

Oct 1, 2015 thru Dec 31, 2015 Performance Report

Grant Number:
B-11-UN-26-0007

Obligation Date:

Grantee Name:
Jackson County, MI

Award Date:

LOCCS Authorized Amount:
\$1,162,482.00

Contract End Date:

Estimated PI/RL Funds:
\$450,000.00

Reviewed By HUD:
Reviewed and Approved

Total Budget:
\$1,612,482.00

Grant Status:
Active

QPR Contact:
Kathleen Hines

Disasters:

Declaration Number

NSP

Summary of Distribution and Uses of NSP Funds:

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 provided an additional \$1,000,000,000 for the redevelopment of abandoned and foreclosed homes under the Neighborhood Stabilization Program. This appropriation is governed, unless otherwise noted by Title III of the Housing and Economic Recovery Act. Title III provides that...any state or unit of local government that receives amounts pursuant to this section shall in distributing such amounts give priority emphasis and consideration to those metropolitan areas, metropolitan cities, urban areas, rural areas, low- and moderate-income areas, and other areas with the greatest need, including those -

- (a) with the greatest percentage of home foreclosures;
- (b) with the highest percentage of homes financed by a subprime mortgage related loan; and
- (c) identified by the State or unit of local government as likely to face a significant rise in the rate of home foreclosures.

Jackson County's determination of priority funding was based on the HUD Estimated Foreclosure/Abandonment Risk Score as published at: <http://www.huduser.org/portal/datasets/NSP.html>

This risk score, calculated by HUD, utilizes data related to multiple housing and economic factors to determine the areas of greatest need. The risk score is on a scale of 1 to 20 with 1 being areas of little need and 20 being areas of greatest need. The State Minimum threshold NSP3 score, as defined by HUD, for the state of Michigan is 17. Only areas receiving a risk score of 17 or higher are eligible to be considered as areas for greatest need for NSP3 investment.

Original Action Plan - Based on data provided from the HUD mapping tool and the data downloadable by state showing raw data utilized to create the mapping tool, the County of Jackson identified 3 census tracts outside of the City of Jackson having a foreclosure risk score of 17 or higher (tracts 51, 55, and 61). Due to the amount of funds provided by HUD to the County of Jackson, and through attempts to reach targeted risk scores utilizing the multiple neighborhoods on the mapping tool, it was determined that one tract would need to be targeted. Through the County Commission Committee process, the Human Service Committee analyzed data for each of the three tracts based on the criteria above and brought a recommendation to the Board of Commissioners to designate Census Tract 61 as the neighborhood of greatest need for the purpose of NSP3 investment. The Board of Commissioners approved this recommendation at the December 14, 2010 meeting. It is anticipated that NSP3 investment will be targeted to eligible block groups within Census Tract 61 to have the greatest impact on neighborhoods within the tract.

Substantial Amendment - In August 2012, Jackson County began the process of amending the Action Plan to increase the target area. The new target area includes the original area of Census Tract 61 and adds tracts 51, 53.01, 53.02, 55 and all of the City of Jackson. In addition, after receipt of public comment to amend the budget to increase demolition from \$60,000 to the allowable 10% (\$116,248), Jackson County Board of Commissioners submitted the amended target area with the amended budget for review and approval by HUD. The "Uses of Funds" below reflects the approved revision to the budget increasing the demolition line item and decreasing the acquisition/rehabilitation/resale line item.

The County of Jackson

Summary of Distribution and Uses of NSP Funds:

as identified Community Action Agency (CAA) to be the subrecipient for the NSP3 Program. CAA is the County's Third Party Administrator for the CDBG program funded through the Michigan State Housing Development Authority (MSHDA). CAA is also a competitive grantee of the MSHDA NSP1 program and is approved by HUD as a Local Housing Counseling Agency.

The Summary of Distribution and Uses is as follows:

Demolition of Blighted Structures (2 units) \$116,248 - Responsible Entity: Community Action Agency
Acquisition/Rehabilitation/Resale or Lease-Purchase \$300,000 (3 units, 25% set-aside) - Responsible Entity: Greater Jackson Habitat for Humanity
Acquisition/Rehabilitation/Resale or Lease-Purchase \$843,752 (6 units) - Responsible Entity: Community Action Agency
Land Banking (11 units) \$86,234.00 - Responsible Entity: Jackson County Land Bank Authority

Administration - \$116,248.20

How Fund Use Addresses Market Conditions:

The Acquisition and Rehabilitation activities for Homeownership will serve to remove blight, improve the housing stock and provide affordable homeownership opportunities. Activities will seek to stabilize neighborhoods within the target area by providing safe, affordable housing options for homeowners. Jackson County completed an analysis of housing units that had been on the market from January 1, 2010 through December 31, 2010. Based on information from this analysis, it was ascertained that there was an active market in the census tract identified in the plan and that in the 12 month period, 72 homes had sold. The average number of days on the market for the homes that sold was 95 days. The average list price of those homes was \$79,211 and the average sales price was \$74,864. Houses that were listed for sale at the time of analysis (January 2011) had an average number of days on the market of 90 and the average listing price was \$106,719. Further, it was ascertained that Census Tract 61, based on the 2005-2009 American Community Survey 5 year estimates had approximately 11.3% renter occupied housing units and government leaders believed that owner occupied housing was best suited for this area. Through this analysis it was determined that owner occupied housing was the highest use in the area and that the price range

of homes that showed the least amount of time on the market were reflective of the anticipated sales price of NSP3 homes. Partnership with Greater Jackson Habitat for Humanity will provide opportunities for homeowners at or below 50% area median income to meet the 25% set aside requirement. Jackson County included demolition as an NSP3 activity in order to address blighted, unsafe properties within the target area.

Ensuring Continued Affordability:

The County of Jackson will adopt the HOME program standards for continued affordability as outlined in 24 CFR 92.252 (a), (c), (e) and (f) and 92.254 described below. Under 92.254, it is anticipated that the County will utilize the recapture provision, but reserves the rights to use the resale option. For homeownership opportunities, Jackson County will provide no interest, forgivable second mortgages that only require repayment if homeowners sell the home prior to the end of the affordability period and in a prorated amount depending on the months of affordability period remaining. These interests would be secured with a lien and will follow the following standards:

24 CFR 92.252

a. Rent limitation. HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of:

1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or
2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

c. Initial rent schedule and utility allowances. The participating jurisdiction must establish maximum monthly allowances for utilities and services (excluding telephone). The participating jurisdiction must review and approve rents proposed by the owner for units subject to the maximum rent limitations in paragraphs (a) or (b) of this section. For all units subject to the maximum rent limitations in paragraphs (a) or (b) of this section for which the tenant is paying utilities and services, the participating jurisdiction must ensure that the rents do not exceed the maximum rent minus the monthly allowances for utilities and services.

e. Periods of Affordability. The HOME-assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. They must be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

Rental Housing Activity

Minimum period of affordability in years

Rehabilitation or acquisition of existing housing per unit amount of HOME funds:

Under \$15,000 - 5 years

\$15,000 to \$40,000 - 10 years

Over \$40,000 or rehabilitation involving refinancing - 15 years

New Construction or acquisition of newly constructed housing - 20 years

f. Subsequent

Ensuring Continued Affordability:

the affordability period.

1. The maximum HOME rent limits are recalculated on a periodic basis after HUD determines fair market rents and median incomes. HUD then provides the new maximum HOME rent limits to participating jurisdictions. Regardless of changes in fair market rents and in median income over time, the HOME rents for a project are not required to be lower than the HOME rent limits for the project in effect at the time of project commitment.

2. The participating jurisdiction must provide project owners with information on updated HOME rent limits so that rents may be adjusted (not to exceed the maximum HOME rent limits in paragraph (f)(1) of this section) in accordance with the written agreement between the participating jurisdiction and the owner. Owners must annually provide the participating jurisdiction with information on rents and occupancy of HOME-assisted units to demonstrate compliance with this section.

3. Any increase in rents for HOME-assisted units is subject to the provisions of outstanding leases, and in any event, the owner must provide tenants of those units not less than 30 days prior written notice before implementing any increase in rents.

24 CFR 92.254

a. Acquisition with or without rehabilitation. Housing that is for acquisition by a family must meet the affordability requirements of this paragraph (a).

1. The housing must be single-family housing.
2. The housing must be modest housing as follows:

i. In the case of acquisition of newly constructed housing or standard housing, the housing has a purchase price for the type of single family housing that does not exceed 95 percent of the median purchase price for the area, as described in paragraph (a)(2)(iii) of this section.

ii. In the case of acquisition with rehabilitation, the housing has an estimated value after rehabilitation that does not exceed 95 percent of the median purchase price for the area, described in paragraph (a)(2)(iii) of this section.

iii. If a participating jurisdiction intends to use HOME funds for homebuyer assistance or for rehabilitation of owner-occupied single-family properties, the participating jurisdiction may use the Single Family Mortgage Limits under Section 203(b) of the National Housing Act (12 U.S.C. 1709(b)) (which may be obtained from the HUD Field Office) or it may determine 95 percent of the median area purchase price for single family housing in the jurisdiction, as follows. The participating jurisdiction must set forth the price for different types of single family housing for the jurisdiction. The 95 percent of median area purchase price must be established in accordance with a market analysis which ensured that a sufficient number of recent housing sales are included in the survey. Sales must cover the requisite number of months based on volume: For 500 or more sales per month, a one-month reporting period; for 250 through 499 sales per month, a two-month reporting period; for less than 250 sales per month, at least a three-month reporting period. The data must be listed in ascending order of sales price. The address of the listed properties must include the location within the participating jurisdiction. Lot, square and subdivision data may be substituted for the street address. The housing sales data must reflect all, or nearly all, of the one-family house sales in the entire participating jurisdiction. To determine the data, the jurisdiction on

Definition of Blighted Structure:

According to State of Michigan Act 344 of 1945, Section 125.72, "Blighted property or structures" means property that meets any of the following criteria:

(a) The property has been declared a public nuisance in accordance with a local housing, building, plumbing, fire, or other related code or ordinance

(b) The property is an attractive nuisance because of physical condition or use.

(c) The property has had the utilities, plumbing, heating, or sewerage disconnected, destroyed, removed, or rendered ineffective for a period of one (1) year or more so that the property is unfit for its intended use.

(d) The property is tax reverted property owned by a municipality, by a county, or by this state, the sale, lease, or transfer of tax reverted property by a municipality, a county, or this state shall not result in the loss to the property of eligibility for any project authorized under this act for the rehabilitation of a blighted area, platting authorized under this act, or tax relief assistance, including financial assistance, authorized under this act or any other act.

(e) The property is owned or is under control of a land bank fast track authority under the land bank fast track act, 2003 PA 258, MCL 124.751 to 124.774. The sale, lease, or transfer of property by a land bank fast track authority shall not result in the loss to the property of eligibility for any project authorized under this act for the rehabilitation of a blighted area, platting authorized under this act, or tax relief assistance, including financial assistance, authorized under this act or any other act.

(f) The property is improved real estate that has remained vacant for five (5) consecutive years and that is not maintained in accordance with applicable local housing or property maintenance codes or ordinances.

(g) The property has code violations posing a severe and immediate health or safety threat and has not been substantially rehabilitated within one (1) year after the receipt of notice to rehabilitate from the appropriate code enforcement agency or final determination of any appeal, whichever is later.

Ensuring Continued Affordability:

the list if an odd number of sales and if an even number, take the higher of the middle numbers and consider it the median. After identifying the median sales price, the amount should be multiplied by .95 to determine the 95 percent of the median area purchase price. This information must be submitted to the HUD Field Office for review.

3. The housing must be acquired by a homebuyer whose family qualifies as a low- income family and the housing must be the principal residence of the family throughout the period described in paragraph (a)(4) of this section.

4. Periods of affordability. The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The per unit amount of HOME funds and the affordability period that they trigger are described more fully in paragraphs (a)(5)(i) (resale) and (ii) (recapture) of this section.

Homeownership assistance HOME amount per-unit and period of affordability

Under \$15,000 - 5 years

\$15,000 to \$40,000 - 10 years

Over \$40,000 - 15 years

5. Resale and recapture. To ensure affordability, the participating jurisdiction must impose either resale or recapture requirements, at its option. The participating jurisdiction must establish the resale or recapture requirements that comply with the standards of this section and set forth the requirements in its consolidated plan. HUD must determine that they are appropriate.

i. Resale. Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing.

A. Except as provided in paragraph (a)(5)(i)(B) of this section, deed restrictions, covenants running with the land, or other similar mechanisms must be used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

B. Certain housing may be presumed to meet the resale restrictions (i.e., the housing will be available and affordable to a reasonable range of low-income homebuyers; a low-income homebuyer will occupy the housing as the family's principal residence; and the original owner will be afforded a fair return on investment) during the period of affordability.

Ensuring Continued Affordability:

enforcement mechanisms by the participating jurisdiction. The presumption must be based upon a market analysis of the neighborhood in which the housing is located. The market analysis must include an evaluation of the location and characteristics of the housing and residents in the neighborhood (e.g., sale prices, age and amenities of the housing stock, incomes of residents, percentage of owner-occupants) in relation to housing and incomes in the housing market area. An analysis of the current and projected incomes of neighborhood residents for an average period of affordability for homebuyers in the neighborhood must support the conclusion that a reasonable range of low-income families will continue to qualify for mortgage financing. For example, an analysis shows that the housing is modestly priced within the housing market area and that families with incomes of 65% to 80% of area median can afford monthly payments under average FHA terms without other government assistance and housing will remain affordable at least during the next five to seven years compared to other housing in the market area; the size and amenities of the housing are modest and substantial rehabilitation will not significantly increase the market value; the neighborhood has housing that is not currently owned by the occupants, but the participating jurisdiction is encouraging homeownership in the neighborhood by providing homeownership assistance and by making improvements to the streets, sidewalks, and other public facilities and services. If a participating jurisdiction in preparing a neighborhood revitalization strategy under § 91.215(e)(2) of its consolidated plan or Empowerment Zone or Enterprise Community application under 24 CFR part 597 has incorporated the type of market data described above, that submission may serve as the required analysis under this section. If the participating jurisdiction continues to provide homeownership assistance for housing in the neighborhood, it must periodically update the market analysis to verify the original presumption of continued affordability.

ii. Recapture. Recapture provisions must ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The participating jurisdiction may structure its recapture provisions based on its program design and market conditions. The period of affordability is based upon the total amount of HOME funds subject to recapture described in paragraph (a)(5)(i)(A)(5) of this section.

A. The following options for recapture requirements are acceptable to HUD. The participating jurisdiction may adopt, modify or develop its own recapture requirements for HUD approval. In establishing its recapture requirements, the participating jurisdiction is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the participating jurisdiction can only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

1. Recapture entire amount. The participating jurisdiction may recapture the entire amount of the HOME investment from the home

Ensuring Continued Affordability:

owner.

2. Reduction during affordability period. The participating jurisdiction may reduce the HOME investment amount to be recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

3. Shared net proceeds. If the net proceeds are not sufficient to recapture the full HOME investment (or a reduced amount as provided for in paragraph (a)(5)(ii)(A)(2) of this section) plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since purchase, the participating jurisdiction may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\text{HOME Investment} / \text{HOME Investment} + \text{homeowner investment} \times \text{Net Proceeds} = \text{HOME amount to be recaptured}$$

$$\text{Homeowner Investment} / \text{HOME Investment} + \text{homeowner investment} \times \text{Net Proceeds} = \text{amount to homeowner}$$

4. Owner investment returned first. The participating jurisdiction may permit the homebuyer to recover the homebuyer's entire investment (downpayment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

5. Amount subject to recapture. The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy). The recaptured funds must be used to carry out HOME-eligible activities in accordance with the requirements of this part. If the HOME assistance is only used for the development subsidy and therefore not subject to recapture, the resale option must be used.

6. Special considerations for single-family properties with more than one unit. If the HOME funds are only used to assist a low-income homebuyer to acquire one unit in single-family housing containing more than one unit and the assisted unit will be the principal residence of the homebuyer, the affordability requirements of this section apply only to the assisted unit. If HOME funds are also used to assist the low-income homebuyer to acquire one or more of the rental units in the single-family housing, the affordability requirements of § 92.252 apply to assisted rental units, except that the participating jurisdiction may impose resale or recapture restrictions on all assisted units (owner-occupied and rental units) in the single family housing. If resale restrictions are used, the affordability requirements on all assisted units continue for the period of affordability. If recapture restrictions are used, the affordability requirements on the assisted rental units may be terminated, at the discretion of the participating jurisdiction, upon recapture of the HOME investment. (If HOME funds are used to assist only the rental units in such a property then the requirements of § 92.252 would apply and the owner-occupied unit would not be subject to the income targeting or affordability provisions of § 92.254.)

7. Lease-purchase. HOME funds may be used to assist homebuyers through lease

Ensuring Continued Affordability:

e-purchase programs for existing housing and for housing to be constructed. The housing must be purchased by a homebuyer within 36 months of signing the lease-purchase agreement. The homebuyer must qualify as a low-income family at the time the lease-purchase agreement is signed. If HOME funds are used to acquire housing that will be resold to a homebuyer through a lease-purchase program, the HOME affordability requirements for rental housing in § 92.252 shall apply if the housing is not transferred to a homebuyer within forty-two months after project completion.

8. Contract to purchase. If HOME funds are used to assist a homebuyer who has entered into a contract to purchase housing to be constructed, the homebuyer must qualify as a low-income family at the time the contract is signed.

9. Preserving affordability.

(i) Notwithstanding § 92.214 (a)(6), to preserve the affordability of housing that was previously assisted with HOME funds and subject to the requirements of § 92.254(a), a participating jurisdiction may use additional HOME funds to acquire the housing through a purchase option, right of first refusal, or other preemptive right before foreclosure, or to acquire the housing at the foreclosure sale, to undertake any necessary rehabilitation, and to provide assistance to another homebuyer. The housing must be sold to a new eligible homebuyer in accordance with the requirements of § 92.254(a). Additional HOME funds may not be used if the mortgage in default was funded with HOME funds.

(ii) The total amount of original and additional HOME assistance may not exceed the maximum per-unit subsidy amount established under § 92.250. Alternatively to charging the cost to the HOME program under § 92.206, the participating jurisdiction may charge the cost to the HOME program under § 92.207, as a reasonable administrative cost of its HOME program, so that the additional HOME funds for the housing are not subject to the maximum per-unit subsidy amount.

Housing Rehabilitation Standards

Definition of Affordable Rents:

Jackson County will adopt the HOME definition of "affordable rents" at 24 CFR 92.252 (a), (c) and (f) as outlined below:

a. Rent limitation. HUD provides the following maximum HOME rent limits.

The maximum HOME rents are lesser of:

1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or

2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

c. Initial rent schedule and utility allowances. The participating jurisdiction must establish maximum monthly allowances for utilities and services (excluding telephone). The participating jurisdiction must review and approve rents proposed by the owner for units subject to the maximum rent limitations in paragraphs (a) or (b) of this section. For all units subject to the maximum rent limitations in paragraphs (a) or (b) of this section for which that tenant is paying utilities and services, the participating jurisdiction must ensure that rents do not exceed the maximum rent minus the monthly allowances for utilities and services.

f. Subsequent rents during the affordability period.

1. The maximum HOME rent limits are recalculated on a periodic basis after HUD determines fair market rents and median incomes. HUD then provides the new maximum HOME rent limits to participating jurisdictions. Regardless of changes in fair market rents and in median income over time, the HOME rents for a project are not required to be lower than the HOME rent limits for the project in effect at the time of the project commitment.

2. The participating jurisdiction must provide project owners with information on updated HOME rent limits so that rents may be adjusted (not to exceed the maximum HOME rent limits in paragraph (f)(1) of this section) in accordance with written agreement between the participating jurisdiction and the owner. Owners must annually provide the participating jurisdiction with information on rents and occupancy of HOME-assisted units to demonstrate compliance with this section.

3. Any increase in rents for HOME-assisted units is subject to the provisions of outstanding leases, and in any event, the owner must provide tenants of those units not less than 30 days prior written notice before implementing any increase in rents.

Housing Rehabilitation/New Construction Standards:

The County of Jackson will require all NSP funded rehabilitation activities meet the 2009 State of Michigan Rehabilitation Code for Existing Buildings, incorporating the 2009 edition of the International Existing Building Code, published by the Michigan Department of Energy Labor and Economic Growth. In addition, the County will comply with the following HUD requirements:

(a) All gut rehabilitation or new construction (i.e. the general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories will be designed to meet the standard for Energy Star Qualified New Homes.

(b) All gut rehabilitation or new construction of mid- or high-rise multifamily housing will be designed to meet American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy).

(c) Other rehabilitation will meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.

(d) Water efficient toilets, showers, and faucets will be installed.

(e) The County will work to adopt energy efficient and environmentally friendly green elements as part of the NSP3 program design.

Vicinity Hiring:

Jackson County will utilize Section 3 requirements for all NSP3 activities. These requirements will be implemented by the County's subrecipient Community Action Agency (CAA). CAA has established policies and procedures for procurement to Small Businesses, Minority Owned Firms and Women Business Enterprises for contracting purposes and will establish program specific policies/procedures for the NSP3 program to ensure compliance with Section 3.

Grantee Contact Information:

Adam Brown
 Interim Administrator/Controller
 Jackson County
 120 West Michigan Avenue
 Jackson, MI 49201
 517-768-6623
 ABrown@co.jackson.mi.us

Procedures for Preferences for Affordable Rental Dev.:

After thorough analysis, Jackson County did not identified rental housing as a priority in the Areas of Greatest need. As previously stated, Jackson County completed an analysis of housing units that had been on the market from January 1, 2010 through December 31, 2010. Based on information from this analysis, it was ascertained that there was an active market in the census tract identified in the plan and that in the 12 month period, 72 homes had sold. The average number of days on the market for the homes that sold was 95 days. The average list price of those homes was \$79,211 and the average sales price was \$74,864. Houses that were listed for sale at the time of analysis (January 2011) had an average number of days on the market of 90 and the average listing price was \$106,719. Further, it was ascertained that Census Tract 61, based on the 2005-2009 American Community Survey 5 year estimates had approximately 11.3% renter occupied housing units and government leaders believed that owner occupied housing was best suited for this area. Through this analysis it was determined that owner occupied housing was the highest use in the area and that the price range of homes that showed the least amount of time on the market were reflective of the anticipated sales price of NSP3 homes.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	1,603,160.69
Total Budget	0	1,603,160.69
Total Obligated	\$7,698.69	\$1,473,118.69
Total Funds Drawdown	\$89,521.01	\$1,400,755.02
Program Funds Drawdown	\$17,675.00	\$1,137,579.66
Program Income Drawdown	\$71,846.01	\$263,175.36
Program Income Received	\$99,928.11	\$432,132.71
Total Funds Expended	\$61,935.17	\$1,453,176.50
Match Contributed	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected):		0%
Overall Benefit Percentage (Actual):		0%
Minimum Non-Federal Match	0	0
Limit on Public Services	174,372.3	0
Limit on Admin/Planning	116,248.2	90,031.59
Limit on State Admin	0	90,031.59

Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	116,248.2	144,228

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	290,620.5	725,313.76

Overall Progress Narrative:

CAA as the subrecipient of Jackson County continues to work towards grant close out. At this time there are 3 homes remaining to complete.

Project Summary

Project#, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP-ADM-0000, Administration	0	144,408	76,289.91
NSP-B-0000, Acquisition/Rehabilitation	0	1,265,814	879,849.06
NSP-C-0000, Land Banking/Disposition	0	57,234	57,234
NSP-D-0000, Demolition	17,675	135,884.69	124,206.69

Project/Activity Index:

Project #	Project Title	Grantee Activity #	Activity Title
NSP-ADM-0000	Administration	NSP-ADM-001	Administration
NSP-B-0000	Acquisition/Rehabilitation	NSP-B-0001	Acquisition/Rehabilitation/Homeownership LH 25%
NSP-B-0000	Acquisition/Rehabilitation	NSP-B-0002	Acquisition/Rehabilitation/Homeownership

NSP-C-0000	Land Banking/Disposition	NSP-C-0001	Land Banking
NSP-D-0000	Demolition	NSP-D-0001	Demolition

Activities

Project # / Project Title: [NSP-ADM-0000 / Administration](#)

Grantee Activity Number:
NSP-ADM-001

Activity Title:
Administration

Activity Category:
Administration

Activity Status:
Under Way

Project Number:
NSP-ADM-0000

Project Title:
Administration

Projected Start Date:
03/08/2011

Projected End Date:
03/07/2014

National Objective:
N/A

Completed Activity Actual End Date:

Responsible Organization:
Community Action Agency

Program Income Account:
NSP3 Program Income

Benefit Type:

Overall	Oct 1 thru Dec 31, 2015	To Date
Total Projected Budget from All Sources:	N/A	\$144,228.00
Total Budget:	\$0.00	\$144,228.00
Total Obligated:	\$0.00	\$95,000.00
Total Funds Drawdown	\$3,093.27	\$90,031.59
Program Funds Drawdown:	\$0.00	\$76,289.91
Program Income Drawdown:	\$3,093.27	\$13,741.68
Program Income Received:	\$0.00	\$0.00
Total Funds Expended:	\$1,567.34	\$91,598.93
Community Action Agency	\$1,567.34	\$91,598.93
Match Contributed:	\$0.00	\$0.00

Activity Description:

This budget for the NSP3 program includes funds that will be utilized to carry out the administrative and regulatory activities as required.

Location Description:

Community Action Agency is located at 1214 Greenwood Avenue, Jackson MI 49203.

Activity Progress Narrative:

CAA continued administrative duties of the grant during the last quarter.

Activity Location:

Address	City	State	Zip	Status / Accept Visible on PDF?
No Activity Locations Found				

Other Funding Sources Budgeted - Detail

Match Sources	Amount
No Other Match Funding Sources Found	

Other Funding Sources

Other Funding Sources	Amount
No Other Funding Sources Found	

Activity Supporting Documents:

Activity Supporting Documents:

None

Project # / Project Title: NSP-B-0000 / Acquisition/Rehabilitation

Grantee Activity Number:

NSP-B-0001

Activity Title:

Acquisition/Rehabilitation/Homeownership LH 25%

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

NSP-B-0000

Project Title:

Acquisition/Rehabilitation

Projected Start Date:

12/31/2011

Projected End Date:

02/28/2014

National Objective:

NSP Only - LH - 25% Set-Aside

Completed Activity Actual End Date:

Responsible Organization:

Community Action Agency

Program Income Account:

NSP3 Program Income

Benefit Type:

Direct (Household)

Overall

	Oct 1 thru Dec 31, 2015	To Date
Total Projected Budget from All Sources:	N/A	\$725,313.76
Total Budget:	\$0.00	\$725,313.76
Total Obligated:	\$0.00	\$700,000.00
Total Funds Drawdown	\$58,417.84	\$635,769.82
Program Funds Drawdown:	\$0.00	\$412,618.88
Program Income Drawdown:	\$58,417.84	\$223,150.94
Program Income Received:	\$99,928.11	\$161,916.44
Total Funds Expended:	\$58,117.83	\$535,120.98
Community Action Agency	\$58,117.83	\$535,120.98
Match Contributed:	\$0.00	\$0.00

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	1	3/3
#Energy Star Replacement Windows	11	26/30
#Additional Attic/Roof Insulation	1	4/3
#High efficiency heating plants	1	3/0
#Efficient AC added/replaced	0	1/3
#Replaced thermostats	1	3/3
#Replaced hot water heaters	1	3/3
#Light Fixtures (indoors) replaced	5	24/30
#Light fixtures (outdoors) replaced	2	5/6
#Refrigerators replaced	1	3/3
#Clothes washers replaced	0	2/3
#Dishwashers replaced	0	1/3
#Units with solar panels	0	0/0
#Low flow toilets	1	5/6
#Low flow showerheads	1	4/6
#Units with bus/rail access	0	0/0
#Units exceeding Energy Star	1	1/0
#Sites re-used	1	2/0
#Units deconstructed	0	0/0
#Units & other green	1	1/0
Activity funds eligible for DREF (Ike Only)	0	0/0
# ELI Households (0-30% AMI)	1	2/0

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	1	3/3
# of Singlefamily Units	1	3/3

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	1	0	1	3/3	0/0	3/3	100
# Owner Households	1	0	1	3/3	0/0	3/3	100

Cumulative Race Total

Direct Benefit (Households)	This Report Period						Cumulative Actual Total					
	Owner		Renter		Total Households		Owner		Renter		Total Households	
	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino
White	0	0	0	0	0	0	1	0	0	0	1	0
Black/African American	1	0	0	0	1	0	2	0	0	0	2	0
Households Female	1		0		1		1		0		1	

Activity Description:

Acquisition/Rehabilitation/Resale for the 25% set aside will be achieved through a partnership with Greater Jackson Habitat for Humanity. Homes will be rehabilitated and sold to eligible Habitat for Humanity families.

Location Description:

All NSP3 activities will take place in eligible block groups of Census Tract 51, 55, 53.01, 53.02, 61 and all of the City of Jackson.

Activity Progress Narrative:

One home was sold this quarter to a Greater Jackson Habitat for Humanity family. Habitat continues to work on a re-construction project and CAA continues to work on a rehabilitation. It is anticipated that CAA's rehab home will go on the market next quarter. One home is awaiting construction and will be completed through the Habitat/CAA partnership.

Activity Location:

Address	City	State	Zip	Status / Accept	Visible on PDF?
121 Hall Ave	Michigan Center	Michigan	49254	Not Validated / N	Yes

Other Funding Sources Budgeted - Detail

Match Sources **Amount**

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Activity Supporting Documents:

Activity Supporting Documents:

None

Grantee Activity Number:

NSP-B-0002

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-B-0000

Projected Start Date:

12/31/2011

National Objective:

NSP Only - LMMI

Responsible Organization:

Community Action Agency

Benefit Type:

Direct (HouseHold)

Activity Title:

Acquisition/Rehabilitation/Homeownership

Activity Status:

Under Way

Project Title:

Acquisition/Rehabilitation

Projected End Date:

02/28/2014

Completed Activity Actual End Date:

Program Income Account:

NSP3 Program Income

Overall	Oct 1 thru Dec 31, 2015	To Date
Total Projected Budget from All Sources:	N/A	\$540,500.24
Total Budget:	\$0.00	\$540,500.24
Total Obligated:	\$0.00	\$485,000.00
Total Funds Drawdown	\$10,334.90	\$481,834.92
Program Funds Drawdown:	\$0.00	\$467,230.18
Program Income Drawdown:	\$10,334.90	\$14,604.74
Program Income Received:	\$0.00	\$258,538.27
Total Funds Expended:	\$2,250.00	\$633,992.90
Community Action Agency	\$2,250.00	\$633,992.90
Match Contributed:	\$0.00	\$0.00

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	0	6/6
#Energy Star Replacement Windows	0	42/60
#Additional Attic/Roof Insulation	0	6/6
#High efficiency heating plants	0	6/0
#Efficient AC added/replaced	0	6/6
#Replaced thermostats	0	6/6
#Replaced hot water heaters	0	6/6
#Light Fixtures (indoors) replaced	0	50/60
#Light fixtures (outdoors) replaced	0	13/12
#Refrigerators replaced	0	6/6
#Clothes washers replaced	0	6/6
#Dishwashers replaced	0	6/6
#Units with solar panels	0	0/0
#Low flow toilets	0	9/12
#Low flow showerheads	0	8/12
#Units with bus/rail access	0	0/0
#Units exceeding Energy Star	0	0/0
#Sites re-used	0	0/0
#Units deconstructed	0	0/0
#Units & other green	0	0/0
Activity funds eligible for DREF (Ike Only)	0	0/0

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	6/6
# of Singlefamily Units	0	6/6

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	6/6	6/6	100
# Owner Households	0	0	0	0/0	6/6	6/6	100

Cumulative Race Total

	This Report Period						Cumulative Actual Total					
	Owner		Renter		Total Households		Owner		Renter		Total Households	
Direct Benefit (Households)	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino	Total	Hispanic/Latino
White	0	0	0	0	0	0	6	0	0	0	6	0
Households Female	0		0		0		2		0		2	

Activity Description:

Acquisition/Rehabilitation of previously foreclosed properties will be completed for the purpose of resale of units to households at or below 120% of area median income in order to decrease blight and stabilize neighborhoods within the target area.

Location Description:

All NPS3 activities will be located within eligible block groups of Census Tract 51, 55, 53.01, 53.02, 61 and all of the City of Jackson.

Activity Progress Narrative:

This should be the final billing in this activity.

Activity Location:

Address	City	State	Zip	Status / Accept Visible on PDF?
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No Activity Locations Found

Other Funding Sources Budgeted - Detail

Match Sources	Amount
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No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Activity Supporting Documents:

Activity Supporting Documents:

None

Project # / Project Title: NSP-C-0000 / Land Banking/Disposition

Grantee Activity Number:

NSP-C-0001

Activity Title:

Land Banking

Activity Category:

Land Banking - Disposition (NSP Only)

Activity Status:

Under Way

Project Number:

NSP-C-0000

Project Title:

Land Banking/Disposition

Projected Start Date:

12/31/2011

Projected End Date:

02/28/2014

National Objective:

NSP Only - LMMI

Completed Activity Actual End Date:

03/03/2014

Responsible Organization:

Community Action Agency

Benefit Type:

Area (Census)

Overall

	Oct 1 thru Dec 31, 2015	To Date
Total Projected Budget from All Sources:	N/A	\$57,234.00
Total Budget:	\$0.00	\$57,234.00
Total Obligated:	\$0.00	\$57,234.00
Total Funds Drawdown	\$0.00	\$57,234.00
Program Funds Drawdown:	\$0.00	\$57,234.00
Program Income Drawdown:	\$0.00	\$0.00
Program Income Received:	\$0.00	\$0.00
Total Funds Expended:	\$0.00	\$57,234.00
Community Action Agency	\$0.00	\$57,234.00
Match Contributed:	\$0.00	\$0.00

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	0	0/11
Hours Maintaining Banked Properties	0	0/1,560

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	0/11
# of Singlefamily Units	0	0/11

LMI%:

Activity Description:

The Land Bank will hold and maintain the properties acquired in the NSP3 target area for future rehabilitation.

Location Description:

Community Action Agency is located at 1214 Greenwood Avenue, Jackson MI 49203. The Jackson County Land Bank Authority is located at 120 W. Michigan Avenue, Jackson MI 49201.

Activity Progress Narrative:

Activity Location:

Address	City	State	Zip	Status / Accept Visible on PDF?
No Activity Locations Found				

Other Funding Sources Budgeted - Detail Match Sources

No Other Match Funding Sources Found

Other Funding Sources

No Other Funding Sources Found

Activity Supporting Documents:

Activity Supporting Documents:

None

Project # / Project Title: NSP-D-0000 / Demolition

Grantee Activity Number:
NSP-D-0001

Activity Category:
Clearance and Demolition

Project Number:
NSP-D-0000

Projected Start Date:
12/31/2011

National Objective:
NSP Only - LMMI

Responsible Organization:
Community Action Agency

Benefit Type:
Area (Survey)

Activity Title:
Demolition

Activity Status:
Under Way

Project Title:
Demolition

Projected End Date:
02/28/2014

Completed Activity Actual End Date:

Program Income Account:
NSP3 Program Income - D

Overall	Oct 1 thru Dec 31, 2015	To Date
Total Projected Budget from All Sources:	N/A	\$135,884.69
Total Budget:	\$0.00	\$135,884.69
Total Obligated:	\$7,698.69	\$135,884.69
Total Funds Drawdown	\$17,675.00	\$135,884.69
Program Funds Drawdown:	\$17,675.00	\$124,206.69
Program Income Drawdown:	\$0.00	\$11,678.00
Program Income Received:	\$0.00	\$11,678.00
Total Funds Expended:	\$0.00	\$135,229.69
Match Contributed:	\$0.00	\$0.00

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	0	10/11

# of buildings (non-residential)	0	0/0
# of Public Facilities	0	0/0
# of Businesses	0	0/0
# of Non-business Organizations benefitting	0	0/0
Activity funds eligible for DREF (Ike Only)	0	0/0

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	10/11
# of Singlefamily Units	0	10/11

Activity Description:

Demolition of blighted properties.

Location Description:

All NSP3 activities will be located within eligible block groups of Census Tract 51, 55, 53.01, 53.02, 61 and all of the City of Jackson.

Activity Progress Narrative:

Activity Location:

Address	City	State	Zip	Status / Accept Visible on PDF?
No Activity Locations Found				

Other Funding Sources Budgeted - Detail

Match Sources	Amount
No Other Match Funding Sources Found	

Other Funding Sources

Other Funding Sources	Amount
No Other Funding Sources Found	

Activity Supporting Documents:

Activity Supporting Documents:

None

Review Checklist History

Status	Date	Action