

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY (MSHDA)

**NEIGHBORHOOD STABILIZATION PROGRAM (NSP)  
2009 APPLICATION FOR MSHDA ELIGIBLE NON-NSP CITIES**

Postmarked by January 23, 2009

Mail original completed signed application (Sections I - IV), required attachments, and 4 copies to:

Michigan State Housing Development Authority  
Attn: Shawne Haddad  
735 E. Michigan Avenue  
Lansing, MI 48912

I. APPLICANT INFORMATION	
Applicant:	<b>City of Wyoming</b>
Address:	<b>1155 28<sup>th</sup> St SW</b>
City, State:	<b>Michigan</b>
MSHDA Org #:	<b>Federal ID #: 38-6006933</b>
Main Contact:	<b>Patrick T. Gaffney</b>
Department:	<b>Community Services</b>
Division:	<b>Community Development</b>
<b>Eligible Activities for which funding is being requested, choose as many as apply:</b>	
<input checked="" type="checkbox"/> Financing Mechanisms <input checked="" type="checkbox"/> Redevelopment of Abandoned and Foreclosed Properties <input type="checkbox"/> Displacement Prevention for Foreclosed Households <input type="checkbox"/> Land Banks <input type="checkbox"/> Demolition of Blighted Structures <input type="checkbox"/> Redevelopment of Demolished or Vacant Properties	
II. AUTHORIZED SIGNATORY (Signed by the highest elected official, or their designee, for the jurisdiction.)	
Signature:	Phone: <b>616 530-7272</b>
Printed Name:	<b>Curtis Holt</b>
Title:	<b>City Manager</b>
III. APPLICATION REQUEST AMOUNT	
<b>TOTAL NSP REQUEST: \$ 1,350,000</b>	

## SECTION I. PROJECT / PROGRAM DESCRIPTION

### A. Areas of Greatest Need

Jurisdictions that receive MSHDA NSP funds must give priority emphasis to the areas of greatest need within their jurisdictions, including those:

1. with the greatest percentage of foreclosures,
2. with the highest percentage of homes financed by subprime mortgage related loans, and
3. identified as likely to face a significant rise in the rate of home foreclosures.

Applicants need to assess which neighborhoods within their community are particularly distressed due to foreclosures. Applicants should coordinate with their local lenders, property tax offices and courts to obtain information on foreclosures, subprime mortgagees and predicted future mortgages.

HUD has provided 120% AMI data, foreclosure data and risk abandonment ratings on a census tract level at the following site:

[http://www.huduser.org/datasets/excel/MI120\\_LM.xls](http://www.huduser.org/datasets/excel/MI120_LM.xls)

Other HUD data sets you may find useful are at the following site:

<http://www.huduser.org/datasets/nsp.html>

Provide summary needs data, using the factors noted above, identifying which geographic area/neighborhoods are areas of greatest need within your jurisdiction. **Attach map.**

**Response: 'Table A' indicates all the Wyoming Census Block Groups ranked in order by aggregating five of the factors listed by HUD for the NSP. The attached 'Map A' shows the needs ranking of all the Census Block Groups in the City.**

### B. Distribution and Uses of NSP Funds

1. Describe the geographic area/neighborhoods this proposal is targeting, list boundaries and property types, and area/neighborhood's strengths and weaknesses.
2. Describe why this area/neighborhood was chosen as a priority area of greatest need.
3. Identify the eligible NSP activities to be conducted in the selected neighborhoods.
4. Identify how the selected activities will address the identified needs.

**Response: Since our funds are limited, we plan to target the four most needy census block group areas for funding. The four specific eligible census block groups are CT133-1, CT133-2, CT135-2 and CT135-3 (see attached 'Map B'). As budget and availability of properties allow, we may initiate and complete projects in other needy areas, based on the next areas of priority on the map. All these selected areas meet**

HUD's low-, moderate-, and middle-income households (LMMH) area standard as being an area in which at least 51% of the residents have incomes at or below 120 percent of area median income. These selected areas not only have some of the City's oldest housing, but are also areas of the City with the lowest income households and high rates of code violations.

C. Low Income Targeting

At least 25% of NSP funds must be used for housing individuals and families whose income does not exceed 50% of area median income. Identify the amount of NSP funds requested that will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and/or families whose incomes do not exceed 50% of area median income: **A minimum of \$ 337,500 will be spent for families whose incomes do not exceed 50% of area median income.**

D. Acquisition & Relocation

Note: The Section 104(d) one for one unit replacement requirements are waived for NSP. However, the applicant must describe its demolition and conversion plans.

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

Yes  No

If yes, identify:

- o The number of low and moderate-income dwelling units reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- o 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, by each proposed NSP activity providing such housing.
- o The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50% of area median income.

**Response: The following is an estimate of the number of dwelling units to be assisted with NSP funds:**

**1. 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:**

**No units will be cleared. Some deteriorated attached porches or structures and unattached deteriorated garages and structures may need to be cleared.**

**2. 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):

About 12 units will benefit households that are  $\leq 120\%$  of area median. The properties are to be acquired within 12 months and rehabbed and sold within 18 months of the NSP award.

3. The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income:

Of the 12 dwellings to be assisted, a minimum of 4 units shall benefit households whose income does not exceed 50 percent of area median income.

- E. Briefly describe any activities conducted by other partners from other funding sources which will be coordinated with this project.

Response: None

- F. Will your NSP activities include new construction of housing?

Yes  No

If yes, answer the following questions.

If no, go to G.

If NSP funds are used as a construction period loan, a bridge loan, or other temporary financing for residential structures providing housing for 1-3 families (such as a single-family home), the unit must either meet the visitability requirements of the Inclusive Home Design Act, P. A. 182 of 2006, or be exempted for cause.

New construction projects for 1-3 families will meet the requirements of the Inclusive Home Design Act, or be exempted for cause.  Yes

The applicant understands that the new construction of housing is subject to a review and approval of market documentation for the type and income of households for which the project is intended. The applicant understands that single family housing newly constructed must document an adequate market of ready, willing and able prospective owner-occupants between 50 and 120% AMI. (The effect of this provision is that MSHDA expects to prohibit (a) the new construction of scattered-site single family housing intended for long-term rental occupancy and (b) sales to owner-occupants who cannot qualify for first mortgage financing at conventional rates with ratios lower than 30/42.)  Yes

- G. Will energy efficiency standards be incorporated into the project design?

Yes  No

- H. Will green building standards be incorporated into the project design?

Yes  No

- I. Will you have a workforce development component incorporated into your program?

Yes     No

J. Information by NSP Activity (**Complete a separate sheet for each activity and attach.**)

(1) Activity Name:

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

(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.)

(4) 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.

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

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

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

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

(9) Projected Start Date:

(10) Projected End Date:

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

For housing related activities, include:

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

## SECTION II. IMPLEMENTATION AND CAPACITY

1. Describe your jurisdiction's capacity to administer the proposed activities; include a description of examples over the past two years of any similar projects, grants, and developments.

**Response: The City of Wyoming has operated a housing rehabilitation program since 1976. We have rehabed about 1150 homes through this program. We have also acquired homes, cleared them and sold the vacant land for about 35 properties through a commercial program to develop needed parking areas. The current staff operates a housing rehabilitation program with an annual case load of about 25 housing units. We plan to use our current staff and efficient processing systems to complete the units for the NSP program.**

2. Work Plan Time Frames. Complete the work plan below. Indicate activities and production targets which, when accomplished, will complete the project or program.

*Activities / Production Targets.* In the first column, list the activities and production targets relevant to achieving the activities proposed in this application. Include the following activities below if relevant to the proposal. Add production targets to this list as appropriate (example: projected dates for completion of units throughout the grant period, dates for accomplishment of key local program objectives, etc.)

Environmental Review  
Outreach and Public Information  
Processing Applications for Assistance  
Selecting Property to be Acquired  
Performing Property Inspections  
Supervising Construction Activities  
Awarding Project Bids  
Processing Mortgage/Lien Documents  
Homeownership Counseling  
Proposed Development Team  
Other activities necessary to achieve the desired results identified by the applicant

*Responsible Individual.* Indicate the person primarily responsible for accomplishing the activity or production target

"X or R or C" column. Simply indicate "X" if the Responsible Individual has worked on previous similar CDBG or HOME funded projects. *MSHDA will consider the track record of these individuals, based on previous HUD grants, in evaluating this proposal.* Indicate "R" if the individual has no prior experience with HUD-funded grants in this capacity. Check "C" if individual is a contractor for the jurisdiction. Where "R" has been indicated, please **attach** a resume or statement of qualifications for these persons. Indicate below how these documents will be submitted.

*Beginning and ending dates.* Indicate when the activity begins and ends, or the dates by which listed production targets will be met.

Activities / Production Targets	Responsible Individual	X or R or C	Begin	End
Grant/Project Manager / 12	Patrick Gaffney	X	02/01/2009	02/01/2010
Environmental Review / 12	Patrick Gaffney	X	02/01/2009	02/01/2010
Public Information	Patrick Gaffney	X	02/01/2009	02/01/2010
Client Qualification/Processing / 12	Karen Harkes	X	02/01/2009	02/01/2010
Selecting Properties / 12	Patrick Gaffney	X	02/01/2009	02/01/2010
Rehab Inspection and WriteUp/12	Kenneth Dalga	X	02/01/2009	02/01/2010
Acquisition / 12	Patrick Gaffney	X	02/01/2009	02/01/2010
Rehab Project Management / 12	Patrick Gaffney	X	02/01/2009	02/01/2010
Rehab Bidding / 12	Kenneth Dalga	X	02/01/2009	02/01/2010
Construction Management / 12	Kenneth Dalga	X	02/01/2009	02/01/2010
Final Rehab Inspection / 12	Kenneth Dalga	X	02/01/2009	02/01/2010
Mortgage/Doc.Processing / 12	Patrick Gaffney	X	02/01/2009	02/01/2010
HomeownershipCounseling / 12	HUD approved agency	X	02/01/2009	02/01/2010
Sales to Clients / 12	Patrick Gaffney	X	02/01/2009	02/01/2010

3. If program administrative activities will be contracted out; identify who the contractor(s) will be.

**Response: Administration will not be contracted.**

4. Do you have any outstanding HUD Monitoring compliance issues?  
 Yes     No

If yes, explain and attach all correspondence related to resolution of the issue:

**Response:**

5. **Attach** the last two years HUD monitoring letters for you jurisdiction.

### SECTION III. PROPOSED BUDGET

1. Give a detailed budget for the each proposed Eligible Activity, including leveraged funds. **This is the budget for the Acquisition, Rehab, Sale Program: The total shown on the last row of \$1,215,000 plus an administration cost of \$135,000 totals our proposed award of \$1,350,000.**

ELIGIBLE ACTIVITY	NSP FUNDS REQUESTED	PROPOSED NUMBER OF NSP UNITS	PROPOSED NUMBER OF NON-NSP UNITS	LEVERAGED FUNDS
<b>Financing Mechanisms</b>				
Reduced interest rates on multifamily rental projects				
Homebuyer Assistance				
<b>Sub-Total</b>				
<b>Redevelopment of Abandoned and Foreclosed Properties</b>				
Acquisition	900,000	12		
Disposition	66,000	12		
Relocation				
Direct homeownership assistance				
Rehabilitation & preservation	241,800	12		
Counseling	7,200	12		
<b>Sub-Total</b>	<b>1,215,000</b>	<b>12</b>		
<b>Displacement Prevention for Foreclosed Households</b>				
Acquisition				
Disposition				
Relocation				
Direct homeownership assistance				
Rehabilitation & preservation				
Counseling				
<b>Sub-Total</b>				
<b>Land Banking</b>				
Acquisition				
Disposition				
<b>Sub-total</b>				
<b>Demolition of Blighted Structures</b>				
Demolition				
<b>Sub-Total</b>				
<b>Redevelopment of Demolished or Vacant Properties</b>				
Acquisition				
Disposition				
Public Facilities				
Housing Counseling				
Relocation				
Direct Homeownership Assistance				
New Construction				
<b>Sub-Total</b>				
<b>TOTAL</b>	<b>1,215,000</b>	<b>12</b>		

2. **Indicate** over what time period the funds will be committed and expended. Note: Grantees have **12 months** to use NSP funds. HUD has defined “use” as being obligated for eligible activities. NSP funds are obligated when orders are placed, contracts awarded, or services received for a specific address.

**Response: Use of NSP funds time period: February 1, 2009 to February 1, 2010.**

## SECTION IV. CERTIFICATIONS

The following Certifications are to be signed by the highest elected official, or their designee, for the jurisdiction.

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 12 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 12 months of receipt of the grant.
- (10) **Use NSP funds  $\leq$  120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120% of area median income.
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and

moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

Date: \_\_\_\_\_

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Signed by: **Curtis Holt**  
Title: **City Manager**

TABLE A - CITY OF WYOMING CENSUS BLOCK GROUPS RANKED BY FORECLOSURE SEVERITY January 2009 HUD Data

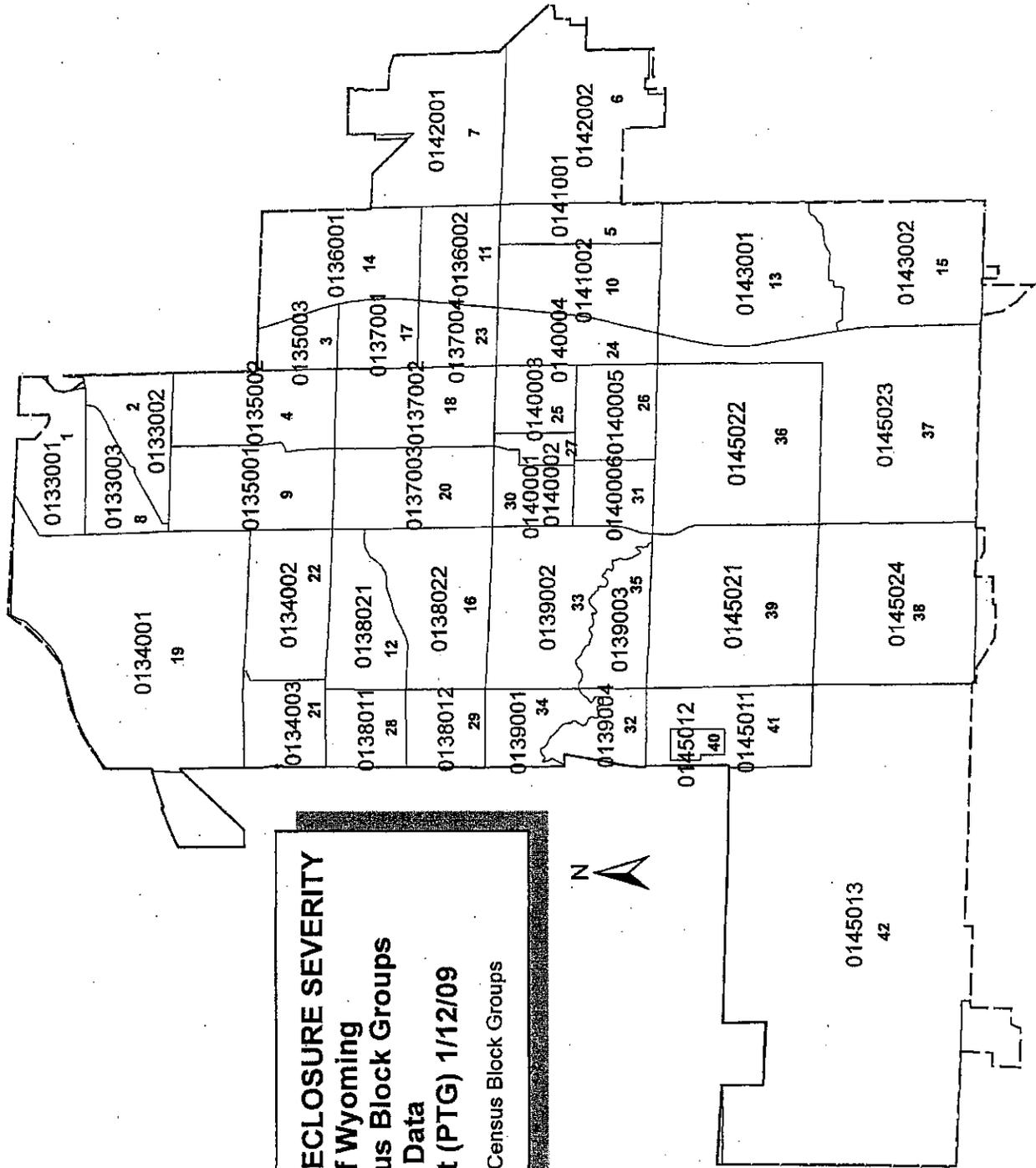
sta	countyname	placename	tract	blkgrp	middle_low_mod	Estimated_foreclosure_abandonment	Percent_120_AMI	BLS_place_or_county_unemployment_rate_0608	HMDA_hi_cost_loan_rate	USPS_residential_vacancy_rate	Score	Ranked	
MI	Kent County	Wyoming city	013300	1	YES	10	87.1%	7.3%	48.1%	9.5%	7.4%	11.59380861	1
MI	Kent County	Wyoming city	013300	2	YES	10	86.7%	7.3%	48.1%	9.5%	7.4%	11.59040179	2
MI	Kent County	Wyoming city	013500	3	YES	10	83.0%	7.3%	43.5%	8.7%	4.1%	11.4663234	3
MI	Kent County	Wyoming city	013500	2	YES	10	82.8%	7.3%	43.5%	8.7%	4.1%	11.46391026	4
MI	Kent County	Wyoming city	014100	1	YES	10	79.7%	7.3%	42.9%	8.6%	5.0%	11.43390152	5
MI	Kent County	Wyoming city	014200	2	YES	10	81.5%	7.3%	39.6%	8.0%	6.8%	11.43237156	6
MI	Kent County	Wyoming city	014200	1	YES	10	80.0%	7.3%	39.6%	8.0%	6.8%	11.41745376	7
MI	Kent County	Wyoming city	013300	3	YES	10	68.7%	7.3%	48.1%	9.5%	7.4%	11.40994549	8
MI	Kent County	Wyoming city	013500	1	YES	10	77.2%	7.3%	43.5%	8.7%	4.1%	11.40862408	9
MI	Kent County	Wyoming city	014100	2	YES	10	72.0%	7.3%	42.9%	8.6%	5.0%	11.35738456	10
MI	Kent County	Wyoming city	013600	2	YES	9	83.3%	7.3%	41.3%	8.3%	4.2%	10.44486365	11
MI	Kent County	Wyoming city	013802	1	YES	9	88.0%	7.3%	37.0%	7.6%	4.4%	10.44322739	12
MI	Kent County	Wyoming city	014300	1	YES	9	79.0%	7.3%	40.9%	8.2%	3.6%	10.3908022	13
MI	Kent County	Wyoming city	013600	1	YES	9	75.1%	7.3%	41.3%	8.3%	4.2%	10.36234456	14
MI	Kent County	Wyoming city	014300	2	YES	9	74.0%	7.3%	40.9%	8.2%	3.6%	10.33993771	15
MI	Kent County	Wyoming city	013802	2	YES	9	75.5%	7.3%	37.0%	7.6%	4.4%	10.31813979	16
MI	Kent County	Wyoming city	013700	1	YES	8	77.1%	7.3%	36.0%	7.4%	1.1%	9.289798269	17
MI	Kent County	Wyoming city	013700	2	YES	8	76.8%	7.3%	36.0%	7.4%	1.1%	9.286094694	18
MI	Kent County	Wyoming city	013400	1	YES	8	73.6%	7.3%	35.5%	7.3%	2.9%	9.265920923	19
MI	Kent County	Wyoming city	013700	3	YES	8	71.6%	7.3%	36.0%	7.4%	1.1%	9.233808865	20
MI	Kent County	Wyoming city	013400	3	YES	8	69.0%	7.3%	35.5%	7.3%	2.9%	9.220358638	21
MI	Kent County	Wyoming city	013400	2	YES	8	68.4%	7.3%	35.5%	7.3%	2.9%	9.214731736	22
MI	Kent County	Wyoming city	013700	4	YES	8	63.7%	7.3%	36.0%	7.4%	1.1%	9.155047597	23
MI	Kent County	Wyoming city	014000	4	YES	7	80.1%	7.3%	35.5%	7.3%	1.0%	8.311176972	24
MI	Kent County	Wyoming city	014000	3	YES	7	74.7%	7.3%	35.5%	7.3%	1.0%	8.257682516	25
MI	Kent County	Wyoming city	014000	5	YES	7	73.1%	7.3%	35.5%	7.3%	1.0%	8.241826985	26
MI	Kent County	Wyoming city	014000	2	YES	7	71.7%	7.3%	35.5%	7.3%	1.0%	8.227515889	27
MI	Kent County	Wyoming city	013801	1	YES	7	76.0%	7.3%	26.4%	5.7%	1.5%	8.169115743	28
MI	Kent County	Wyoming city	013801	2	YES	7	72.2%	7.3%	26.4%	5.7%	1.5%	8.130410397	29
MI	Kent County	Wyoming city	014000	1	YES	7	60.9%	7.3%	35.5%	7.3%	1.0%	8.119959672	30
MI	Kent County	Wyoming city	014000	6	YES	7	60.2%	7.3%	35.5%	7.3%	1.0%	8.112535892	31
MI	Kent County	Wyoming city	013900	4	YES	6	82.5%	7.3%	29.2%	6.2%	1.0%	7.262472994	32
MI	Kent County	Wyoming city	013900	2	YES	6	66.2%	7.3%	29.2%	6.2%	1.0%	7.099494922	33
MI	Kent County	Wyoming city	013900	1	YES	6	54.4%	7.3%	29.2%	6.2%	1.0%	6.980702994	34
MI	Kent County	Wyoming city	013900	3	NO	6	48.4%	7.3%	29.2%	6.2%	1.0%	6.921033577	35
MI	Kent County	Wyoming city	014502	2	YES	6	59.7%	7.3%	17.3%	4.2%	3.3%	6.917201214	36
MI	Kent County	Wyoming city	014502	3	YES	6	59.6%	7.3%	17.3%	4.2%	3.3%	6.916590904	37
MI	Kent County	Wyoming city	014502	4	NO	6	50.5%	7.3%	17.3%	4.2%	3.3%	6.82514294	38
MI	Kent County	Wyoming city	014502	1	NO	6	42.5%	7.3%	17.3%	4.2%	3.3%	6.745899517	39
MI	Kent County	Wyoming city	014501	2	YES	3	88.8%	7.3%	14.1%	3.6%	0.1%	4.138558418	40

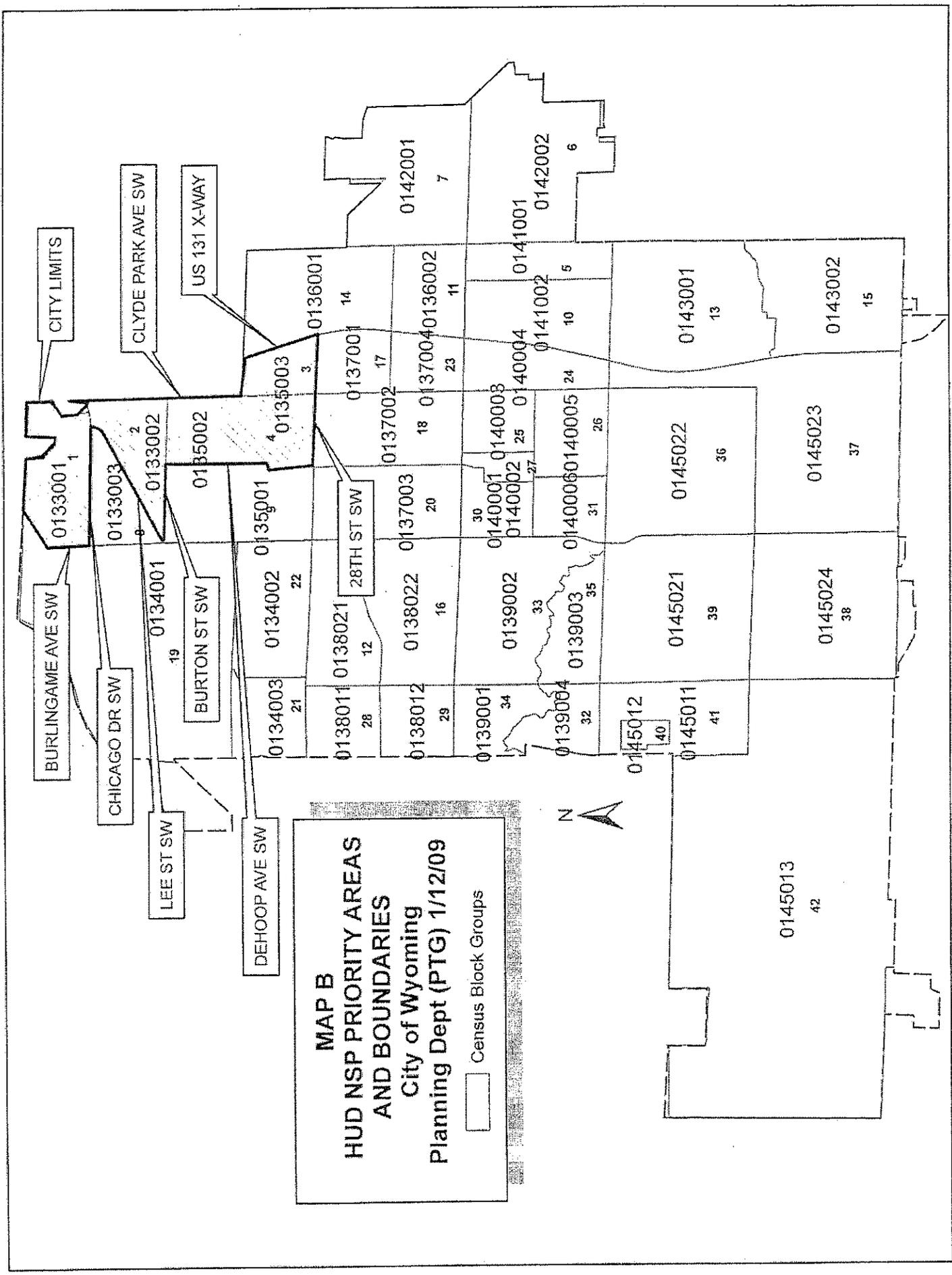
TABLE A - CITY OF WYOMING CENSUS BLOCK GROUPS RANKED BY FORECLOSURE SEVERITY January 2009 HUD Data

sta	countyname	placename	tract	blkgrp	eligible	risk_score	AMI	Percent	lt_120	unemployment	HMDA	loan_rate	foreclosure	vacancy	Local_Need	Score	Ranked
MI	Kent County	Wyoming city	014501	1	YES	3	62.9%	7.3%	14.1%	14.1%	3.6%	0.1%	3.879944749	41			
MI	Kent County	Wyoming city	014501	3	NO	3	38.0%	7.3%	14.1%	14.1%	3.6%	0.1%	3.63082172	42			

**MAP A- FORECLOSURE SEVERITY**  
**City of Wyoming**  
**Ranked Census Block Groups**  
**HUD Data**  
**Planning Dept (PTG) 1/12/09**

□ Census Block Groups





**MAP B**  
**HUD NSP PRIORITY AREAS**  
**AND BOUNDARIES**  
 City of Wyoming  
 Planning Dept (PTG) 1/12/09

☐ Census Block Groups



CITY LIMITS

CLYDE PARK AVE SW

US 131 X-WAY

BURLINGAME AVE SW

CHICAGO DR SW

LEE ST SW

BURTON ST SW

DEHOOP AVE SW

28TH ST SW

0133001

0133003

0133002

0135002

0135001

0134003

0138011

0138012

0139001

0139004

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**NSP SPECIFIC ACTIVITY INFORMATION**  
**1. PURCHASE, REHABILITATION AND SALE OF ABANDONED AND FORECLOSED PROPERTIES**

(1) Activity Name:

Purchase, Rehabilitation and Sale of Abandoned and Foreclosed properties

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

NSP Eligible Use

(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties

CDBG Eligible Activities

570.201 (a) Acquisition

570.201 (b) Disposition

570.201 (n) Direct homeownership assistance

570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (may include counseling for those seeking to take part in this activity)

570.206 Program administration costs

(3) National Objective: (Must be a national objective benefiting low and moderate income persons, as defined in the HERA—i.e.,  $\leq 120\%$  of area median income)

The activity will assist households with incomes less than or equal to 120 percent of area median income.

(4) 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.

*Activity Description:* The City of Wyoming will identify foreclosed and abandoned properties using lists of tax and mortgage foreclosures, local records, and neighborhood research. Properties may be single-family or duplex family properties. Properties will be acquired at a discount from the appraised market value in their as-is condition. Properties will be inspected and rehabilitation will be conducted to the extent necessary to assure (a) marketability and (b) conformity with local codes. The properties will then be sold to low and moderate income persons, as defined in the HERA, i.e., that are  $\leq 120\%$  of area median income. About 12 housing units will be assisted with this activity. That number may be higher or lower, subject to the actual prices to acquire, rehab and sell the units.

*For persons at or below 50% of area median income:* We estimate that 25 percent or more of the awarded funds under this activity will be used to assist households that are at or below 50 percent of area median income.

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Activities will be conducted in locations consistent with areas of identified need listed in Sections A. and B. of the current NEIGHBORHOOD STABILIZATION PROGRAM (NSP) 2009 APPLICATION FOR MSHDA ELIGIBLE NON-NSP CITIES.

(6) 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):

The City's projects that about 12 units will be redeveloped in this manner, serving the following income groups:

<50% AMI: at least 4 units

51-80% AMI: 2 units

81-120% AMI: 6 units

(7) Total Budget:

The estimated budget for this activity is as follows (Revenue for this project is from the State award and income from the sale of the properties to low and moderate income families:

Revenues:

NSP Award:	\$1,350,000
Revenues Total:	\$1,350,000

Expenses:

Acquisition:	\$ 900,000
Disposition:	\$ 66,000
Homeowner Counseling Services	\$ 7,200
Rehabilitation:	\$ 180,000
Rehabilitation Services:	\$ 61,800
Program Administration:	\$ 135,000
Expenses Total	\$1,350,000

(8) Responsible Organization:

City of Wyoming  
1155 28<sup>th</sup> St SW PO Box 905  
Wyoming, MI 49509-0905

(9) Projected Start Date: February 1, 2009

(10) Projected End Date: February 1, 2010

(11) Specific Activity Requirements:

For acquisition activities, include:

*Discount rate:* The City of Wyoming will seek to achieve a purchase price discount rate of 15%, or more, across all the properties assisted under this activity, with a minimum discount of 5%.

For financing activities, include:

*Range of Interest Rates:* The City of Wyoming may approve sales to assisted households under the existing mortgage standards of the Office of Community Development. These standards require fix-rate financing at or near the best available conventional rate, including FHA-insured mortgages, RD mortgages, and MSHDA mortgages.

For housing related activities, include:

*Duration or term of assistance:* Acquisition and rehabilitation assistance will be provided to assure that units may be developed for owner-occupied properties in accordance with applicable affordability requirements. Proceeds of an affordable resale will be repaid as program income; an estimate of \$15,000 homebuyer assistance toward equity of each property, subject to recapture within 15 years, will be provided to assure affordability, which complies with the period described for the amount of homebuyer assistance provided under 24 CFR 92.254. This homebuyer assistance award will be secured to the property by a mortgage document, which will require that any subsequent buyer must also meet the 120% of Area Median Income requirement.

*Rental or homeownership:* This activity will produce home owners.

*Continued affordability:* For housing activities, how the design of the activity will ensure continued affordability:

Income qualified homebuyers may obtain a first mortgage with an affordable monthly payment of principal, interest, taxes, insurance and utilities in an amount not to exceed 30% of their gross income. Homebuyers will then receive a zero interest deferred, 15 year, pro-rated, forgivable second mortgage, from the City of Wyoming, in an amount as determined by the applicant's financial need, combined with the actual purchase price of the property. We estimate the second mortgage amount to be about \$15,000. This reflects the amount of the owner's equity that is unencumbered by an affordable first mortgage. Continued affordability will also be ensured by incorporating sound energy efficient repairs to the rehabilitation work items for each residential structure. Items such as proper roof and sidewall insulation and Energy Star rated windows, furnaces and water heaters shall be used. The homebuyer and subsequent buyer(s), may not rent the property for the stated 15 year period. The homebuyer may receive only one of these financial assistance awards.