



# **COUNTY OF RIVERSIDE**

## **NEIGHBORHOOD STABILIZATION PROGRAM (NSP3)**

### **SUBSTANTIAL AMENDMENT TO THE 2010-2011 ONE YEAR ACTION PLAN**

JANUARY 28, 2011

COUNTY OF RIVERSIDE  
NEIGHBORHOOD STABILIZATION PROGRAM (NSP3)

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# COUNTY OF RIVERSIDE

## NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3) SUBSTANTIAL AMENDMENT TO THE 2010-2011 ONE YEAR ACTION PLAN JANUARY 28, 2011

### 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
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Phone Number	951-955-8916
Mailing Address	3403 Tenth Street, Suite 500, Riverside, CA 92501

#### INTRODUCTION:

On October 19, 2010, the U.S. Department of Housing and Urban Development (HUD) announced that the County of Riverside would receive \$14,272,400 as part of the third round of Neighborhood Stabilization Program (NSP3) funding. This additional allocation of funds authorized under the *Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Pub. L. 111-203, approved July 21, 2010) (Dodd-Frank Act)*, will be provided through HUD's Community Development Block Grant (CDBG) program.

The purpose of the NSP3 funds is to address the negative ramifications of the housing foreclosure crisis that occurred over the past six years due to subprime mortgage lending which, nationally, resulted in significant numbers of homeowners entering into foreclosure and entire neighborhoods becoming vacant and abandoned. These targeted funds will be used to acquire foreclosed homes; demolish or rehabilitate abandoned properties; and/or to offer purchase price assistance and closing cost assistance to low to moderate-income homebuyers.

In order to receive NSP3 funding, the County is required to process a Substantial Amendment to the 2010-2011 One Year Action Plan of the 2009-2014 Consolidated Plan, effectively adding the NSP3 program funds to the 2010-2011 CDBG allocation. Therefore, the County has prepared this Substantial Amendment for the upcoming NSP3 allocation.

### 2. Areas of Greatest Need

#### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as **Appendix B**.

## Data Sources Used to Determine Areas of Greatest Need

### Describe the data sources used to determine the areas of greatest need.

Response:

The number and concentration of foreclosed units varies throughout the County's CDBG/NSP3 program area. There are pockets of heavy concentration within several participating cities and semi-urban unincorporated areas. In addition, there are several rural areas and remote mountain communities with a number of foreclosed units spread over a larger area.

As of December, 2010, there were more than 21,069 foreclosed properties (REOs) in the entire County of Riverside. When the "pre-foreclosure" and "units at auction" are included, the number of impacted housing units is nearly 55,360.

The foreclosure impact within the County's CDBG program jurisdiction is just as severe and devastating. The County's current CDBG program includes the unincorporated areas (including the recently incorporated cities of Eastvale, Wildomar and Menifee) and thirteen (13) participating cities: Banning, Beaumont, Blythe, Canyon Lake, Cathedral City, Desert Hot Springs, Indian Wells, La Quinta, Lake Elsinore, Murrieta, Norco, San Jacinto, Temecula. As of December, 2010, the total number of REO properties within the County's program area was 15,466 (3,641 within the 13 participating cities and 11,825 within the unincorporated areas). The 15,466 units represent 3.7% of the total housing stock within the County's program area. When the "pre-foreclosure" and "units at auction" are considered, the number of impacted housing units in the County's program area is 38,767, or 9.33% of all housing units. **(Note: Housing data based upon RealtyTrac and California Department of Finance reports)**

Foreclosures have occurred throughout the County, but are concentrated in certain areas. The primary criteria used to determine the areas of greatest need were:

1. HUD NSP3 Foreclosure Need Score
2. HUD Impact Score
3. Input from participating cities
4. Overlay of NSP1 program activity (properties purchased through first round of NSP funding).

HUD NSP3 Foreclosure Need Score is an indicator of the geographic area's need for NSP3 assistance. The County is required to select areas with a score of not less than the lesser of 17 or the twentieth percentile most needy score in California. The HUD Foreclosure *Need* Score data for the County's program area is available upon request.

HUD Impact Score generated is the number of housing units needed to make an impact in identified target areas. This number presumes that a minimum of 20 percent of REO units in a target area would need to be addressed to make a visible impact in the area. The County must take this requirement into account and select small enough areas so that the NSP3 funds it receives make an impact on the target areas. This also supports the use of the overlay NSP1 activity data to generate target areas for NSP3 funding.

Input from all of the cities participating in the County's CDBG program was sought in order to identify areas of greatest need in those cities.

Using geographic information system (GIS), the County mapped and overlaid all NSP1 program activity

(properties purchased through first round of NSP funding), and areas that participating cities identified as areas of greatest need. This allowed the County to visualize all the data and strategically select target areas of greatest need.

### Determination of Areas of Greatest Need and Applicable Tiers

**Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.**

Response:

The County has determined that the most effective and appropriate method to identify and target the areas with the greatest need and most impacted by the foreclosure crisis is a correlation between HUD's NSP3 Foreclosure Need Score data, HUD's Impact Score data, input from participating cities, and an overlay of NSP1 program activity (properties purchased through first round of NSP funding) in an effort to identify areas most suitable for targeted and focused NSP3 assistance.

After thorough review and analysis of the available foreclosure data, HUD Foreclosure Need Scores, HUD Impact Scores, input from participating cities, and an overlay of prior NSP1 activity data, the County has identified and selected the targeted areas of greatest needs (NSP3 Target Areas) for the County NSP3. There are a total of six (6) NSP3 Target Areas, and all NSP3 assistance will be limited to these target areas.

## 3. Definitions and Descriptions

### Definitions

Term	Definition
Blighted Structure	<p>The County of Riverside defines blight consistent with the <i>California Health and Safety Code</i> definition of a blighted structure as:</p> <p><u>Blighted structures</u> Blighted, abandoned or unoccupied residential properties, which may require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods, will be eligible under this use. Abandoned, vacant or demolished will also be included in the definition of blight.</p> <p><u>California Health and Safety Code Section 33030</u> It is found and declared that there exist in many communities blighted areas that constitute physical and economic liabilities, requiring redevelopment in the interest of health, safety, and general welfare of the people of these communities and of the state.</p> <p>A blighted area is one that contains BOTH of the following:</p> <ol style="list-style-type: none"> <li>An area that is predominately urbanized, as the term is defined in section 33320.1, and is an area in which the combination of conditions set forth in Section 33031 is so prevalent and so substantial that it causes a reduction of, or lack of, proper utilization</li> </ol>

	<p>of the area to such an extent that it constitutes a serious physical and economic burden on the community that cannot reasonably be expected to be reversed or alleviated by private enterprise or governmental action, or both, without redevelopment.</p> <p>b. An area that is characterized by one or more conditions set forth in any paragraph of subdivision (a) of Section 33031 and one or more conditions set forth in any paragraph of subdivision (b) of Section 33031.</p> <p>A blighted area that contains the conditions described in subdivision (b) may also be characterized by the existence of inadequate public improvements or inadequate water or sewer facilities</p> <p><u>California Health and Safety Code Section 33031</u></p> <p>This subdivision describes physical conditions that cause blight:</p> <ol style="list-style-type: none"> <li>Buildings which are unsafe or unhealthy for persons to live or work. These conditions can be caused by serious building code violations, serious dilapidation and deterioration caused by long-term neglect, construction that is vulnerable to serious damage from seismic or geologic hazards, and faulty or inadequate water or sewer utilities.</li> <li>Conditions that prevent or substantially hinder the viable use or capacity of buildings or lots. This condition may be caused by buildings of a substandard, defective or obsolete design or construction given the present general plan, zoning or other development standards.</li> <li>Adjacent or nearby incompatible land uses that prevent the development of those parcels or other portions of the project area.</li> <li>The existence of subdivided lots that are in multiple ownership and whose physical development has been impaired by their irregular shapes and inadequate sizes, given the present general plan, and zoning standards and present market conditions</li> </ol> <p>This subdivision describes economic conditions that cause blight:</p> <ol style="list-style-type: none"> <li>Depreciated or stagnant property values.</li> <li>Impaired property values, due in significant part, to hazardous wastes on property where the agency may be eligible to use its authority as specified in Article 12.5 (commencing with Section 33459).</li> <li>Abnormally high business vacancies, abnormally low lease rates, or an abnormally high number of abandoned buildings.</li> <li>A serious lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, and banks and other lending institutions.</li> <li>Serious residential overcrowding that has resulted in significant public health or safety problems. As used in this paragraph, "overcrowding" means exceeding the standard referenced in Article 5 (commencing with Section 32) of Chapter 1 of Title 25 of the</li> </ol>
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	<p>California Code of regulations.</p> <p>f. An excess of bars, liquor stores, or adult-oriented businesses that has resulted in significant public health, safety, or welfare problems.</p> <p>g. A high crime rate that constitutes a serious threat to the public safety and welfare.</p>
Affordable Rents	The County of Riverside will adopt the affordability requirements in the HUD HOME program as set forth in 24 CFR 92.252 (2) (2) for rental housing and in 24 CFR 92.254 for homeownership housing.

## Descriptions

Term	Definition
Long-Term Affordability	<p>For homebuyers, the County of Riverside will record a deed restriction against title to the property requiring owner-occupancy by an initially determined first time home buyer whose annual household earnings do not exceed 120% of the area median income. This affordability period will be allowed to terminate when homeowner repays the loan upon transfer, sale or refinancing of the home, or upon expiration of the 15 year affordability period.</p> <p>For single-family rental units, the County of Riverside will record a regulatory agreement against title to the property requiring affordable rents to the very low-income population or those households earning not more than 50% of the area median income.</p> <p>For multi-family rental units, the County of Riverside will require rents affordable to the very low-income population or those households earning not more than 50% of the area median income for a minimum period of fifty-five (55) years. The County will record a regulatory agreement against title to the property requiring property management and maintenance in addition to affordable rents for the term of the regulatory agreement.</p> <p>In accordance with the NSP regulations, in the case of previously HOME-assisted properties for which affordability restrictions were terminated through foreclosure or deed in lieu of foreclosure, an NSP grantee will be required to reinstate the HOME affordability restrictions for the remaining period of HOME affordability or any more restrictive continuing period of affordability required by any other financing source participating in the NSP project.</p>
Housing Rehabilitation Standards	<p>a. Newly constructed, substantially rehab or gut rehab (as defined by HUD) of single or multi-family residential structures being funded using NSP3 assistance must, at project completion, meet all applicable regulations in accordance with Minimum Standard Riverside County Codes (<a href="http://www.tlma.co.riverside.ca.us/building/">http://www.tlma.co.riverside.ca.us/building/</a>) as well as all locally adopted codes.</p> <p>b. The County of Riverside will also adopt the HUD defined <i>Housing Quality Standards</i> (HQS) as its standard for all NSP3 projects requiring different levels of rehabilitation. NSP3 recipients will be required to adhere to the</p>



	<p>strictest housing rehabilitation standards mentioned above.</p> <p>c. When rehabilitating NSP3 properties the County of Riverside will require to the extent feasible the replacement of 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 labeled products. Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.</p> <p>d. All requirements of 24 CFR Part 35 as related to lead-based paint shall apply to NSP3 activities.</p> <p>In addition to the above housing rehabilitation standards the County of Riverside has adopted, the County is also adopting green standard elements that all NSP3 recipients must follow to the maximum extent feasible.</p> <p>a. For substantial rehab, gut rehab, or new construction of residential properties up to three stories, the County of Riverside will adopt the standard for Energy Star Qualified New Homes (<a href="http://www.energystar.gov/index.cfm?c=new_homes.nh_features">http://www.energystar.gov/index.cfm?c=new_homes.nh_features</a>). For substantial rehab, gut rehab or new constructions of residential properties that are mid –or high rise multifamily housing will be designed to meet the American Society of Heating, Refrigerating, and Air-Conditioning Engineers Standard 90.1-2004, Appendix G plus 20 percent. (<a href="http://www.ashrae.org/technology/page/548">http://www.ashrae.org/technology/page/548</a>).</p>
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## 4. Low-Income Targeting

### Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

**Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.**

Response:

As required, the County of Riverside will make at least \$3,568,100 (25% of the County's NSP3 allocation) available for housing activities that benefit households whose incomes do not exceed 50% of the area median income.



### Meeting Low-Income Target

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

Response:

The County will utilize the 25% set-aside for very-low income persons through Activity 4, Acquisition and Rehabilitation of Foreclosed, Vacant, abandoned or Blighted Properties, or New Construction of Multi-Family Rental Projects. Where feasible and appropriate, the County will assist very-low income households through NSP3 Activities 1, 2 and 3 described below.

## 5. Acquisition and Relocation

### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
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.	0
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).	0
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	0

**No conversions are anticipated.** A small number of units may be acquired and demolished. The County does not anticipate any of these units to have affordability covenants; however, some of these may have been occupied and/or owned by low- and moderate-income households. The number of units in this category should not exceed eight (8).

## 6. Public Comment

### Citizen Participation Plan

**Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.**

Response:

The draft NSP3 Substantial Amendment was placed on Economic Development Agency's website ([www.rivcoeda.org](http://www.rivcoeda.org)), with a link on the County's main website ([www.countyofriverside.us](http://www.countyofriverside.us)). Printed versions of the draft NSP3 plan were made available at the following locations:

Economic Development Agency

Workforce Development Center

3403 10<sup>th</sup> Street, Suite 500  
Riverside, CA 92501

44-199 Monroe Street  
Indio, CA 92201

On January 28, 2011, the County published a Public Notice in the Press Enterprise newspaper, Palo Verde Valley Times, and the Desert Sun newspaper (a publication of general circulation) informing the public of the availability of the draft NSP3 Substantial Amendment for public comment and review until 5:00 PM, on February 14, 2011.

In summary, the public was provided an 18 day comment period for the draft NSP3 substantial amendment. The County received comments regarding the draft NSP plan during the comment period. A summary of these comments can be found in **Appendix C** of this document.

### Summary of Public Comments Received.

The summary of public comments received is included as **Appendix C**.

## 7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1											
Activity Name	Acquisition, Rehabilitation, and Resale to First-Time Homebuyers										
Uses	Select all that apply: <table><tr><td><input checked="" type="checkbox"/></td><td>Eligible Use A: Financing Mechanisms</td></tr><tr><td><input checked="" type="checkbox"/></td><td>Eligible Use B: Acquisition and Rehabilitation</td></tr><tr><td><input type="checkbox"/></td><td>Eligible Use C: Land Banking</td></tr><tr><td><input type="checkbox"/></td><td>Eligible Use D: Demolition</td></tr><tr><td><input type="checkbox"/></td><td>Eligible Use E: Redevelopment</td></tr></table>	<input checked="" type="checkbox"/>	Eligible Use A: Financing Mechanisms	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation	<input type="checkbox"/>	Eligible Use C: Land Banking	<input type="checkbox"/>	Eligible Use D: Demolition	<input type="checkbox"/>	Eligible Use E: Redevelopment
<input checked="" type="checkbox"/>	Eligible Use A: Financing Mechanisms										
<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation										
<input type="checkbox"/>	Eligible Use C: Land Banking										
<input type="checkbox"/>	Eligible Use D: Demolition										
<input type="checkbox"/>	Eligible Use E: Redevelopment										
CDBG Activity or Activities	a. 24 CFR 570.201 (a) acquisition and (b) disposition b. 24 CFR 570.202 rehabilitation and preservation activities for homes and other residential properties										
National Objective	Funds will meet the national objective of benefiting low, moderate, and middle-income persons, as defined by NSP regulations (120% of area median income), by the sale of rehabilitated homes to households earning not more than 120% of the area median income. Where feasible and appropriate, the County will assist very-low income households earning no more than 50% of the area median income, as defined by NSP regulations.										

<p><b>Activity Description</b></p>	<p><u>Activity Description:</u> The County of Riverside NSP3 recipients will acquire and rehabilitate foreclosed or abandoned single family homes and sell them to income-eligible first-time homebuyers. The County will partner with for-profit, and non-profit private organizations to carry out this activity. Public agencies are not eligible to apply for NSP3 funds. The final sales price will not exceed the cost of acquisition, rehabilitation, and resale. All individual acquisitions will be at least 1% below the current market appraised value as determined within sixty (60) days of the date of the purchase offer. The minimum average discount for the entire NSP portfolio will be at least 1% below the current market appraised values. Homes may be purchased individually or in bulk sale, but for each property the purchase price must be discounted by a minimum of one percent (1%) below the current market appraised value. The acquisition and rehabilitation may be funded with NSP3 funds.</p> <p><u>Disposition of NSP1 Assisted Properties:</u> The homes acquired by the County of Riverside its various partners will be sold to eligible first time home buyers who have not had ownership interest in improved-upon residential real property within the previous three (3) years, have a household income that does not exceed 120% median and have attended a HUD certified home buyer counseling session. The purchase price assistance provided to eligible first time home buyers is in the form of a silent second lien in an amount not to exceed thirty percent (30%) of the selling price and capped for a maximum amount of seventy five thousand dollars (\$75,000), with an equity share restriction and a recapture agreement for a time period not to exceed fifteen (15) years. Very low income first time with household income not exceeding 50% of the area median income may qualify for up to fifty percent (50%) of the selling price, not to exceed \$75,000. This activity is to capture and group all resale properties that are part of Activity 1 described herein. The purchase price assistance provided to eligible first time home buyers will be funded from the net proceeds of the sale.</p> <p><u>Blighted structures.</u> Blighted, abandoned or unoccupied residential properties, which may require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods, will be eligible under this use. Abandoned, vacant or demolished will also be included in the definition of blight.</p> <p><u>Eligible Properties.</u> Blighted single-family homes that have been abandoned, foreclosed upon, bank-owned or real estate owned (REO), will be eligible under this use. A lender certification will be obtained for all properties occupied by a bona fide tenant (as defined by HUD) with one of the following certifications: that no bona fide tenant lived in the property at the time of foreclosure or that the bona fide tenant was given 90 days notice before being asked to vacate the property. Properties must not be listed on, or eligible for listing on, the National Register of Historic Places.</p> <p><u>Appraisals.</u> The current market appraised value is the value of a foreclosed</p>
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upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within sixty (60) days prior to an offer made for the property by a grantee, sub-recipient, developer, or individual homebuyer.

Discount. Properties must be purchased at a minimum average discount rate of 1% below the current market-appraised value.

Displacement, relocation, and acquisition. All activities involving displacement or relocation shall be subject to the relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps will be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.

Environmental Review. The environmental effects of each activity carried out with NSP funds will be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects will comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain & Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.

Rehabilitation Standards. All NSP3 activities involving construction and rehabilitation will adhere to rehabilitation standards described in section 3 above.

Labor Standards. Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds will contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.

Local Hiring Requirement: To the maximum extent feasible, the County will impose a local hiring requirement on all NSP3 recipients. Every contract or agreement with any private entity receiving NSP3 funds (NSP3 recipient) from the County of Riverside, either as a partner in development or sub-grantee, shall include provision requiring a local hiring requirement and imposition of Section 3 thresholds. The local area vicinity will be defined as the NSP3 target area in which the developer is contracted for.

	<p>All NSP3 recipients shall be required to develop and submit to the County 30-days prior to construction, a Local Hiring Schedule that establishes the hiring process, workforce needs, and approximate timetable to be followed by the NSP3 recipient and subcontractors for construction hiring to achieve the overall requirements of the local hiring requirement. The Local Hiring Schedule shall include an <i>estimate</i> of: number of workers or work hours required per month, per day, per trade, and total for the project.</p> <p>Prior to commencing work, a Letter of Assent must be signed by NSP3 recipients and their subcontractors working on NSP3 funded projects. The letter states that all parties doing construction work on NSP3 funded projects have read, understands, and accept the terms of the County of Riverside NSP3 local hiring requirement, and are aware that they are bound to fulfilling the requirements. Evidence will have to be provided to the County of all efforts made to adhere to this requirement.</p> <p>Resale:</p> <ol style="list-style-type: none"> <li><u>Sales Price</u>. The final sales price will be no greater than the initial acquisition and rehabilitation costs. NSP regulations direct that, if an abandoned or foreclosed-upon home or residential property is purchased, redeveloped, or otherwise sold to an individual as a primary residence, then such sale shall be in an amount equal to or less than the cost to acquire and redevelop or rehabilitate such home or property up to a decent, safe, and habitable condition. (Sales and closing costs are eligible NSP redevelopment or rehabilitation costs.) Note that the maximum sales price for a property is determined by aggregating all costs of acquisition, rehabilitation, and redevelopment (including related activity delivery costs, which generally may include, among other items, costs related to the sale of the property).</li> <li><u>Income Restrictions</u>. Low, moderate, and middle income (LMMI) households whose incomes are at or below 120% of the area median income, adjusted by family size at the time of occupancy, for the County of Riverside.</li> <li><u>Terms of Affordability</u>. Homes shall be affordable for a minimum of fifteen (15) years. In addition, to insure the County's investment, the County will require an equity share restriction and a recapture agreement for a time period not to exceed fifteen (15) years.</li> <li><u>Counseling</u>. Each homebuyer must receive and complete at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.</li> </ol>	
<b>Location Description</b>	This activity will be limited to all of the designated NSP3 Target Areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$7,000,000
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		<b>\$7,000,000.00</b>

<b>Performance Measures</b>	Approximately <b>151 housing units</b> will be acquired, rehabilitated, and resold to households earning not more than 120% of the area median income.	
<b>Projected Start Date</b>	Execution of the NSP3 Agreement by HUD	
<b>Projected End Date</b>	Three years from the date of execution of the NSP3 Agreement by HUD	
<b>Responsible Organization</b>	<b>Name</b>	Riverside County Economic Development Agency
	<b>Location</b>	3403 Tenth St., Suite 500, Riverside, CA 92501
	<b>Administrator Contact Info</b>	Emilio Ramirez, Assistant Director 951-955-8916 emilioramirez@rivcoeda.org

Activity Number 2	
<b>Activity Name</b>	Acquisition, Rehabilitation, and Rental of Affordable Units
<b>Use</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	a. 24 CFR 570.201 (a) acquisition and (b) disposition b. 24 CFR 570.202 rehabilitation and preservation activities for homes and other residential properties
<b>National Objective</b>	Funds will meet the national objective of benefiting very low income persons, as defined by NSP regulations (50% of area median income), by rental of rehabilitated homes to households earning not more than 50% of the area median income.
<b>Activity Description</b>	<p><u>Activity Description:</u> The County of Riverside NSP3 recipients will acquire and rehabilitate foreclosed, abandoned single family homes and rent them to households earning not more than fifty percent (50%) of the County area median income. The County will partner with various for-profit, and non-profit private organizations to carry out this activity. Public agencies are not eligible to apply for NSP3 funds.</p> <p><u>Blighted structures.</u> Blighted, abandoned or unoccupied residential properties, which may require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods, will be eligible under this use. Abandoned, vacant or demolished will also be included in the definition of blight.</p> <p><u>Eligible Properties.</u> Blighted single-family homes that have been abandoned, foreclosed upon, bank-owned or real estate owned (REO), will be eligible under this use. A lender certification will be obtained for all properties occupied by a bona fide tenant (as defined by HUD) with one of the following certifications: that no bona fide tenant lived in the property at the time of foreclosure or that the bona fide tenant was given 90 days notice before being asked to vacate the property. Properties must not be listed on, or</p>



	<p>eligible for listing on, the National Register of Historic Places.</p> <p><u>Appraisals.</u> The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103.</p> <p><u>Discount.</u> Properties must be purchased at a minimum average discount rate of 1% below the current market-appraised value.</p> <p><u>Displacement, relocation, and acquisition.</u> All activities involving displacement or relocation shall be subject to the relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps must be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.</p> <p><u>Environmental Review.</u> The environmental effects of each activity carried out with NSP funds will be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects will comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain &amp; Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.</p> <p><u>Rehabilitation Standards.</u> All NSP3 activities involving construction and rehabilitation will adhere to rehabilitation standards described in section 3 above.</p> <p><u>Labor Standards.</u> Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds must contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.</p> <p><u>Local Hiring Requirement:</u> To the maximum extent feasible the County will impose a local hiring requirement on all NSP3 recipients. Every contract or agreement with any private entity receiving NSP3 funds (NSP3 recipient) from the County of Riverside, either as a partner in development or sub-grantee, shall include provision requiring a local hiring requirement and imposition of Section 3 thresholds. The local area vicinity will be defined as the NSP3 target area in which the developer is contracted for.</p>
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	<p>All NSP3 recipients shall be required to develop and submit to the County 30-days prior to construction, a Local Hiring Schedule that establishes the hiring process, workforce needs, and approximate timetable to be followed by the NSP3 recipient and subcontractors for construction hiring to achieve the overall requirements of the local hiring requirement. The Local Hiring Schedule shall include an <i>estimate</i> of: number of workers or work hours required per month, per day, per trade, and total for the project.</p> <p>Prior to commencing work, a Letter of Assent must be signed by NSP3 recipients and their subcontractors working on NSP3 funded projects. The letter states that all parties doing construction work on NSP3 funded projects have read, understands, and accept the terms of the County of Riverside NSP3 local hiring requirement, and are aware that they are bound to fulfilling the requirements. Evidence will have to be provided to the County of all efforts made to adhere to this requirement.</p> <p><u>Preference for development of affordable rental housing:</u> The County of Riverside is committed to allocating 25% of the NSP3 allocation towards assisting households whose income do not exceed 50% of the area median income through rental housing. Currently the County of Riverside has allocated 41% of the total NSP3 allocation towards rental housing.</p> <p>Rent:</p> <ol style="list-style-type: none"> <li><u>Affordable Rents.</u> The County of Riverside will adopt affordable rents as defined by the HUD HOME program set forth in 24 CFR 92.252(2)(2) as the minimal compliance with this standard. The maximum monthly allowances for utilities and services (excluding telephone) will not exceed utility allowance set by the Housing Authority of the County of Riverside.</li> <li><u>Income Restrictions.</u> Program will be limited to households whose incomes do not exceed 50% area median income, adjusted by family size at the time of occupancy, for the County of Riverside. The County will prioritize rental housing under this activity for households earning less than fifty percent (50%) area median income.</li> <li><u>Terms of Affordability.</u> The length of the affordability period shall be for minimum period of fifty-five (55) years.</li> </ol>	
<b>Location Description</b>	This activity will be limited to all of the designated NSP3 Target Areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$0
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$0.00
<b>Performance Measures</b>	No NSP3 funds have been allocated to this activity under this Substantial Amendment. However, if specific projects under this category are approved by the County, sufficient NSP3 funds will be reprogrammed from other NSP3	

	activities.	
<b>Projected Start Date</b>	Execution of the NSP Agreement by HUD	
<b>Projected End Date</b>	Three years from the date of execution of the NSP3 Agreement by HUD	
<b>Responsible Organization</b>	<b>Name</b>	Riverside County Economic Development Agency
	<b>Location</b>	3403 Tenth St., Suite 500, Riverside, CA 92501
	<b>Administrator Contact Info</b>	Emilio Ramirez, Assistant Director 951-955-8916 emilioramirez@rivcoeda.org

Activity Number 3	
<b>Activity Name</b>	Neighborhood Stabilization Homeownership Program (NSHP)
<b>Use</b>	Select all that apply: <input checked="checked" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	a. 24 CFR 570.201 (n) direct homeownership assistance
<b>National Objective</b>	Funds will meet the national objective of benefiting low, moderate and middle-income persons, as defined by NSP regulations (120% of area median income), by providing direct homeownership assistance to households earning not more than 120% of the area median income. Where feasible and appropriate, the County will assist very-low income households earning no more than 50% of the area median income, as defined by NSP regulations.
<b>Activity Description</b>	<p>The County of Riverside will offer a financing mechanism to eligible first time home buyers in their effort to directly acquire foreclosed single family homes.</p> <p>The Neighborhood Stabilization Homeownership Program provides purchase price assistance to low and moderate-income households that have not had ownership interest in improved-upon residential real property within the most recent three year period. The program is available for households with an annual income that is no greater than 120% of the area median income as published by HUD. The Neighborhood Stabilization Homeownership Program provides up to 20% of the purchase price with a 15-year affordability period as a 0%, "silent second" loan plus an optional rehabilitation component to provide long term affordability and increased sustainability. The total amount of assistance for each home will not exceed \$75,000 (which includes both purchase price assistance and rehab).</p> <p><u>Blighted structures.</u> Blighted, abandoned or unoccupied residential properties, which may require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods, will be eligible under this use.</p>

	<p>Abandoned, vacant or demolished will also be included in the definition of blight.</p> <p><u>Eligible Properties.</u> Blighted single-family homes that have been abandoned, foreclosed upon, bank-owned or real estate owned (REO), will be eligible under this use. A lender certification will be obtained for all properties occupied by a bona fide tenant (as defined by HUD) with one of the following certifications: that no bona fide tenant lived in the property at the time of foreclosure or that the bona fide tenant was given 90 days notice before being asked to vacate the property. Properties must not be listed on, or eligible for listing on, the National Register of Historic Places.</p> <p><u>Appraisals.</u> The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub-recipient, developer, or individual homebuyer.</p> <p><u>Discount.</u> Properties must be purchased at a minimum average discount rate of 1% below the current market-appraised value.</p> <p><u>Displacement, relocation, and acquisition.</u> The County will require that all homes which were not owner occupied at or prior to foreclosure be vacant for a minimum period of ninety (90) days prior the purchase offer in an effort to avoid displacement and relocation. Under this activity, the County will not directly acquire or demolish properties.</p> <p><u>Environmental Review.</u> The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain &amp; Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.</p> <p><u>Rehabilitation Standards.</u> All NSP3 activities involving construction and rehabilitation will adhere to rehabilitation standards described in section 3 above.</p> <p><u>Labor Standards:</u> Federal Labor Standards and Davis Bacon wages will not be required by this activity.</p> <p><u>Income Restrictions.</u> Homebuyer must be low, moderate, and middle income (LMMI) households whose incomes are at or below 120% of the area median income, adjusted by family size at the time of occupancy, for the County of Riverside.</p>
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	<p><u>Terms of Affordability.</u> Homes shall be affordable for a minimum of fifteen (15) years.</p> <p><u>Counseling.</u> Each homebuyer must receive and complete at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan. The homebuyer will obtain a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages.</p>	
<b>Location Description</b>	This activity will be limited to all of the designated NSP3 Target Areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$0
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$0.00	
<b>Performance Measures</b>	No NSP3 funds have been allocated to this activity under this Substantial Amendment. However, if specific projects under this category are approved by the County, sufficient NSP3 funds will be reprogrammed from other NSP3 activities.	
<b>Projected Start Date</b>	Execution of the NSP Agreement by HUD.	
<b>Projected End Date</b>	Three years from the date of execution of the NSP3 Agreement by HUD	
<b>Responsible Organization</b>	<b>Name</b>	Riverside County Economic Development Agency
	<b>Location</b>	3403 Tenth St., Suite 500, Riverside, CA 92501
	<b>Administrator Contact Info</b>	Emilio Ramirez, Assistant Director 951-955-8916 emilioramirez@rivcoeda.org

Activity Number 4	
<b>Activity Name</b>	Acquisition and Rehabilitation of Foreclosed, Blighted, Vacant Properties, or New Construction of Multi-Family Rental Projects
<b>Use</b>	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
	<input checked="" type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	<p>a. 24 CFR 570.206 (Also, the eligible activities listed as eligible uses to the extent that financing mechanisms are used to carry them out.)</p> <p>b. 24 CFR 570.201 (a) acquisition and (b) disposition</p> <p>c. 24 CFR 570.202 rehabilitation and preservation activities for homes and other residential properties</p>
<b>National Objective</b>	Funds will meet the national objective of benefiting very low income persons, as defined by NSP3 regulations (50% of area median income), by providing rental housing for households earning not more than 50% of the area median income.

<p><b>Activity Description</b></p>	<p><u>Activity Description:</u> The County of Riverside will meet its requirement to set aside at least twenty-five percent (25%) of the NSP allocation to provide affordable housing to the population earning less than fifty percent (50%) area median income. The County will partner with various private development organizations to provide for the redevelopment or new construction of affordable multi-family rental projects. The County will use and operate this allocation of NSP funds in a form compatible with the use of HOME funds to the extent that NSP and HOME regulations do not contradict.</p> <p>NSP funds will be eligible for use in any aspect of development including land acquisition, demolition, soft development costs, and hard construction costs.</p> <p><u>Blighted structures.</u> Blighted, abandoned or unoccupied residential properties, which may require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods, will be eligible under this use. Abandoned, vacant or demolished will also be included in the definition of blight.</p> <p><u>Eligible Properties.</u> Blighted multi-family residential that have been foreclosed upon, bank-owned or real estate owned (REO). A lender certification will be obtained for all properties occupied by a bona fide tenant (as defined by HUD) with one of the following certifications: that no bona fide tenant lived in the property at the time of foreclosure or that the bona fide tenant was given 90 days notice before being asked to vacate the property. Abandoned, blighted, vacant or demolished properties will also be eligible to the extent that such properties are developed as affordable, multi-family, rental projects.</p> <p><u>Appraisals.</u> The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub-recipient, developer, or individual homebuyer.</p> <p><u>Discount.</u> Properties must be purchased at a minimum average discount rate of 1% below the current market-appraised value.</p> <p><u>Displacement, relocation, and acquisition.</u> All activities involving displacement or relocation shall be subject to the relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps must be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.</p> <p><u>Environmental Review.</u> The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain &amp; Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD</p>
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	<p>Environmental Standards and Environmental Justice.</p> <p><u>Rehabilitation Standards.</u> All NSP3 activities involving construction and rehabilitation will adhere to rehabilitation standards described in section 3 above.</p> <p><u>Labor Standards.</u> Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds must contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.</p> <p><u>Local Hiring Requirement:</u> To the maximum extent feasible the County will impose a local hiring requirement on all NSP3 recipients. Every contract or agreement with any private entity receiving NSP3 funds (NSP3 recipient) from the County of Riverside, either as a partner in development or sub-grantee, shall include provision requiring a local hiring requirement and imposition of Section 3 thresholds. The local area vicinity will be defined as the NSP3 target area in which the developer is contracted for.</p> <p>All NSP3 recipients shall be required to develop and submit to the County 30-days prior to construction, a Local Hiring Schedule that establishes the hiring process, workforce needs, and approximate timetable to be followed by the NSP3 recipient and subcontractors for construction hiring to achieve the overall requirements of the local hiring requirement. The Local Hiring Schedule shall include an <i>estimate</i> of: number of workers or work hours required per month, per day, per trade, and total for the project.</p> <p>Prior to commencing work, a Letter of Assent must be signed by NSP3 recipients and their subcontractors working on NSP3 funded projects. The letter states that all parties doing construction work on NSP3 funded projects have read, understands, and accept the terms of the County of Riverside NSP3 local hiring requirement, and are aware that they are bound to fulfilling the requirements. Evidence will have to be provided to the County of all efforts made to adhere to this requirement.</p> <p><u>Preference for development of affordable rental housing:</u> The County of Riverside is committed to allocating 25% of the NSP3 allocation towards assisting households whose income do not exceed 50% of the area median income through rental housing. Currently the County of Riverside has allocated 41% of the total NSP3 allocation towards rental housing.</p> <p><u>Affordable Rents.</u> The County of Riverside will adopt affordable rents as</p>
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	<p>defined by the HUD HOME program set forth in 24 CFR 92.252(2)(2) as the minimal compliance with this standard. The maximum monthly allowances for utilities and services (excluding telephone) will not exceed utility allowance set by the Housing Authority of the County of Riverside.</p> <p><u>Income Restrictions.</u> Eligibility for the assisted units will be restricted to very low income persons whose incomes are at or below 50% of the area median income, adjusted by family size at the time of occupancy, for the County of Riverside.</p> <p><u>Terms of Affordability.</u> The length of the affordability period shall be for minimum period of fifty-five (55) years.</p>	
<b>Location Description</b>	This activity will be limited to all of the designated NSP3 Target Areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$5,845,160
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$5,845,160	
<b>Performance Measures</b>	Approximately <b>40 housing units</b> will be produced and made available and affordable to households earning not more than 50% of the area median income.	
<b>Projected Start Date</b>	Execution of the NSP3 Agreement by HUD.	
<b>Projected End Date</b>	Three years from the date of execution of the NSP3 Agreement by HUD	
<b>Responsible Organization</b>	<b>Name</b>	Riverside County Economic Development Agency
	<b>Location</b>	3403 Tenth St., Suite 500, Riverside, CA 92501
	<b>Administrator Contact Info</b>	Emilio Ramirez, Assistant Director 951-955-8916 emilioramirez@rivcoeda.org

Activity Number 5	
<b>Activity Name</b>	Demolition of Blighted Structures
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input checked="" type="checkbox"/> Eligible Use D: Demolition
	<input checked="" type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	a. 24 CFR 570.201 (d)
<b>National Objective</b>	Funds will meet the national objective of benefiting low, moderate, and middle-income persons, as defined by NSP regulations (120% of area median income), by rental of rehabilitated homes to households earning not more than 120% of the area median income or homeownership.



<b>Activity Description</b>	The demolition activity is directed toward vacant, dilapidated structures that, especially in concentrated areas and in combination with abandoned and foreclosed properties, cause significant neighborhood destabilization. It is possible that clearance activities will be a prelude to direct benefit to those below 50% of AMI by building new residential structures on newly cleared property.	
<b>Location Description</b>	This activity will be limited to all of the designated NSP3 Target Areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$0
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$0.00
<b>Performance Measures</b>	No NSP3 funds have been allocated to this activity under this Substantial Amendment. However, if specific projects under this category are approved by the County, sufficient NSP3 funds will be reprogrammed from other NSP3 activities.	
<b>Projected Start Date</b>	Execution of the NSP Agreement by HUD	
<b>Projected End Date</b>	Three years from the date of execution of the NSP3 Agreement by HUD	
<b>Responsible Organization</b>	<b>Name</b>	Riverside County Economic Development Agency
	<b>Location</b>	3403 Tenth St., Suite 500, Riverside, CA 92501
	<b>Administrator Contact Info</b>	Emilio Ramirez, Assistant Director 951-955-8916 emilioramirez@rivcoeda.org

Activity Number 6		
<b>Activity Name</b>	Administration	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
	<input type="checkbox"/>	Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	a. 24 CFR 570.205 b. 24 CFR 570.206	
<b>National Objective</b>	Not applicable to NSP Administrative activities	
<b>Activity Description</b>	This activity is grant administration which includes, but is not limited to, the following activities: general management, oversight, coordination, public information, reporting, evaluation, and indirect costs.	
<b>Location Description</b>	Not applicable to NSP Administrative activities	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$1,427,240
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$1,427,240

<b>Performance Measures</b>	Not applicable to NSP Administrative activities	
<b>Projected Start Date</b>	Execution of the NSP Agreement by HUD	
<b>Projected End Date</b>	Three years from the date of execution of the NSP3 Agreement by HUD	
<b>Responsible Organization</b>	<b>Name</b>	Riverside County Economic Development Agency
	<b>Location</b>	3403 Tenth St., Suite 500, Riverside, CA 92501
	<b>Administrator Contact Info</b>	Emilio Ramirez, Assistant Director 951-955-8916 emilioramirez@rivcoeda.org

## 8. Certifications

### Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan, is authorized under state and local law and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan that has been approved by HUD.

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

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

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

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

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

\_\_\_\_\_  
Signature/Authorized Official

Bob Buster, Chairman

\_\_\_\_\_  
Date

\_\_\_\_\_  
Chairman, Board of Supervisors

Title

DRAFT

# APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b>	Applicant Identifier	
<input type="checkbox"/> Construction	Pre-application	<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier	
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier	
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Non-Construction			
<b>5. APPLICANT INFORMATION</b>				
Legal Name:		<b>Organizational Unit:</b>		
		Department:		
Organizational DUNS:		Division:		
<b>Address:</b>		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>		
Street:		Prefix:	First Name:	
City:		Middle Name		
County:		Last Name		
State:	Zip Code	Suffix:		
Country:		Email:		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> □□-□□□□□□□□		Phone Number (give area code)		Fax Number (give area code)
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) <input type="checkbox"/> <input type="checkbox"/> Other (specify)		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types)  Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b>  TITLE (Name of Program): □□-□□□□		<b>9. NAME OF FEDERAL AGENCY:</b>		
<b>12. AREAS AFFECTED BY PROJECT</b> (Cities, Counties, States, etc.):		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b>		
<b>13. PROPOSED PROJECT</b>		<b>14. CONGRESSIONAL DISTRICTS OF:</b>		
Start Date:	Ending Date:	a. Applicant		b. Project
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$ . <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$ . <sup>00</sup>	DATE:		
c. State	\$ . <sup>00</sup>	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$ . <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$ . <sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>		
f. Program Income	\$ . <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input type="checkbox"/> No		
g. TOTAL	\$ . <sup>00</sup>			
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
<b>a. Authorized Representative</b>				
Prefix	First Name		Middle Name	
Last Name		Suffix		
b. Title		c. Telephone Number (give area code)		
d. Signature of Authorized Representative		e. Date Signed		

## Appendix A

### NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

#### 1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input checked="" type="checkbox"/>

Verification found on page 1

#### 2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at <a href="http://www.huduser.org/NSP/NSP3.html">http://www.huduser.org/NSP/NSP3.html</a> ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<b>ONLY Applicable for States:</b> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

Verification found on pages 1-3, and Appendix C

### 3. Definitions and Descriptions

	Yes
<b>Are the following definitions and topics included in your substantial amendment?:</b>	
• Blighted structure in context of state or local law,	<input checked="" type="checkbox"/>
• Affordable rents,	<input checked="" type="checkbox"/>
• Ensuring long term affordability for all NSP funded housing projects,	<input checked="" type="checkbox"/>
• Applicable housing rehabilitation standards for NSP funded projects	<input checked="" type="checkbox"/>

Verification found on pages 3-6

### 4. Low-Income Targeting

	Yes
<b>Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?</b>	<input checked="" type="checkbox"/>
<b>Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?</b>	<input checked="" type="checkbox"/>

Verification found on pages 6-7

### 5. Acquisition & Relocation

	Yes
<b>For all acquisitions that will result in displacement did you specify:</b>	
• The planned activity,	<input checked="" type="checkbox"/>
• The number of units that will result in displacement,	<input checked="" type="checkbox"/>
• The manner in which the grantee will comply with URA for those residents?	<input checked="" type="checkbox"/>

Verification found on page 7

### 6. Public Comment

	Yes
<b>Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?</b>	<input checked="" type="checkbox"/>
<b>Did you include the public comments you received on the NSP3 substantial amendment in your plan?</b>	<input checked="" type="checkbox"/>

Verification found on pages 7-8



## 7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input checked="" type="checkbox"/>
• Duration or term of assistance?	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

Verification found on pages 8-21

## 8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input checked="" type="checkbox"/>

Verification found on page 22

## 9. Additional Documentation

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

Verification found on Appendix A

DRAFT

## **Appendix B**

### **NSP3 Target Areas**

DRAFT

NSP 3Target Area	Supervisory District	Need Score	Impact Score
Lake Elsinore/Meniffee	1 <sup>st</sup> and 3 <sup>rd</sup>	18.32	101
Rubidoux	2 <sup>nd</sup>	20	50
Temecula	3 <sup>rd</sup>	16.99	25
Mecca	4 <sup>th</sup>	20	2
Thermal	4 <sup>th</sup>	18.56	2
Desert Hot Springs	5 <sup>th</sup>	20	11
Total HUD Scores		18.85	191

### NSP3 Planning Data

Grantee ID: 0606500C Grantee State: CA Grantee Name:  
RIVERSIDE COUNTY Grantee Address: 3403 Tenth St., Suite  
500 Riverside CA 92570 Grantee Email: jugarcia@rivcoeda.org

Neighborhood Name: Menifee/Lake Elsinore NSP3 Target Area  
Date:2011-01-11 00:00:00

NSP3 Score The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18.32 State  
Minimum Threshold NSP3 Score: 17 Total  
Housing Units in Neighborhood: 6223

Area Benefit Eligibility Percent Persons Less  
than 120% AMI: 63.56 Percent Persons Less  
than 80% AMI: 38.38

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 8936 Residential  
Addresses Vacant 90 or more days (USPS, March 2010): 276 Residential  
Addresses NoStat (USPS, March 2010): 366

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 6008 Percent  
of Housing Units with a high cost mortgage between 2004 and 2007: 21.09 Percent  
of Housing Units 90 or more days delinquent or in foreclosure: 16.79 Number of  
Foreclosure Starts in past year: 499 Number of Housing Units Real Estate Owned  
July 2009 to June 2010: 281

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 101

Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -44.3 Place (if place over 20,000) or county unemployment rate June 2005: 4.9 Place (if place over 20,000) or county unemployment rate June 2010: 14 Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points -117.193909 33.709204 -117.161980 33.682782  
-117.220516 33.638490 -117.263603 33.661496

Blocks Comprising Target Neighborhood

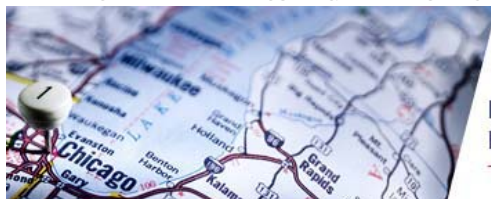


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 TUESDAY, JANUARY 18, 2011

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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

 Enter an Address, city or state

 Select a State

 Select a County

Map Options : [Clear](#) | [Reset](#)

Click Mode: [Zoom](#) | [Info](#)

NSP3 Legend (%): [Tract Outline](#)

[Click here for an Overview](#)

### NSP3 Options

13 Current Zoom Level

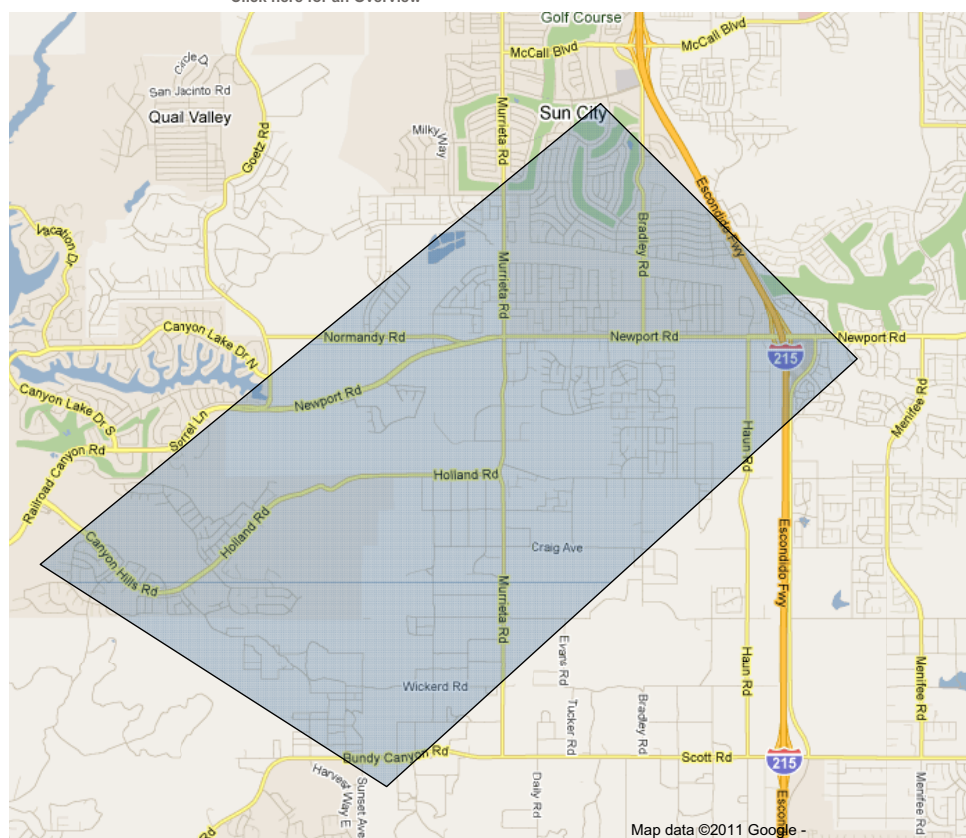
☐ Show Tracts Outline (Zoom 11+)







The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



### NSP3 Planning Data

Grantee ID: 0606500C Grantee State: CA Grantee Name:  
RIVERSIDE COUNTY Grantee Address: 3403 Tenth St., Suite  
500 Riverside CA 92570 Grantee Email: jugarcia@rivcoeda.org

Neighborhood Name: Rubidoux NSP3 Target Area  
Date:2011-01-11 00:00:00

NSP3 Score The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20 State  
Minimum Threshold NSP3 Score: 17 Total  
Housing Units in Neighborhood: 4029

Area Benefit Eligibility Percent Persons Less  
than 120% AMI: 81.63 Percent Persons Less  
than 80% AMI: 67

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 4255 Residential  
Addresses Vacant 90 or more days (USPS, March 2010): 150 Residential  
Addresses NoStat (USPS, March 2010): 302

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 2288 Percent  
of Housing Units with a high cost mortgage between 2004 and 2007: 35.28 Percent  
of Housing Units 90 or more days delinquent or in foreclosure: 23.21 Number of  
Foreclosure Starts in past year: 248 Number of Housing Units Real Estate Owned  
July 2009 to June 2010: 140

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 50

Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -44.3 Place (if place over 20,000) or county unemployment rate June 2005: 4.9 Place (if place over 20,000) or county unemployment rate June 2010: 14 Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points -117.419043 34.009768 -117.391748 33.995750  
-117.404881 33.981375 -117.425480 33.991480

Blocks Comprising Target Neighborhood 060650401002003, 060650401002009,  
060650402011007, 060650402011009, 060650402011011, 060650402011013, 060650402011022,  
060650402011021, 060650402011020, 060650402011019, 060650402011018, 060650402011017,  
060650402011023, 060650402011012, 060650402011010, 060650402011008, 060650402031000,  
060650402031004, 060650402031006, 060650402031008, 060650402031009, 060650402031007,  
060650402031005, 060650402031003, 060650402031001, 060650402031002, 060650402032000,  
060650402032006, 060650402032009, 060650402032008, 060650402032007, 060650402032005,  
060650402032001, 060650402032002, 060650402032003, 060650402032004, 060650402041006,  
060650402041008, 060650402041010, 060650402041011, 060650402041009, 060650402041007,  
060650402041005, 060650402042000, 060650402042004, 060650402042006, 060650402042008,  
060650402042014, 060650402042013, 060650402042012, 060650402042011, 060650402042010,  
060650402042009, 060650402042007, 060650402042005, 060650402042003, 060650402042001,  
060650402042002, 060650403013000, 060650403013004, 060650403013006, 060650403013007,  
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060650403014003, 060650403014001, 060650403014002,

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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

 Enter an Address, city or state

 Select a State

 Select a County

Map Options : [Clear](#) | [Reset](#)

Click Mode: [Zoom](#) | [Info](#)

NSP3 Legend (%): [Tract Outline](#)

[Click here for an Overview](#)

### NSP3 Options

14 Current Zoom Level

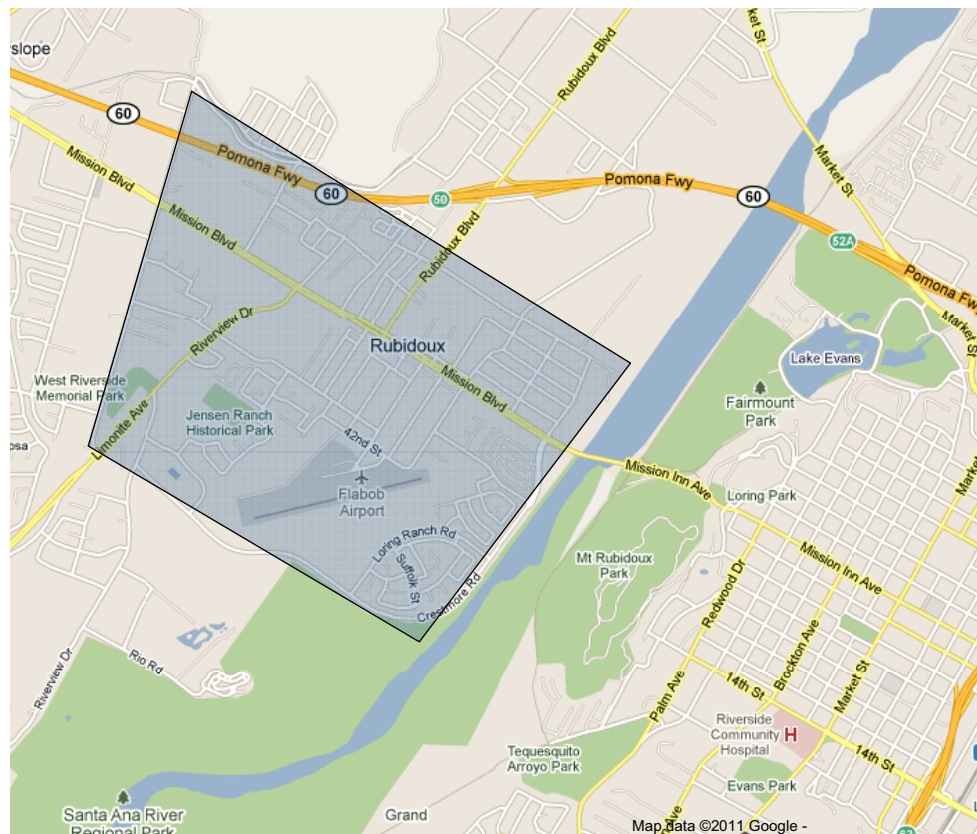
☐ Show Tracts Outline (Zoom 11+)







The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



### NSP3 Planning Data

Grantee ID: 0606500C Grantee State: CA Grantee Name:  
RIVERSIDE COUNTY Grantee Address: 3403 Tenth St., Suite  
500 Riverside CA 92570 Grantee Email: jugarcia@rivcoeda.org

Neighborhood Name: Temecula NSP3 Target Area  
Date:2011-01-11 00:00:00

NSP3 Score The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 16.99 State  
Minimum Threshold NSP3 Score: 17 Total  
Housing Units in Neighborhood: 1450

Area Benefit Eligibility Percent Persons Less  
than 120% AMI: 33.22 Percent Persons Less  
than 80% AMI: 15.37

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 2394 Residential  
Addresses Vacant 90 or more days (USPS, March 2010): 61 Residential  
Addresses NoStat (USPS, March 2010): 65



### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 1790 Percent  
of Housing Units with a high cost mortgage between 2004 and 2007: 17.77 Percent  
of Housing Units 90 or more days delinquent or in foreclosure: 14.38 Number of  
Foreclosure Starts in past year: 125 Number of Housing Units Real Estate Owned  
July 2009 to June 2010: 71

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 25

Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -44.3 Place (if place over 20,000) or county unemployment rate June 2005: 4.03 Place (if place over 20,000) or county unemployment rate June 2010: 11.74 Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points -117.102842 33.484288 -117.090740 33.463597  
-117.101555 33.458871 -117.115631 33.480136

Blocks Comprising Target Neighborhood 060650432141085, 060650432141098,  
060650432141097, 060650432141096, 060650432141095, 060650432141094,  
060650432141093, 060650432141092, 060650432141091, 060650432141090,  
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060650432141083, 060650432141080, 060650432141193,



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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program Grants address the needs of distressed communities.

Enter an Address, city or state

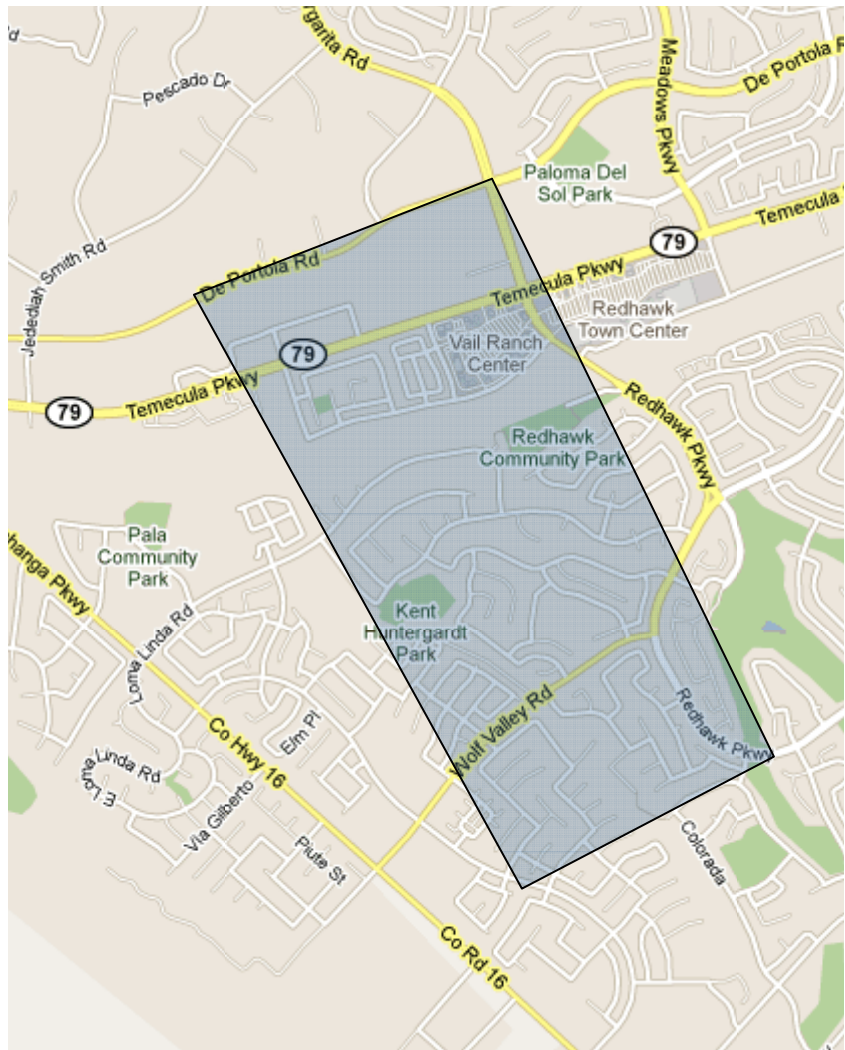
[Go](#)[Select a State](#)Map Options : [Clear](#) | [Reset](#)Click Mode: [Zoom](#) | [Info](#)NSP3 Legend (%): [Tract Outline](#)[Click here for an Overview](#)

### NSP3 Options

14 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)[DRAW](#)[FINISH](#)[VIEW DATA](#)[VIEW PROJECTS](#)[METHODOLOGY](#)[INSTRUCTIONS](#)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



### NSP3 Planning Data

Grantee ID: 0606500C Grantee State: CA Grantee Name:  
RIVERSIDE COUNTY Grantee Address: 3403 Tenth St., Suite  
500 Riverside CA 92570 Grantee Email: jugarcia@rivcoeda.org

Neighborhood Name: Mecca NSP3 Target Area  
Date:2011-01-11 00:00:00

NSP3 Score The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20 State  
Minimum Threshold NSP3 Score: 17 Total  
Housing Units in Neighborhood: 413

Area Benefit Eligibility Percent Persons Less  
than 120% AMI: 89.71 Percent Persons Less  
than 80% AMI: 82.8

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 312 Residential  
Addresses Vacant 90 or more days (USPS, March 2010): 2 Residential  
Addresses NoStat (USPS, March 2010): 6

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 71 Percent of  
Housing Units with a high cost mortgage between 2004 and 2007: 41.9 Percent of  
Housing Units 90 or more days delinquent or in foreclosure: 24 Number of  
Foreclosure Starts in past year: 8 Number of Housing Units Real Estate Owned  
July 2009 to June 2010: 5

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -44.3 Place (if place over 20,000) or county unemployment rate June 2005: 4.9 Place (if place over 20,000) or county unemployment rate June 2010: 14 Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points -116.064205 33.554771 -116.079311 33.554771  
-116.079054 33.572365 -116.064119 33.572580

Blocks Comprising Target Neighborhood 060650456041067, 060650456041066,  
060650456041065, 060650456041064, 060650456041063, 060650456041056,  
060650456042086, 060650456042096, 060650456042106, 060650456042105,  
060650456042104, 060650456042103, 060650456042102, 060650456042101,  
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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

 Enter an Address, city or state

 Select a State

 Select a County

Map Options : [Clear](#) | [Reset](#)

Click Mode: [Zoom](#) | [Info](#)

NSP3 Legend (%): — Tract Outline

[Click here for an Overview](#)

### NSP3 Options

14 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)







The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Map data ©2011 Google -

### NSP3 Planning Data

Grantee ID: 0606500C Grantee State: CA Grantee Name:  
RIVERSIDE COUNTY Grantee Address: 3403 Tenth St., Suite  
500 Riverside CA 92570 Grantee Email: jugarcia@rivcoeda.org

Neighborhood Name: Thermal NSP3 Target Area  
Date:2011-01-11 00:00:00

NSP3 Score The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18.56 State  
Minimum Threshold NSP3 Score: 17 Total  
Housing Units in Neighborhood: 477

Area Benefit Eligibility Percent Persons Less  
than 120% AMI: 90.65 Percent Persons Less  
than 80% AMI: 75.24

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

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In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 482 Residential  
Addresses Vacant 90 or more days (USPS, March 2010): 9 Residential  
Addresses NoStat (USPS, March 2010): 18



### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 138 Percent of  
Housing Units with a high cost mortgage between 2004 and 2007: 28.89 Percent of  
Housing Units 90 or more days delinquent or in foreclosure: 19.6 Number of  
Foreclosure Starts in past year: 12 Number of Housing Units Real Estate Owned  
July 2009 to June 2010: 6

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -44.3 Place (if place over 20,000) or county unemployment rate June 2005: 4.9 Place (if place over 20,000) or county unemployment rate June 2010: 14 Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points -116.091499 33.569290 -116.146603 33.569290  
-116.147118 33.627627 -116.092701 33.628485

Blocks Comprising Target Neighborhood 060650456031086, 060650456031085,  
060650456031084, 060650456031083, 060650456031082, 060650456031067, 060650456031066,  
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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

 Enter an Address, city or state

 Select a State

 Select a County

Map Options : [Clear](#) | [Reset](#)

Click Mode: [Zoom](#) | [Info](#)

NSP3 Legend (%): [Tract Outline](#)

[Click here for an Overview](#)

### NSP3 Options

13 Current Zoom Level

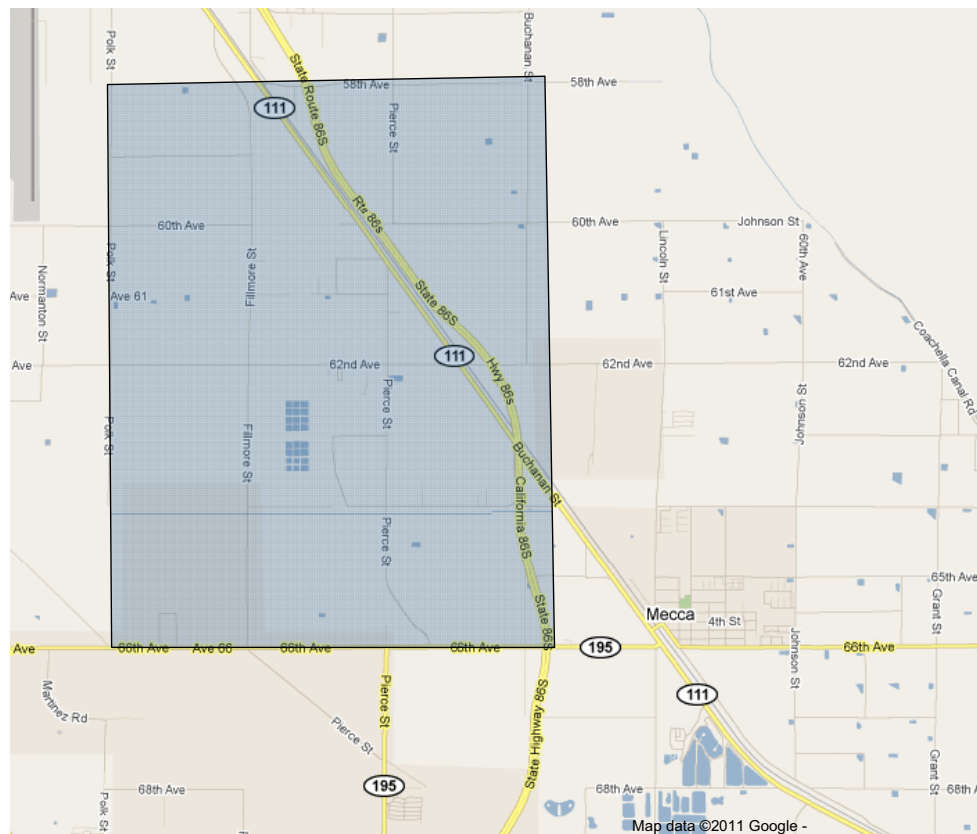
☐ Show Tracts Outline (Zoom 11+)







The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



### NSP3 Planning Data

Grantee ID: 0606500C Grantee State: CA Grantee Name:  
RIVERSIDE COUNTY Grantee Address: 3403 Tenth St., Suite  
500 Riverside CA 92570 Grantee Email: jugarcia@rivcoeda.org

Neighborhood Name: DHS NSP3 Target Area  
Date:2011-01-11 00:00:00

NSP3 Score The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20 State  
Minimum Threshold NSP3 Score: 17 Total  
Housing Units in Neighborhood: 836

Area Benefit Eligibility Percent Persons  
Less than 120% AMI: 88.6 Percent Persons  
Less than 80% AMI: 73.4

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 940 Residential  
Addresses Vacant 90 or more days (USPS, March 2010): 31 Residential  
Addresses NoStat (USPS, March 2010): 21

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 509 Percent  
of Housing Units with a high cost mortgage between 2004 and 2007: 36.4 Percent  
of Housing Units 90 or more days delinquent or in foreclosure: 22.5 Number of  
Foreclosure Starts in past year: 55 Number of Housing Units Real Estate Owned  
July 2009 to June 2010: 31

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 11

Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -44.3 Place (if place over 20,000) or county unemployment rate June 2005: 4.9 Place (if place over 20,000) or county unemployment rate June 2010: 14 Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

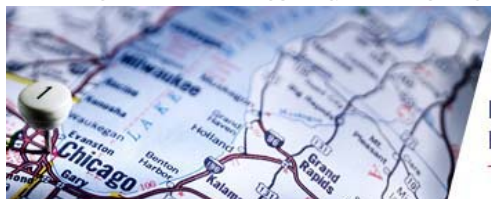
1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points -116.501598 33.957778 -116.492586 33.957920  
-116.492586 33.950551 -116.501427 33.950516

Blocks Comprising Target Neighborhood 060650445101047, 060650445101046,  
060650445101045, 060650445101044, 060650445101043, 060650445101042, 060650445101041,  
060650445101040, 060650445101039, 060650445101030, 060650445101029, 060650445101028,  
060650445101027, 060650445101026, 060650445101025,

 TUESDAY, JANUARY 18, 2011

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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

 Enter an Address, city or state
 Select a State

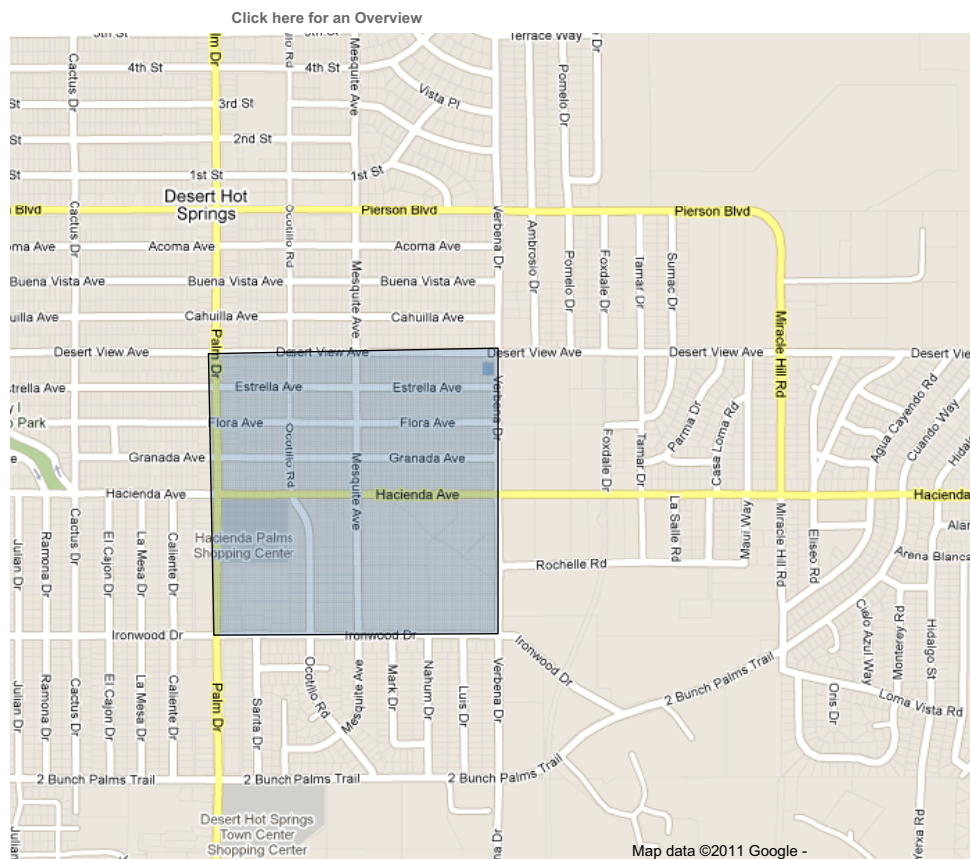
 Select a County
Map Options : [Clear](#) | [Reset](#)Click Mode: [Zoom](#) | [Info](#)NSP3 Legend (%): [Tract Outline](#)

### NSP3 Options

15 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



## **Appendix C**

### Summary of Public Comments Received

DRAFT



**Account Information**Phone #: (951) 955-3500  
Name: EDA / RDA - HOUSING (TOM  
FAN)  
Address: 3403 10TH STREET, SUITE 500  
RIVERSIDE CA 92501  
Acct #: 284373  
Client:  
Placed by: Juan Garcia  
Fax #: (951) 955-3131**Ad Copy:****PUBLIC NOTICE**

The Riverside County Economic Development Agency hereby notifies concerned members of the public, pursuant to 24 Code of Federal Regulation (CFR) 91.105 and 24 CFR 91.505, of its intent to amend the following: The 2010-2011 One-Year Action Plan of the 2009-2014 Consolidated Plan by adding the following new activity:

**Neighborhood Stabilization Program 3  
Funding Amount: \$14,272,400**

The Neighborhood Stabilization Program (NSP3) is a special allocation of Community Development Block Grant (CDBG) funds provided through the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

The basic intent of the NSP3 is to mitigate the impacts of increasing foreclosures and falling home prices by: purchasing foreclosed or abandoned homes and other residential properties at a discounted value; rehabilitating or redeveloping these properties if necessary; and reselling or reusing the properties.

The draft NSP3 Substantial Amendment can be reviewed online at [www.rivcoeda.org](http://www.rivcoeda.org) or at the Economic Development Agency offices, at 3403 Tenth Street, Suite 500, Riverside, CA, 92501, or 44-199 Monroe Street, Indio, CA 92201, starting January 27, 2011. Comments concerning the proposed actions must be submitted no later than 5:00 pm on Tuesday, February 14, 2011. To make comments or obtain additional information regarding this Action Plan Amendment, please contact the following:

Riverside County Economic Development Agency  
3403 Tenth Street, Suite 500, Riverside, CA, 92501  
Attention: Emilio Ramirez, Assistant Director/Housing  
Phone: (951) 955-3422  
Fax: (951) 955-3426  
Email: [emilioramirez@rivcoeda.org](mailto:emilioramirez@rivcoeda.org)

1/27

**Ad Information**Classification: Legals  
Publications: Press-EnterpriseStart date: **01-27-11**  
Stop date: **01-27-11**  
Insertions: 1Rate code: LE-County  
Ad type: Ad Liner  
Taken by: Tinajero, MariaSize: 2x43.580  
Bill size: 88.00x 5.14 agate linesAmount due: **\$114.40**