The following are nuisances affecting health:

- (a) All diseased animals running at large;
- (b) All ponds or pools of stagnant water;
- (c) Carcasses of animals not buried or destroyed within twenty-four hours after death;
- (d) Accumulations of manure or rubbish;
- (e) Privy vaults and garbage cans which are not flytight;
- (f) The pollution of any public or private well or cistern, stream, lake, canal or body of water by sewage, creamery or industrial wastes or other substances;
- (g) All noxious weeds and other rank growths upon public or private property;
- (h) All other acts, omissions of acts, occupations and uses of property which are deemed by the county health department to be a nuisance to the health of the inhabitants of this city or any considerable number thereof. (Ord. 356 § 1 (part), 1972)

13.02.150 Nuisances affecting health, safety and welfare.

The following are nuisances affecting public health, safety and welfare:

- (1) All trees, hedges, billboards or other obstructions which prevent persons from having a clear view of traffic approaching an intersection from cross streets in sufficient time to bring a motor vehicle driven at a reasonable speed to a full stop before the intersection is reached;
 - (2) All limbs of trees which are fewer than eight feet above the surface of any street or sidewalk;
 - (3) All explosives, inflammable liquids and other dangerous substances stored in any manner or in any amount in violation of any law;
 - (4) All buildings and alterations to buildings made or erected in violation of the regulations concerning manner or materials of construction;
 - (5) Obstructions and excavations affecting the ordinary use by the public of streets, alleys, sidewalks or public grounds except under such conditions as are provided by law;
 - (6) Any use of property abutting upon a public street or sidewalk or any use of a public street or sidewalk which causes large crowds of people to gather, obstructing traffic and the free use of the streets and sidewalks;
 - (7) All dangerous unguarded machinery in any public place or so situated or operated on private property as to attract the public;
 - (8) All other conditions or things which are liable to cause injury to the person or property of anyone;
 - (9) Overgrown, dead, diseased, or decayed vegetation, including but not limited to grass, trees, shrubs, plants, and weeds, which are injurious to the public health, safety and welfare;
 - (10) Overgrown, dead, diseased, or decayed vegetation, including but not limited to grass, trees, shrubs, plants, and weeds, causing detriment to neighboring properties and/or property values.
- (Ord. 2169 § 2, 2006)

13.02.155 Bodily functions prohibited in public.

Any person who, in any public park, street, alley, highway, public meeting, assembly, or other public place, or in the immediate neighborhood thereof and in view from the same places, urinates or defecates, is guilty of a misdemeanor; provided, that this section shall not be applicable to the act of urinating or defecating in a proper receptacle in a restroom or bathroom in any enclosed structure. (Ord. 1746 § 1, 1995)

13.02.160 Nuisances declared by other laws.

A nuisance, in addition to the matters declared by Sections 13.02.040 through 13.02.155 is anything that any statute of the state or any provision of this code or any other ordinance of the city shall be declared to be a nuisance. (Ord. 2216 § 1 (part), 2007; Ord. 356 § 1 (part), 1972)

13.02.170 Creating, permitting, etc., nuisances prohibited.

Any person who knowingly causes or creates a nuisance or permits any nuisance to be created upon or to remain upon any premises owned or occupied by him is guilty of a violation of this code. (Ord. 356 § 1 (part), 1972).

Exhibit C

SF 424

Application for Federal Assistance SF-424 Version 02

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify) _____
---	---	---

* 3. Date Received: _____	4 Applicant Identifier: City of Victorville
-------------------------------------	---

5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
--	---

State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
---	---

8. APPLICANT INFORMATION:

* a. Legal Name: City of Victorville

* b. Employer/Taxpayer Identification Number (EIN/TIN): 95-2235918	* c. Organizational DUNS: 093240653
--	---

d. Address:

* Street 1:	14343 Civic Drive
Street 2:	_____
* City:	Victorville
County:	San Bernardino
* State:	California
Province:	_____
* Country:	USA: UNITED STATES
* Zip / Postal Code:	92392

e. Organizational Unit:

Department Name: Economic Development Department	Division Name: Redevelopment Housing Division
--	---

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mrs.	* First Name: Tamara
Middle Name: N.	_____
* Last Name: Torres	_____
Suffix:	_____

Title: Redevelopment Housing Manager

Organizational Affiliation: Participating Jurisdiction
--

* Telephone Number: (760) 955-5032	Fax Number: (760) 269-0084
---	-----------------------------------

* Email: ttorres@ci.victorville.ca.us
--

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1 - Select Applicant Type:

Local Government

Type of Applicant 2- Select Applicant Type:

Type of Applicant 3- Select Applicant Type:

*** Other (specify):**

*** 10. Name of Federal Agency:**

NGMS Agency Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

Neighborhood Stabilization Program 3

*** 12. Funding Opportunity Number:**

MBL-SF424 FAMILY-ALL FORMS

*** Title:**

MBL-SF424 FAMILY - ALL FORMS

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

City of Victorville

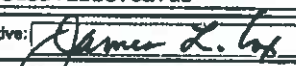
*** 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

[Add Attachments](#)

[Delete Attachments](#)

[View Attachments](#)

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of:		
* a. Applicant	<input type="text" value="25"/>	* b. Program/Project <input type="text" value="25"/>
Attach an additional list of Program/Project Congressional Districts if needed.		
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>		
17. Proposed Project:		
* a. Start Date:	<input type="text" value="04-01-2011"/>	* b. End Date: <input type="text" value="04-01-2014"/>
18. Estimated Funding (\$):		
* a. Federal	<input type="text" value="\$2,159,937.00"/>	
* b. Applicant	<input type="text"/>	
* c. State	<input type="text"/>	
* d. Local	<input type="text"/>	
* e. Other	<input type="text"/>	
* f. Program Income	<input type="text"/>	
* g. TOTAL	<input type="text" value="\$2,159,937.00"/>	
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>		
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.		
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.		
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="text" value="Explanation"/>		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications- and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances ** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)		
<input checked="" type="checkbox"/> ** I AGREE		
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.		
Authorized Representative:		
Prefix:	<input type="text" value="Mr."/>	* First Name: <input type="text" value="James"/>
Middle Name:	<input type="text"/>	
* Last Name:	<input type="text" value="Cox"/>	
Suffix:	<input type="text"/>	
* Title:	<input type="text" value="City Manager"/>	
* Telephone Number:	<input type="text" value="(760) 955-5029"/>	Fax Number: <input type="text" value="(760) 245-7243"/>
* Email:	<input type="text" value="cmoffice@ci.victorville.ca.us"/>	
* Signature of Authorized Representative:		* Date Signed: <input type="text" value="2-24-11"/>

Application for Federal Assistance SF-424

Version 02

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input area for Applicant Federal Debt Delinquency Explanation]

Exhibit D

Public Notice

DAILY PRESS

Classified Advertising Receipt

P.O. Box 1389
Victorville, CA 92393
Phone: 760-241-7744
Fax: 760-241-7145

Client:

CITY OF VICTORVILLE

Account # 10060 Ad # 218613

Phone: (760) 955-5000

Fax: _____

Address: PO BOX 5001

VICTORVILLE, CA 92393-5001

Sales Rep.:

Sandi Stroming

Phone: (760) 951-6286

Fax: (760) 241-7145

Email: sstroming@vvdailypress.com

Entry date: 01/28/2011 09:47 AM

Class: 1010 LEGAL NOTICES

Requested By:

NOTICE/DPTU-177

PO #: _____

Entered By: T10

Start Date: 02/01/2011

End Date: 02/01/2011

Nb of Inserts: 1

Publications: DAILY PRESS

Total Price: \$396.90

Paid Amount: \$0.00

Balance: \$396.90

Page 1 of 2

NOTICE OF PROPOSED AMENDMENT TO THE 2010-2011 ANNUAL ACTION PLAN AND 2007-2011 CONSOLIDATED PLAN AND 15 DAY PUBLIC COMMENT PERIOD

On October 19, 2010, HUD released the NSP3 Notice with the requirements for the new allocation of NSP funds that were authorized in the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Act provides \$970 million in new NSP funds to state and local government to continue to assist in the redevelopment of abandoned and foreclosed homes.

Notice is hereby given that the City of Victorville will accept comments and suggestions on the City of Victorville's amended 2010-2011 Annual Action Plan and 2007-2011 Consolidated Plan to include the Neighborhood Stabilization Program 3 (NSP3) funds allocated. The City of Victorville is one of the grantees that will receive a grant allocation under the Dodd-Frank Wall Street Reform and Consumer Protection Act, for the purpose of assisting in the redevelopment of abandoned and foreclosed homes referred to throughout this document as the Neighborhood Stabilization Program 3 (NSP3). The role of construction is that, unless it is specified in the Act, the NSP grant is to be considered Community Development Block Grant (CDBG) funds.

Public Hearing: All interested persons are invited to attend the public hearing on February 15, 2011 at 7:00 p.m. in the City of Victorville Council Chambers at 14243 Civic Drive, Victorville, California to comment on the Draft Amended 2010-2011 Annual Action Plan. Any member of the public unable to attend the public hearing may submit comments and recommendations in writing to the City of Victorville, Attn: Tamara M. Torres, Redevelopment Housing Manager, Economic Development Department, 14243 Civic Drive, Victorville, CA 92392, via email at ltorres@cityofvictorville.ca.us or by calling (760) 955-5032.

Document Availability: The Substantive Amendment for the 2010-2011 Annual Action Plan and the 2007-2011 Consolidated Plan will be available for public review and comment from Tuesday, February 1, 2011 to Tuesday, February 15, 2011 at the City of Victorville Economic Development Department.

Department's Website at <http://www.victorvillecity.com/> or a copy can be obtained at 1343 Civic Drive, Victorville, California or by calling the department at (760) 955-5032.

The Neighborhood Stabilization Program 5 (NSP5) under the Community Development Block Grant (CDBG) Program Funding Substantial Amendment: The following existing NSP activities/projects are proposed under the NSP:

Description
Neighborhood Revitalization Program
Amount
\$2,157,937
Criteria for Substantial Amendment
New HUD Funding

Benefit: The City of Victorville will continue to use NSP5 funds as prescribed under the NSP5/CDBG regulations. Funds are to benefit low, moderate-income and middle-income families and individuals during the program year.

Displacement: No local public action is currently contemplated which would result in the displacement of low, moderate-income and middle-income individuals during the 2010-2011 program year. Should any activity affect low, moderate-income and middle-income households the City will follow the requirements under their Uniform Relocation Plan.

Dated: February 4, 2011

Carolee Bates, City Clerk

Published in the
Daily Press
February 1, 2011
(1a-177)

Exhibit E

City of Victorville Council Meeting February 15, 2011 Minute Order

**MINUTES OF THE
CITY COUNCIL - REGULAR MTG OF THE
CITY OF VICTORVILLE
February 15, 2011**

The City Council - Regular Mtg of the City of Victorville was called to order by the Mayor at 5:00 p.m. in the City Council Chambers, Victorville City Hall, 14343 Civic Drive, Victorville, California.

CALL TO ORDER

ROLL CALL

PRESENT: Ryan McEachron, Rudy Cabrales, Jim Kennedy, Mike Rothschild, and Angela Valles.

LATE: None

ABSENT: None.

PUBLIC COMMENT

There was no public comment.

CLOSED SESSION

DECLARATION OF CLOSED SESSION ITEMS:

City Attorney de Bortnowsky stated that there are three items. Clarification with respect to Item #2 on the Redevelopment Agency, the negotiating party for the City is EDD Director Metzler. With respect to Item #3 on the City Council agenda, the negotiating party is Economic Development Director Metzler. In addition the other item pertains to existing litigation. The name of the litigation and case number are set forth on the agenda. Also added was the continued closed session item from the special closed session meeting from 2:30 pm. It pertains to VVWRA. In addition, counsel requested that council add an item as an urgency matter pursuant to Government Code 54954.2(b)(2), to discuss existing litigation under Government Code Section 54956.9(a). The existing litigation is between Leading Edge v. City of Victorville and Southern California Logistics Airport Authority, Case No. CIVVS 13865. The reason for the urgency is as of about an hour ago, Mr. Metzler has been in discussion with the President and the Chief Executive Officer of Leading Edge in an attempt to settle the litigation. The potential settlement would require the possibility of entering into a lease prior to the end of the month. We do not have another meeting before that time so counsel would like to get direction from council and that would require a find of urgency based on those two facts to discuss that item.

It was moved by Ryan McEachron, seconded by Mike Rothschild to approve adding the urgency item to the closed session agenda.. Motion Carried unanimously.

CLOSED SESSION ITEMS

CITY ATTORNEY MAKES DECLARATION OF ITEMS

RDA

2. CONFERENCE WITH REAL PROPERTY NEGOTIATORS PURSUANT TO GOVERNMENT CODE SECTION 54956.8 PROPERTY LOCATION: NORTHEAST CORNER OF NISQUALLI AND ENTERPRISE APN 3090-571-04 NEGOTIATING PARTIES: CHURCH AND DWIGHT AND VICTORVILLE REDEVELOPMENT AGENCY UNDER NEGOTIATION: PRICE AND TERMS OF PAYMENT CITY COUNCIL

It was moved by Jim Kennedy, seconded by Mike Rothschild to approve 5. REQUEST TO APPROVE AN ADDITIONAL APPROPRIATION IN THE AMOUNT OF \$600,000.00 FOR MOJAVE WATER AGENCY FOR WATER DELIVERIES FOR THE HIGH DESERT POWER PROJECT FOR FISCAL YEAR 2010-2011. Motion Carried unanimously.

Board Member Valles has questions and City Manager Cox and Director Jakher replied in kind.

David Mueller, High Desert Politics.Org had questions and comments.

More discussion ensued.

6. REQUEST TO AMENDMENT NO. 1 TO THE AGREEMENT WITH GENERAL PUMP COMPANY FOR WATER WELL MAINTENANCE AND REPAIR EXTENDING THE TERM OF THE GENERAL SERVICES PROVIDER AGREEMENT TO NOVEMBER 23, 2011 IN THE AMOUNT OF \$185,000.00

It was moved by Rudy Cabriales, seconded by Jim Kennedy to approve 6. REQUEST TO AMENDMENT NO. 1 TO THE AGREEMENT WITH GENERAL PUMP COMPANY FOR WATER WELL MAINTENANCE AND REPAIR EXTENDING THE TERM OF THE GENERAL SERVICES PROVIDER AGREEMENT TO NOVEMBER 23, 2011 IN THE AMOUNT OF \$185,000.00. Motion Carried unanimously.

CITY COUNCIL

ADDENDUM

2. ADDENDUM - WRITTEN COMMUNICATIONS - RE: EB-5 PROGRAM REFUND

REQUEST TO APPROVE THE ADDENDUM NO. 1 TO PROMISSORY NOTE - CANCELLATION OF SUBSCRIPTION AGREEMENT - RCVD CASE NO. 10-08-005 (Y-DONG)

Councilmember Valles had questions and comments and Director Metzler replied in kind.

It was moved by Mike Rothschild, seconded by Jim Kennedy to approve 2. ADDENDUM - the Agreement - WRITTEN COMMUNICATIONS - RE: EB-5 PROGRAM REFUND . Motion Carried with Angela Valles voting no.

It was moved by Mike Rothschild, seconded by Jim Kennedy to approve 2. ADDENDUM - the additional \$50,000.00 - WRITTEN COMMUNICATIONS - RE: EB-5 PROGRAM REFUND . Motion Carried with Angela Valles voting no.

PUBLIC HEARING

3. PUBLIC HEARING CALLED TO HEAR ARGUMENTS FOR AND AGAINST THE INTRODUCTION OF CODE AMENDMENT PLN10-00027 AS SET FORTH IN ORDINANCE NO. 2272 ENTITLED: AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF VICTORVILLE APPROVING AMENDMENT PLN10-00027, A MUNICIPAL CODE AMENDMENT TO ALLOW OFF-SITE FREEWAY SIGNAGE FOR RETAIL SHOPPING CENTERS - CITY OF VICTORVILLE

Mayor McEachron opened the public hearing - no public testimony - at the request of Counsel, this item is continued for 30 days

4. PUBLIC HEARING CALLED TO HEAR ARGUMENTS FOR AND AGAINST THE ADOPTION OF THE DRAFT AMENDED 2010-2011 NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3) ACTION PLAN

Mayor McEachron opened the public hearing - Councilmember Valles had comments - no public testimony - Mayor McEachron duly closed the public hearing

It was moved by Mike Rothschild, seconded by Jim Kennedy to approve 4. PUBLIC HEARING CALLED TO HEAR ARGUMENTS FOR AND AGAINST THE ADOPTION OF THE DRAFT AMENDED 2010-2011 NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3) ACTION PLAN. Motion Carried with Angela Valles voting no.

Exhibit F

NSP Budget Summary

NSP3 BUDGET SUMMARY

NEIGHBORHOOD STABILIZATION PROGRAM 3 <i>NEIGHBORHOOD REVITALIZATION PROGRAM (NRP)</i>				
Activity Number	Activity Name	Income Eligibility	Outcome Objective	Budget Amount
1	Acquisition, Rehabilitation and Resale - Single Family	LMMH	DH-1	\$1,068,944 NSP
2	Acquisition, Rehabilitation and Resale – Multi- Family	LMMH	DH-1	\$350,000 NSP
3	Mortgage Assistance Program	LMMH	DH-1	\$250,000 NSP
4	Rehabilitation Program	LMMH	DH-1	\$100,000 NSP
5	Land bank	LMMH	DH-1	\$100,000 NSP
6	Demolition of Dangerous Buildings	LMMH	DH-1	\$75,000 NSP
7	Code Enforcement (Board-ups, Secure Property)	LMMH	DH-1	\$50,000 NSP (Admin.)
8	NSP Administration (not to exceed 10%)	N/A	N/A	\$165,993 NSP
	Total			\$2,159,937

Exhibit G

Maps

NSP 3 Focus Areas
Section 1 - Old Town
Section 2 - West of Village Drive
Section 3 - North Brentwood extended to Brucite
Section 4 - 395 - Palmdale to La Mesa, Bellflower to Mesa Linda

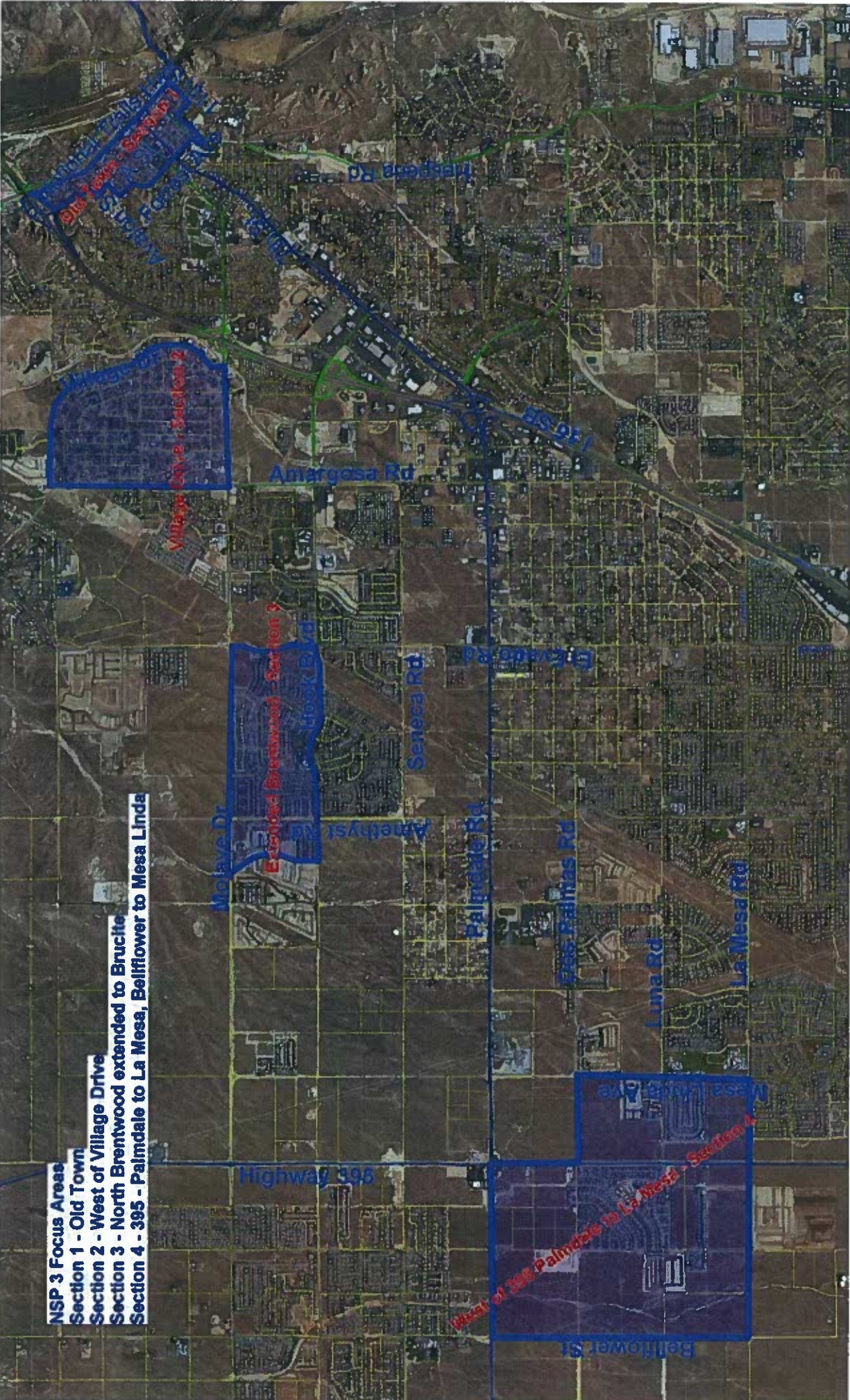


Exhibit H

Checklist

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:	
<ul style="list-style-type: none"> • With the highest percentage of home foreclosures? 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • With the highest percentage of homes financed by subprime mortgage related loan?; and 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • 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 http://www.huduser.org/NSP/NSP3.html?	<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?:	
<ul style="list-style-type: none"> • Blighted structure in context of state or local law, 	<input checked="" type="checkbox"/>

<ul style="list-style-type: none"> • Affordable rents, • Ensuring long term affordability for all NSP funded housing projects, • Applicable housing rehabilitation standards for NSP funded projects 	<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:	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The planned activity, • The number of units that will result in displacement, • The manner in which the grantee will comply with URA for those residents? 	<input checked="" type="checkbox"/>
	<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	<input checked="" type="checkbox"/>

plan to implement with your NSP3 award?	
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 checked="" type="checkbox"/>
• Duration or term of assistance?	<input checked="" 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 checked="" type="checkbox"/>

9. *Additional Documentation*

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

Exhibit I

City of Victorville Other Maps Census Tracts Foreclosure/Vacancy



NSP3 Options

1.5 Current Zoom Level

Show Tracts Outline (Zoom 11+)

ORISE FINISH

VIEW DATA VIEW PROJECTS

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 minimum score is less than the state summary score the grants 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

Neighborhood ID: 6837585

NSP3 Planning Data

Grantee ID: 0639000E

Grantee State: CA

Grantee Name: VICTORVILLE

Grantee Address: 14343 Civic Drive Victorville California 92392

Grantee Email: tmonteone@cl.victorville.ca.us

Neighborhood Name: Village, Mojave, Amargosa - Section 2

Date:2011-02-01 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: 676

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 70.9

Percent Persons Less than 80% AMI: 53.7

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 or 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: 985

Residential Addresses Vacant 90 or more days (USPS, March 2010): 48

Residential Addresses NoStat (USPS, March 2010): 45

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: 579

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 36.5

Percent of Housing Units 90 or more days delinquent or in foreclosure: 24.1

Number of Foreclosure Starts in past year: 67

Number of Housing Units Real Estate Owned July 2009 to June 2010: 38

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): 14

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): -44.3

Place (if place over 20,000) or county unemployment rate June 2005: 6.2

Place (if place over 20,000) or county unemployment rate June 2010: 16.5

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

-117.330079 34.543434 -117.330422 34.528586 -117.318234 34.528940 -117.318277 34.530000
-117.317762 34.530495 -117.316990 34.531096 -117.316303 34.531803 -117.316003 34.532616
-117.315960 34.533500 -117.316089 34.534313 -117.316260 34.534914 -117.316818 34.535657
-117.317634 34.536435 -117.317977 34.536965 -117.318363 34.537707 -117.318578 34.538556
-117.318964 34.539546 -117.319307 34.540288 -117.319779 34.541172 -117.320380 34.541879
-117.321153 34.542550 -117.321796 34.542833 -117.322698 34.543222 -117.323470 34.543363

Blocks Comprising Target Neighborhood

060710099012027, 060710099012026, 060710099012025, 060710099012024, 060710099012017,
060710099012016, 060710099012015, 060710099012036, 060710099012035, 060710099012034,
060710099012033, 060710099012032, 060710099012031, 060710099012030, 060710099012029,
060710099012028, 060710099012053, 060710099012052, 060710099012051, 060710099012050,
060710099012049, 060710099012048, 060710099012047, 060710099012046, 060710099012045,
060710099012061, 060710099012060, 060710099012059, 060710099012056, 060710099012044,
060710099012043, 060710099012042, 060710099012041, 060710099012040, 060710099012039,
060710099012038, 060710099012037,

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

Click here for an Overview

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRUM FINISH

VIEW DATA VIEW PRODUCTS

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



NSP3 Planning Data

Grantee ID: 063900E

Grantee State: CA

Grantee Name: VICTORVILLE

Grantee Address: 14343 Civic Drive Victorville California 92392

Grantee Email: tmonteleone@ci.victorville.ca.us

Neighborhood Name: Old Town - Section 1

Date: 2011-02-01 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: 427

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 94.47

Percent Persons Less than 80% AMI: 87.58

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStar" 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 "NoStar" 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 NoStar). 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 NoStars 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: 418

Residential Addresses Vacant 90 or more days (USPS, March 2010): 34

Residential Addresses NoStar (USPS, March 2010): 42

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: 198

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 41.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.1

Number of Foreclosure Starts in past year: 24

Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

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): 5

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): -44.3

Place (if place over 20,000) or county unemployment rate June 2005: 6.2

Place (if place over 20,000) or county unemployment rate June 2010: 16.5

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 standard 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

Blocks Comprising Target Neighborhood
060710098001000, 060710098001017, 060710098001016, 060710098001015, 060710098001014,
060710098001013, 060710098001012, 060710098001009, 060710098001008, 060710098001003,
060710098001004, 060710098001005, 060710098001007, 060710098001006, 060710098001002,
060710098001001, 060710098002016, 060710098002015, 060710098002014, 060710098002013,
060710098002012, 060710098002011, 060710098002010, 060710098002009, 060710098002008,
060710098002022, 060710098002021, 060710098002020, 060710098002018, 060710098002017,
060710098002005, 060710098002007, 060710098002006, 060710098003012.

-117.300296 34.544601 -117.298279 34.540606 -117.289395 34.533606 -117.291327 34.531945
-117.292657 34.533005 -117.295403 34.530424 -117.295575 34.530919 -117.295403 34.531238
-117.294888 34.531627 -117.299523 34.535127 -117.299523 34.535728 -117.299438 34.536010
-117.301540 34.537460 -117.299180 34.539616 -117.300339 34.540535 -117.300982 34.541454
-117.301798 34.542444 -117.302141 34.542939

Brucite, Mojave, El Evado, Hook

<http://www.huduser.org/NSP/NSP3.html>

NSP3 Options
 15 Current Zoom Level
 Show Tracts Outline (Zoom 11+)

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Select a State Select a County

Enter an Address, city or state

Favorites | Suggested Sites | Free Home | Web Slice Gallery

HUD US... X AgentFirst... www.hudco... Welcome to...

File Edit View Favorites Tools Help

Internet

100%

Neighborhood ID: 8376495

NSP3 Planning Data

Grantee ID: 0639000E

Grantee State: CA

Grantee Name: VICTORVILLE

Grantee Address: 14343 Civic Drive Victorville California 92392

Grantee Email: tmonteone@ci.victorville.ca.us

Neighborhood Name: Brucite, Mojave, El Evado, Hook

Date:2011-02-02 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: 746

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 65.6

Percent Persons Less than 80% AMI: 43.2

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: 1248

Residential Addresses Vacant 90 or more days (USPS, March 2010): 77

Residential Addresses NoStat (USPS, March 2010): 116

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: 1106

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 34.2

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.9

Number of Foreclosure Starts in past year: 126

Number of Housing Units Real Estate Owned July 2009 to June 2010: 71

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): 25

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): -44.3

Place (if place over 20,000) or county unemployment rate June 2005: 6.2

Place (if place over 20,000) or county unemployment rate June 2010: 16.5

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

-117.368703 34.528409 -117.346816 34.528374 -117.346945 34.527349 -117.347159 34.526465
-117.347331 34.525722 -117.347159 34.524838 -117.346902 34.524060 -117.346859 34.522894
-117.346902 34.521974 -117.346816 34.521373 -117.348318 34.521302 -117.349477 34.521055
-117.354455 34.521055 -117.355227 34.521267 -117.356300 34.521585 -117.357459 34.521833
-117.358661 34.521691 -117.359519 34.521409 -117.359991 34.521338 -117.368746 34.521338
-117.368574 34.522646 -117.368188 34.523742 -117.368059 34.524591 -117.367973 34.525651
-117.368145 34.526606 -117.368488 34.527349 -117.368660 34.527808

Blocks Comprising Target Neighborhood

060710091047298, 060710091047297, 060710091047296, 060710091047295, 060710091047294,
060710091047293, 060710091047292, 060710091047291, 060710091047187, 060710091047178,
060710091047177, 060710091047176, 060710091047175, 060710091047174, 060710091047173,
060710091047172, 060710091047171, 060710091047170, 060710091047169, 060710091047166,
060710091047165, 060710099014008,

Palmdale, 395, Dos Palmas, Mesa Linda, La Mesa, Bellflower

HUD USER GIS Maps - Windows Internet Explorer provided by City of Victorville - IS Dept

http://www.huduser.org/ISP/NSP3.html

File Edit View Favorites Tools Help

Free Hotmail Web Slice Gallery

AgentFirst... www.hudco... Welcome to...

Click Model: Zoom | Info

NSP3 Options

- 14 Current Zoom Level
- Show Tracts Outline (Zoom 11+)

DRAW FINISH
VIEW DATA
VIEW PROJECTS

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 grantees 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

LOG OUT

Click here for an Overview



Done

Neighborhood ID: 6868072

NSP3 Planning Data

Grantee ID: 0639000E

Grantee State: CA

Grantee Name: VICTORVILLE

Grantee Address: 14343 Civic Drive Victorville California 92392

Grantee Email: tmontealeone@ci.victorville.ca.us

Neighborhood Name: Palmdale, 395, Dos Palmas, Mesa Linda, La Mesa, Bellflower

Date: 2011-02-02 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: 113

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 85.8

Percent Persons Less than 80% AMI: 67.6

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 or potentially serious blight problem.

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USPS Residential Addresses in Neighborhood: 272

Residential Addresses Vacant 90 or more days (USPS, March 2010): 14

Residential Addresses NoStat (USPS, March 2010): 13

Foreclosure Estimates

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Total Housing Units to receive a mortgage between 2004 and 2007: 228

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.6

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22

Number of Foreclosure Starts in past year: 24

Number of Housing Units Real Estate Owned July 2009 to June 2010: 13

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Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 5

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): -44.3

Place (if place over 20,000) or county unemployment rate June 2005: 6.2

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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:

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Latitude and Longitude of corner points

-117.416983 34.506557 -117.399817 34.506557 -117.399559 34.499413 -117.390718 34.499483

-117.390633 34.485052 -117.417154 34.485052

Blocks Comprising Target Neighborhood

060710091051043, 060710091051042, 060710091051041, 060710091051010, 060710091051009,
060710091051008, 060710091051052, 060710091051051, 060710091051050, 060710091051049,
060710091051048, 060710091051047, 060710091051046, 060710091051045, 060710091051044,
060710091051058, 060710091051057, 060710091051056, 060710091051053,



VICTORVILLE
California

Redevelopment Agency



EQUAL HOUSING
OPPORTUNITY