

NEIGHBORHOOD STABILIZATION PROGRAM

Amendment to the Amended NSP Plan

**SUBSTANTIAL AMENDMENT TO THE FY 2008-2009
ANNUAL ACTION PLAN & 2007-2012 FIVE YEAR
CONSOLIDATED PLAN**

SEPTEMBER 9, 2009



VICTORVILLE
California
Redevelopment Agency



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CITY OF VICTORVILLE
NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

**SUBSTANTIAL AMENDMENT TO THE FY 2008-2009 ANNUAL
ACTION PLAN & 2007-2012 FIVE YEAR CONSOLIDATED PLAN**

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THE NSP 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 listed as one of the grantees scheduled to receive a grant allocation under Title III of Division B of the Housing and Economic Recovery Act (HERA) of 2008, for the purpose of assisting in the redevelopment of abandoned and foreclosed homes under the Emergency Assistance for Redevelopment of Abandoned and Foreclosed Homes heading and residential units, referred to throughout this document as the Neighborhood Stabilization Program (NSP) (Public Law 110-289, approved July 30, 2008). The rule of construction is that, unless HERA states otherwise, the NSP grants are to be considered Community Development Block Grant (CDBG) funds. The City's NSP allocation for FY 2008-2009 is expected to be approximately \$5,311,363.

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 this economic turn down.

B. AREAS OF GREATEST NEED

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

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction's consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State's own plan. The lead entity for a joint

program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions' consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity's own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data [LINK – to HUD USER data], in developing this section of the Substantial Amendment.

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 2008/2009 Action Plan. The outcomes listed below will be used in implementing the new activities to be supported under the new NSP 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 of Victorville began its needs assessment in response to the housing crisis (high number of foreclosed, vacant properties beginning to have adverse effects on neighborhoods) by holding a consultation meeting in September and holding housing symposiums with other communities to discuss and identify ways to help our residents. For purpose of this Amendment, the low, moderate, and middle-income areas will be noted as "LMMI". This data was made available by the U.S. Department of Housing and Urban Development (HUD) and the data can be found at the following address: http://www.huduser.org/publications/commdevl/nsp_target.html. The HUD data also includes the following:

- Estimated foreclosure/abandonment risk score (1 to 10 with 10 being the highest risk) – Victorville's data ranged from 3 to 6;
- Rate of high cost loans (2004-2006);
- Predicted 18 month underlying problem foreclosure rate;
- Rate of housing price decline since the peak in the housing market (June 2008);
- Unemployment rate (June 2008);
- Residential vacancy rate (June 2008).

On a scale of 1 to 10, the City's foreclosure/abandonment risk score ranged from 3 to 10, with 10 being the highest risk. When mapped, it appeared that three census tracts (91.01, 91.03 and 91.04) were identified with a risk score of 10. The next page shows the City's Foreclosure Risk map for reference.

Additionally, the City collected data from Fidelity Title to identify the number of bank-owned properties (REOs), notices of defaults issued (NODs), and trustee sales (TS) for the period of June 1, 2008 through October 1, 2008. In reviewing the data, staff determined that there were neighborhoods with concentration of REOs in the northwest quadrant of the City which concurs with the data identified by HUD.

Priority of identified neighborhoods will be selected based on the following criteria:

- Based on the number of foreclosed properties and/or vacant properties for a period of 90 days or more (30% or more);
- Based on the increased crime concentration;
- Based on neighborhood deterioration.

The Census Tract and Block Groups for the following Specific Areas identified are below:

Specific Areas	Census Tract	Block Group
1	009901	06071009012
2	009104	060710091047
3	009105	060110091051
4	009800/009901	060710098001/ 060710099014

The table below shows all the existing designated NSP areas and the additional areas identified based on the current market.

Specific Areas	Census Tract	Block Group
1	009901	06071009012
2	009104	060710091047
3	009105	060110091051
4	009800/009901	060710098001/ 060710099014
5	009901	060710099012
6	009902	060710099023
7	009903	060710099033
8	009105	060710091051
9	010003	060710100032

Additional census tracts & block groups proposed for the NSP designated areas are highlighted in grey in the above table.

The next four aerial maps show the specific identified areas within the City.

Victorville Estimated Foreclosure/Abandonment Risk Score

According to HUD 2008 Data

Legend

Year
2008

Variable
score

- 102 - Allent Dist.
- 5 or less
- 6
- 7
- 8-9
- 10 or more



Map courtesy of the County of San Bernardino Economic Development Agency

VICTORVILLE
California

City of Victorville Neighborhood Stabilization Program



North of Mojave Drive, East of El Evado Road, West of Amargosa Road and South of Tawney Ridge Lane

City of Victorville Neighborhood Stabilization Program



South of Mojave Drive, East of Amethyst Road, West of El Evado Road and North of Seneca Road

City of Victorville Neighborhood Stabilization Program

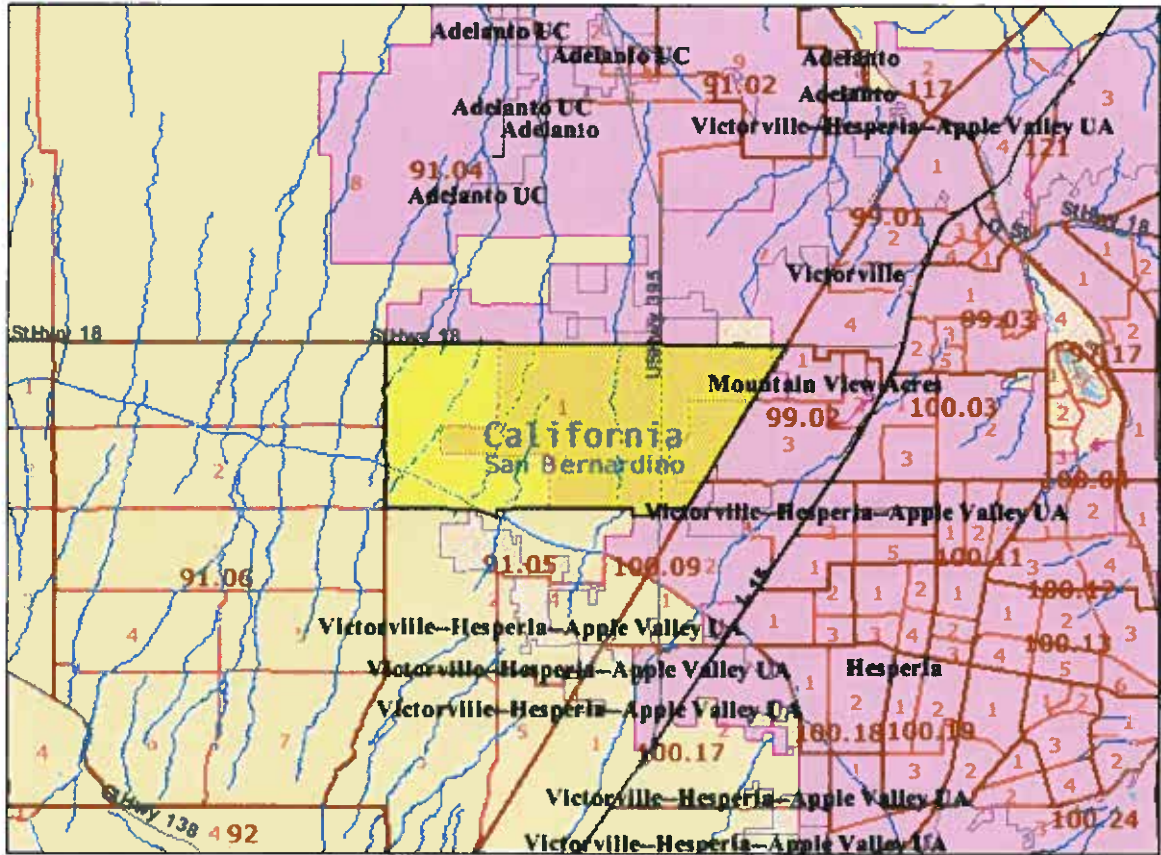


South of Mojave Road, East of El Evado Road, West of Amargosa Road and North of Hook Blvd.

City of Victorville Neighborhood Stabilization Program



Old Town Redevelopment Project Area



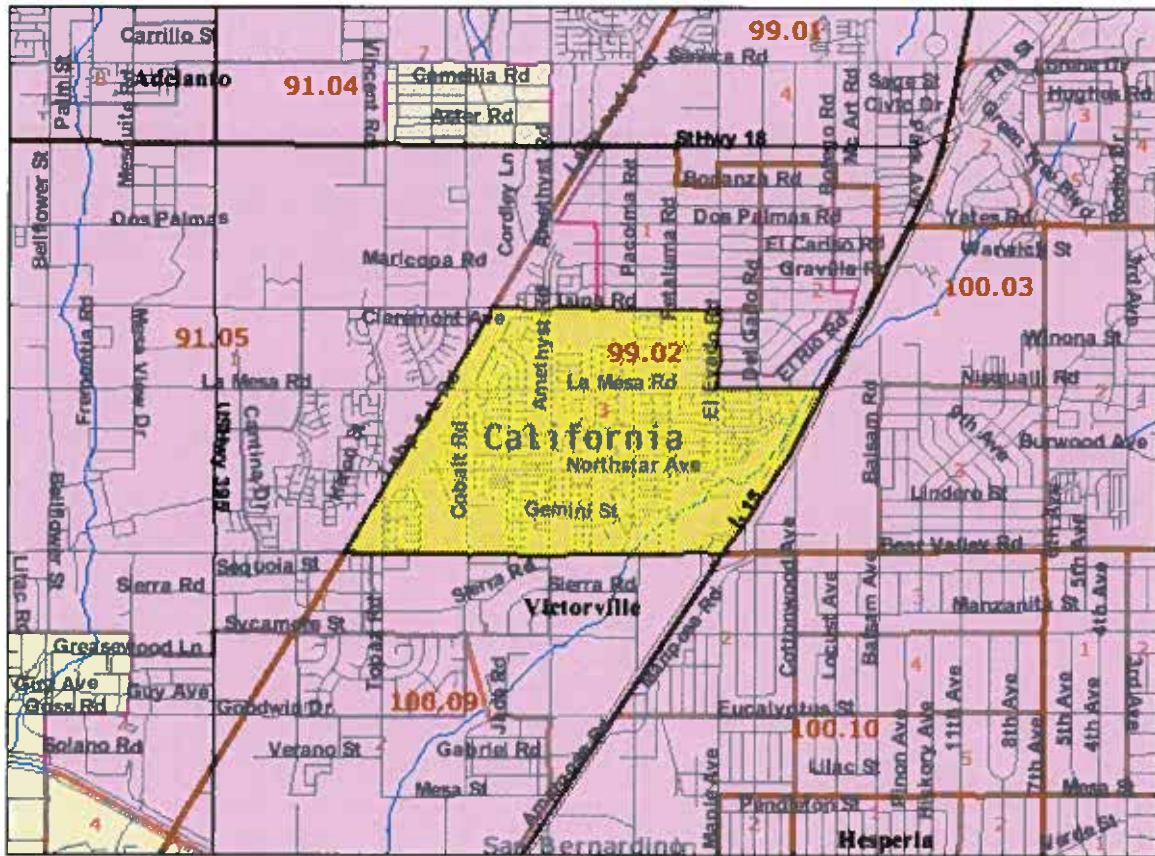
Census Tract 91.05, Block Group 060710091051

North of Del Rosa Road, West of Labp and L Road, East of Coughlin Road, South of Hwy. 18



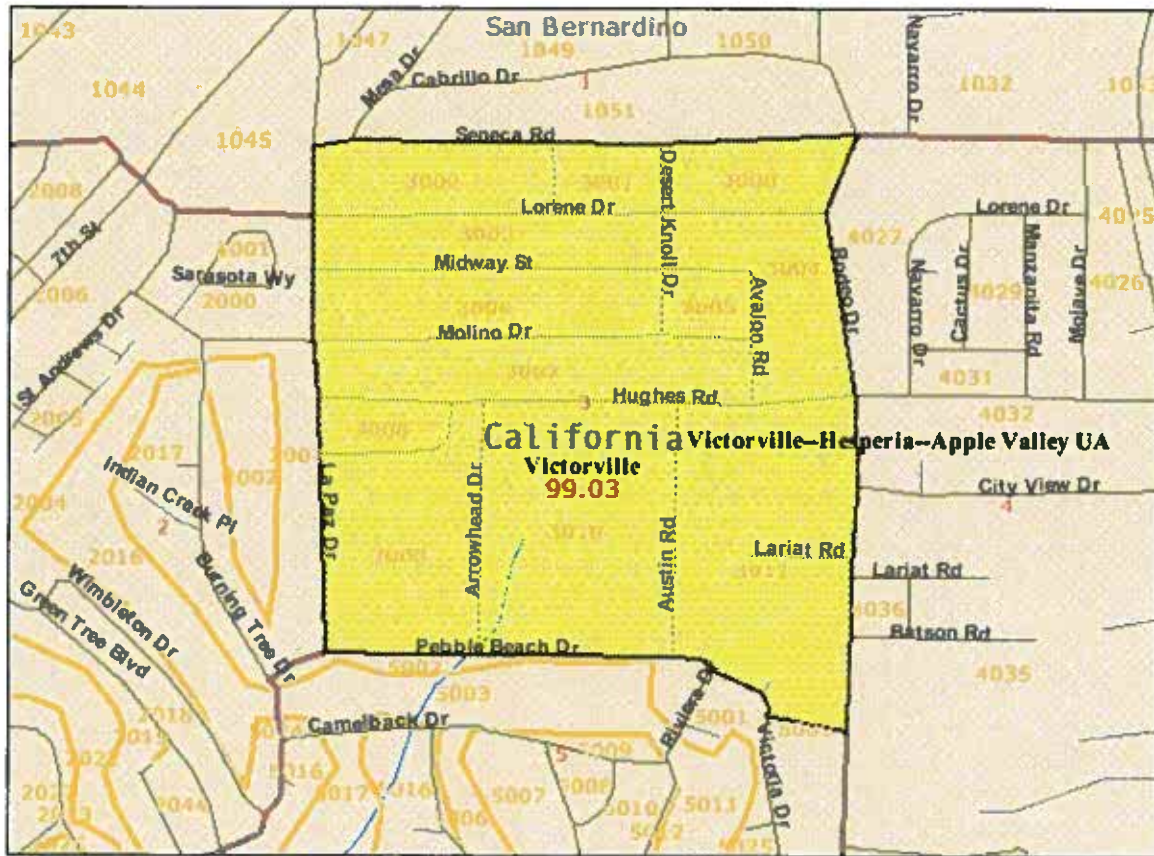
Census Tract 99.01, Block Group 060710099012

North of Mojave Drive, East of LABP and L Road, West of I-15, South of Village Drive



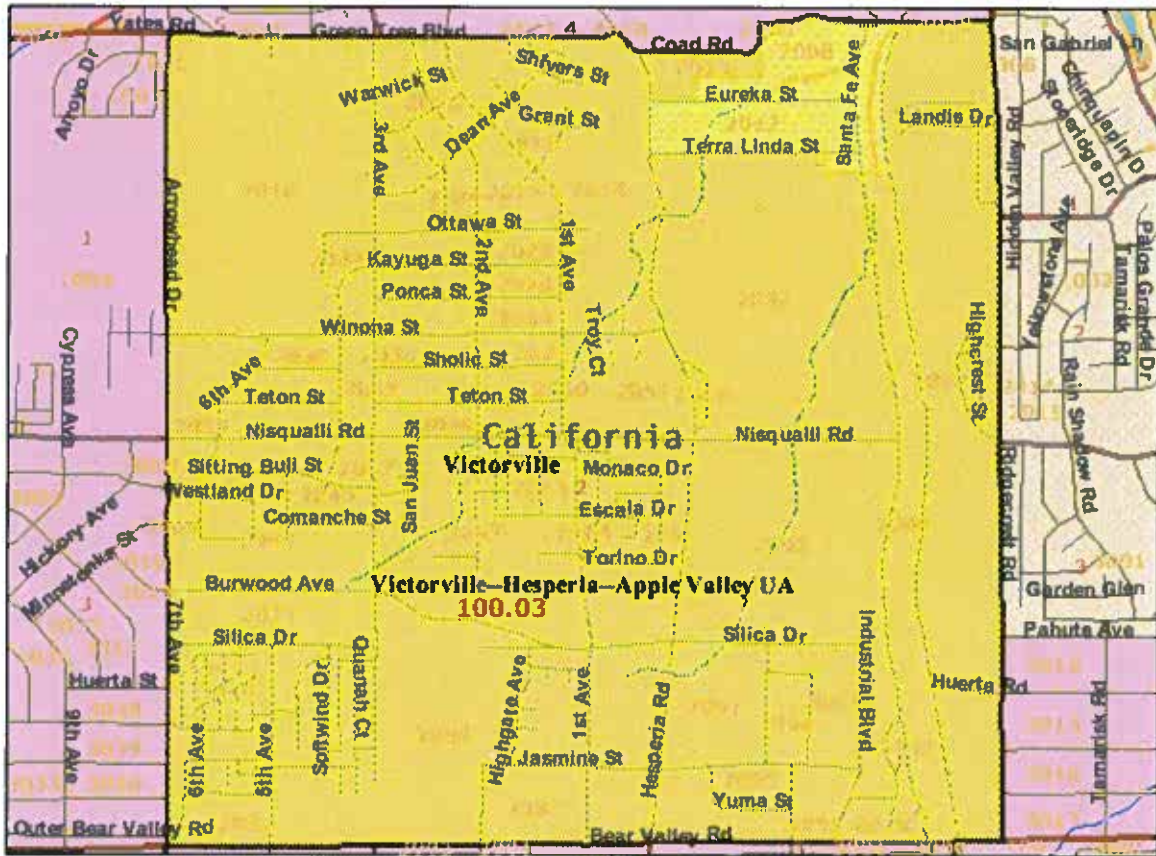
Census Tract 99.02, Block Group 060710099023

North of Bear Valley Road, East of LABP and L Road, West of I-15 and South of Luna Road



Census Tract 99.03, Block Group 060710099033

North of Pebble Beach Drive, East of La Paz Drive, West of Rodeo Drive, South of Seneca Road



Census Tract 100.03, Block Group 060710100032

North of Bear Valley Road, East of Arrowhead/7th Ave., West of Ridgcrest Road, South of Green Tree Blvd.

B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. *Note:* The grantee’s narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

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 funds. This program will consist of eight 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.

NSP priority areas identified meet the requirements of 2301(c) (2) of the Housing and Economic Recovery Act (HERA) in the following manner:

- An analysis of locations real estate owned (REOs) throughout the City;
- Highest percentage of high cost loans;
- Highest percentage of likely to face rise in foreclosures in the next 12 months.

Based on these priorities, the activities/tools to be funded and objectives and outcomes anticipated during FY 2008-09 are shown in Table 1 below.

NEIGHBORHOOD REVITALIZATION PROGRAM				
Objectives/ Goals	Activity Name	National Objective	General Objective	Amount
1, 2, 3	Acquisition, Rehabilitation and Resale – Single Family	LMMH	DH-2	\$1,452,409 NSP
1, 2, 3	Acquisition, Rehabilitation and Resale – Multi-Family	LMMH	DH-2	\$1,327,841 NSP

1, 2, 3	Mortgage Assistance Program	LMMH	DH-1	\$1,000,000 NSP
1, 2, 3	Rehabilitation Program	LMMH	DH-1	\$500,000 NSP
1, 2, 3	Land banking	LMMH	DH-1	\$500,000 NSP
1 and 5	Code Enforcement (securing properties)	LMMH	SL-1	\$100,000 Admin.
1 and 5	Demolition of Dangerous Buildings	LMMH	SL-1	\$75,000 Admin.
1 and 5	Homebuyer Training	LMMH	DH-1	\$25,000 Admin.
N/A	NSP Administration	N/A	N/A	\$331,113 NSP

Action Plan Specific Objectives response:

Projects/programs to be funded with NSP funds for FY 2008-09 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 \$115,000 for the acquisition, \$35,000 for rehabilitation and \$10,000 for selling costs, developer fees and activity delivery costs for a total of \$160,000.

FY 2008-09 Objective:	20 households
Benefit:	Low, Moderate & Middle-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2008-09 Allocation:	\$1,452,409 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 15% 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 2008-09 Objective:	10 to 15 households
Benefit:	Low-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2008-09 Allocation:	\$1,327,841 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 \$65,000) 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 95% of the appraised value based on a current (60 days) appraisal. The aggregate discounts are to meet or exceed the required 15% for all NSP funds.

FY 2008-09 Objective:	35 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 2008-09 Allocation:	\$1,000,000 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 2008-09 Objective:	50 households
Benefit:	Low , Moderate & Middle-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2008-09 Allocation:	\$500,000 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 2008-09 Objective:	7 to 10 households
Benefit:	Low-Income Housing (LMH)
Geographic Distribution:	Target Neighborhoods
Performance Measure Objective/Outcome:	Decent Housing/Affordability (DH-2)
FY 2008-09 Allocation:	\$500,000 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 2008-09 Objective:	100 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 2008-09 Allocation:	\$100,000 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 2008-09 Objective:	3 Units
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 2008-09 Allocation:	\$75,000 NSP (Out of the 10 percent Administration Cap)

Homebuyer Counseling Program: The City will partner with FHA approved homebuyer Counseling agencies to ensure that each homebuyer receives the required training before purchasing a home. This activity will be paid out of the NSP Administration. The City will contract with Inland Fair Housing and Mediation Board and Neighborhood Housing Services of the Inland Empire and any other qualified and eligible agency. The contracts will provide education and outreach services.

FY 2008-09 Objective:	75 households
Benefit:	Low, Moderate & Middle-Income Housing (LMH)
Geographic Distribution:	Specified Neighborhoods as further defined in Section B
Performance Measure Objective/Outcome:	Decent Housing Availability (DH-1)
FY 2008-09 Allocation:	\$25,000 NSP (Out of the 10 percent Administration Cap)

C. 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.

D. 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: \$62,000 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.

E. 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 18 months. Some of the activities are expected to produce program income which will continue to fund these NSP activities until July 2013, unless otherwise HUD authorizes the use of said funds beyond this date.

F. PUBLIC COMMENT

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

Response:

On October 31, 2008, the City published the draft Amendment to the FY 2008-2009 Action Plan and 2007-2012 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 October 31, 2008 through November 17, 2008. The City Council, at the November 18, 2008 City Council meeting, adopted the amended plans for submittal to HUD directing staff to incorporate any and all citizen comments received at the council meeting and during the 15 day public comment period in the final amended plan. No public comments were received either in writing, by telephone, or at the council meeting.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** Acquisition, Rehabilitation and Resale Program of Single Family Homes

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

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.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

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.

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 \$115,000 for the acquisition, \$35,000 for rehabilitation and \$10,000 for selling costs, developer fees and activity delivery costs for a total of \$160,000.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 which are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries—rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- **range of interest rates**

This activity is for acquisition, rehabilitation, resale of single family homes in targeted neighborhoods identified in section B. 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.

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).

It is estimated that the acquisition, rehabilitation and resale of these units will take approximately 180 days and the unit will be fully repaid at the end of six months. Initial acquisition by activity sponsor will average at least 15 percent below a current appraised value obtained within 60 days of acquisition. The properties to be acquired will be foreclosed properties or units that have been vacant for at least 90 days (further defined by the NSP Regulations). They will be acquired at a discount, fully rehabilitated and then resold to first time homebuyers (a household that has not own any property for the last three years). The rehabilitation will follow the rehabilitation standards of the City's revised Owner Occupied Rehabilitation (OOR) Program.

If this activity is financed 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 six months and totally due and payable on the 7th month after disbursement of funds.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$1,452,409. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available and leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit F.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

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 12 units at 81-120% households.

H. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** Acquisition, Rehabilitation and Resale Program of Multi Family

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

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.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

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.

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 15% 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 regional project(s) to leverage the funding available to serve the special needs population.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres, Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 which are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

(8) **Activity Description:**

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries—rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- **range of interest rates**

This activity is for acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in Section B. 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.

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).

It is estimated that the acquisition, rehabilitation and resale of these units will take approximately 180 days and the unit will be fully repaid at the end of six months. Initial acquisition by activity sponsor will average at least 15 percent below a current appraised value obtained within 60 days of acquisition. The properties to be acquired will be foreclosed properties or units that have been vacant for at least 90 days (further defined by the NSP Regulations). The units will be available to households at or 50% of area median income at affordable rents.

If this activity is financed 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 six months and totally due and payable on the 7th month after disbursement of funds.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$1,327,841. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available and leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which will be included in the amendment for a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit G.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

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 12 units at 81-120% households.

I. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** NSP Mortgage Assistance Program (MAP)

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

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.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The main department responsible for the Neighborhood Stabilization Program funds to be used under the City's Neighborhood Revitalization Program (NRP) activities will be the Economic Development Department; 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.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 which are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

The identified neighborhoods include

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

- **range of interest rates**

Mortgage Assistance Program: This program is administered by the Economic Development Department. The NSP will provide 0% interest deferred payment second mortgages (up to \$65,000) to assist qualified households with down payment and/or closing costs to purchase a home in the City. Priority will be given to target neighborhoods. The program will follow the existing MAP criteria except that the properties will be acquired at a minimum of 95% of the appraised value based on a current (60 days) appraisal. The aggregate discounts are to meet or exceed the required 15% for all NSP funds.

This activity will be partnered with the acquisition, rehabilitation, and resale of single family homes in targeted neighborhoods as further defined in Section B. 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.

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).

It is estimated that the acquisition, rehabilitation and resale of these units will take approximately 180 days and the unit will be fully repaid at the end of six months. Initial acquisition by activity sponsor will average at least 15 percent below a current appraised value obtained within 60 days of acquisition. The properties to be acquired will be foreclosed properties or units that have been vacant for at least 90 days (further defined by the NSP Regulations). They will be acquired at a discount, fully rehabilitated and then resold to first time homebuyers (a household that has not own any property for the last three years). The rehabilitation will follow the adopted rehabilitation standards of the City.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$1,000,000. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available and leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit G.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

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 12 units at 81-120% households.

J. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** NSP Rehabilitation Program of Single Family Homes

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

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.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The main department responsible for the Neighborhood Stabilization Program funds to be used under the City's Neighborhood Revitalization Program (NRP) activities will be the Economic Development Department; 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.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries—rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

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 Section B. 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.

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.

It is estimated that the rehabilitation of these units will take approximately no more than 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.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$1,800,000. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available and leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit F.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

This activity proposes to address approximately 1 to 2 units at 50% of area median income, 4 units for 51-80% of are median income and 7 units at 81-120% households.

K. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** NSP Land Banking

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

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.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The main department responsible for the Neighborhood Stabilization Program funds to be used under the City's Neighborhood Revitalization Program (NRP) activities will be the Economic Development Department; 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.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgcrest, S Green Tree Blvd

(8) **Activity Description:**

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

- **range of interest rates**

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 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).

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 one year and totally due and payable on the 13th month after disbursement of funds.

a Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$500,000. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available to leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit F.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

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 4-6 units at 81-120% households.

L. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

- (1) **Activity Name:** Code Enforcement & Police (crime-free)
- (2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP – Code Enforcement
CDBG – 24 CFR 570.202(c), Code Enforcement.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The main department responsible for the Neighborhood Stabilization Program funds to be used under the City’s Neighborhood Revitalization Program (NRP) activities will be the Economic Development Department; 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.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttores@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS

Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

- **range of interest rates**

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.

This activity will also partner with the acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in Section B. 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.

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).

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 neighborhoods where the City is acquiring, rehabbing and reselling homes to fully address the needs of these communities.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$100,000 and it will be used out of the NSP 10% administration funds. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit F.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

This activity proposes to address approximately 10 units at 50% of area median income, 10 units for 51-80% of are median income and 15 units at 81-120% households.

M. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** Demolition Program of unsafe structures

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP – (D) Demolish Blighted Structures

CDBG – 24 CFR 570.210(d) Clearance and Demolition.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The main department responsible for the Neighborhood Stabilization Program funds to be used under the City's Neighborhood Revitalization Program (NRP) activities will be the Economic Development Department; 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.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
10	(2) S of Mojave Drive, E of Amethyst Rd, W of El Evado Rd. & N of Seneca Rd.
10	(3) S of Mojave Dr., E. of El Evado Rd. W. of Amargosa Rd. & N of Hook Blvd.
10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

(8) **Activity Description:**

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

- **range of interest rates**

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.

This activity will partner with the acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in Section B. 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.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$75,000. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available and leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit F.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

This activity proposes to address approximately 1 to 2 units at 50% of area median income, 1 units for 51-80% of are median income and 1 unit at 81-120% households.

M. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) **Activity Name:** Homebuyer Program

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

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.

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

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.

(4) **Projected Start Date:** 60 days after the receipt of HUD NSP executed agreement.

(5) **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, 2013. (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).

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The main department responsible for the Neighborhood Stabilization Program funds to be used under the City's Neighborhood Revitalization Program (NRP) activities will be the Economic Development Department; 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.

Administrator: City of Victorville Economic Development Department Redevelopment Housing Division 14343 Civic Drive Victorville, CA 92392	Contact: Tamara N. Torres Redevelopment Housing Manager Email: ttorres@ci.victorville.ca.us Website: www.victorville.ca.us Tel.: (760) 955-5032 Fax: (760) 269-0087
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(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Neighborhood Stabilization Program (NSP) funds will be available for specific identified neighborhoods as further described in Section B. The neighborhoods identified by HUD to include the highest risk factor of 10 are located within the North West quadrant of the City. The affected neighborhoods include the following:

AFFECTED NEIGHBORHOODS	
Risk Factors	Identified Neighborhoods
10	(1) N of Mojave Dr., E of El Evado, W of Amargosa & S of Tawny Ridge Ln.
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10	(4) Old Town Redevelopment Project Area
10	(5) N of Mojave Dr., E of LABP and L Rd., W of I-15, S of Village Dr.
10	(6) N of Bear Valley Rd., E of Lapb and L Rd., W I-15, S of Luna Rd.
10	(7) N of Pebble Beach Dr., E of La Paz Dr., W of Rodeo Dr., S. of Seneca Rd.
10	(8) N of Del Rosa Rd., W of LABP and L Rd., E of Coughlin Rd., S of Hwy 18
10	(9) N of Bear Valley Rd., E of Arrowhead/7 th Ave., W of Ridgecrest, S Green Tree Blvd

(8) **Activity Description:**

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

- **range of interest rates**

Homebuyer Counseling Program: The City will partner with FHA approved homebuyer Counseling agencies to ensure that each homebuyer receives the required training before purchasing a home. This activity will be paid out of the NSP Administration. The City will contract with Inland Fair Housing and Mediation Board and Neighborhood Housing Services of the Inland Empire and any other qualified and eligible agency. The contracts will provide education and outreach services.

This activity will partner with the acquisition, rehabilitation, resale of single family homes in targeted neighborhoods as further defined in Section B. 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.

a. Total Budget: (Include public and private components)

The initial NSP funds budget for this activity is estimated to be \$25,000. It is assuming that NSP will fund 100% of the acquisition, rehabilitation, resale and activity delivery costs. However, if additional funds are available and leverage this activity, the budget may expand beyond this amount. This is an estimate budget only. Should the activity be successful additional funds from other activities could be transferred into this activity with an amendment approval for this Plan, which includes a budgetary amendment authority to the City Manager or designee for signature approvals to meet short time commitment requirements. See Exhibit F.

b. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

This activity proposes to address approximately 1 to 2 units at 50% of area median income, 1 units for 51-80% of are median income and 1 unit at 81-120% households.