

Grantee: Washtenaw County, MI

Grant: B-08-UN-26-0005

July 1, 2011 thru September 30, 2011 Performance Report

Grant Number:

B-08-UN-26-0005

Obligation Date:

03/09/2009

Grantee Name:

Washtenaw County, MI

Award Date:

03/09/2009

Grant Amount:

\$3,024,719.00

Contract End Date:

06/30/2013

Grant Status:

Active

Review by HUD:

Submitted - Await for Review

QPR Contact:

Jennifer Hall

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

Due to job losses, more people are moving out of Michigan and Washtenaw County than moving in. The supply of housing exceeds the demand. Incentives including down payment assistance and rehabilitation funds will be offered to home buyers to encourage the purchase of abandoned and foreclosed homes in the target areas. Unfortunately, many abandoned and foreclosed homes will not find buyers and if the cost to bring them up to code far exceeds the value of the homes, they will need to be demolished to prevent a blighting influence on the neighborhood. NSP funds will not be used for the new construction of owner or rental housing until the market reverses and demand begins to exceed supply.

Distribution and and Uses of Funds:

Washtenaw County's Office of Community Development has met with elected officials and employees of the three jurisdictions impacted: Superior Township, the City of Ypsilanti and the Charter Township of Ypsilanti. These jurisdictions have identified current properties that are foreclosed, blighted, vacant or abandoned in the high priority areas. Community Development will work with building officials, assessors, planners, attorneys, and financial staff in the jurisdictions as well as the County Treasurer's office to research the eligibility of properties under the NSP program. NSP funds will be used to demolish both private and publicly owned properties that are blighted. Community Development will work with the impacted jurisdictions and neighborhood associations to prioritize projects and plan for future redevelopment. The County Treasurer has spearheaded the formation of a Land Bank to acquire, demolish and redevelop some of these properties. It will take 4-6 months for the Land Bank to become operational. In addition, Community Development is working with the Washtenaw Housing Education Partners (WHEP) which consists of seven non-profits that provide counseling and financial education for households who wish to become homebuyers as well as homeowners who are facing potential mortgage or tax foreclosure. WHEP has an existing program to ensure that potential homebuyers are ready and able to purchase a home. WHEP educates homebuyers on predatory lending practices and the home purchase process; provides credit repair counseling and financial literacy classes; and helps homebuyer's access down payment and rehabilitation funds from multiple sources. WHEP will provide HUD-certified counseling and home maintenance classes as a requirement before a home buyer can use NSP funds to purchase a home. Community Development will market this program along with other CD programs. A Request for Proposal will be issued to non-profit housing providers to implement three homeownership programs: Down Payment Assistance (DPA), Homebuyer Purchase and Rehab (HPR), and Acquisition Rehabilitation and Resale (ARR). The homeowner program will emphasize qualified homebuyers as the first step and letting the homebuyer select the home to purchase using DPA alone or with rehabilitation through the HPR program. The ARR program will only be used for HUD \$1 homes, which must be purchased by Washtenaw County, and Habitat homes, which have a qualified buyer. The NSP funds will not be used to purchase and rehabilitate single family homes on speculation. Finally, Community Development will work with non-profit housing providers to acquire and redevelop abandoned or foreclosed multi-family rental housing in the targeted census block groups. NSP funds will not be used to support conversion of single family owner housing to rental housing in traditional single family neighborhoods, unless no other option exists. A Request for Proposal will be issued to provide funding to high performing non-profit housing providers to acquire and rehabilitate rental properties that are large enough to be self-sustaining. Eligible rental projects include permanent supportive housing for special needs populations as well as rental units occupied by households up to 50% of Area Median Income. A market study will be required to support the redevelopment of rental properties. Partial demolitions may be requested to eliminate blighted rental properties that are too costly to rehabilitate, given a lack of market demand.

Definitions and Descriptions:

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

For the NSP program, we will use the definition of "blighted" property approved in the State of Michigan House Bill 6638 of 2008, with 3 additions at the bottom. A blighted property must meet one of the following conditions:

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

ordinance.

- The property is an attractive nuisance because of physical condition or use.
 - The property is a fire hazard or is otherwise dangerous to the safety of persons or property.
 - The property has had the utilities, plumbing, heating, or sewerage disconnected, destroyed, removed, or rendered ineffective for at least one year so that the property is unfit for its intended use.
 - The property is tax reverted property owned by a qualified local governmental unit, by a county, or by the state. (The property would retain its "blighted" status, after a sale, lease, or transfer of tax reverted property by a local governmental unit, county, or the state.)
 - The property is owned or under the control of a Land Bank Fast Track Authority, whether located within a qualified local governmental unit as that term is defined in the Brownfield Redevelopment Financing Act. (The property would retain its "blighted" status, after a sale, lease, or transfer of the property by the Land Bank Fast Track Authority for purposes of the statute.)
 - The property is improved real property that has remained vacant for five consecutive years and that is not maintained in accordance with applicable local housing or property maintenance codes or ordinances.
 - The property has code violations posing a severe and immediate health or safety threat and has not been substantially rehabilitated within one year after the receipt of notice to rehabilitate from the appropriate code enforcement agency or final determination of any appeal, whichever is later.
 - The existence of any structure or part of such structure which, because of fire, wind or other natural disaster or physical deterioration, is no longer habitable as a dwelling, nor useful for any other purpose for which it may have been intended or lawfully used.
 - The existence of any vacant dwelling, garage or other accessory building, unless the same is securely locked, with windows intact or neatly boarded up, and otherwise protected to prevent entrance thereto by unauthorized persons.
 - The existence of any partially completed structure, unless such structure is in the course of construction in accordance with a valid and subsisting building permit issued by the township and unless such construction is completed within the time specified by existing ordinances.
- (2) Definition of "affordable rents"

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

HOMEOWNERSHIP PROGRAMS

- a) A 20-year 0% interest, deferred lien shall be placed on the property in the amount that the homeowner borrowed ("Subsidy Amount"). If the OWNER sells or transfers Property or an interest therein or discontinues use of Property as a primary residence on or before the 20 year term, the Subsidy Amount shall be repaid according to the following:
- i) County Appreciation Percentage. The County Appreciation Percentage shall be determined by taking the Subsidy Amount and dividing it by the After Rehab Value. The County Appreciation Percentage shall then be multiplied times the total amount of Appreciation; and
 - ii) Appreciation. Appreciation of Property shall be the difference between the Owner's original After Rehab Value and the appraised value at the time Owner sells, transfers, or discontinues using Property as a primary residence. Owner expenses such as after acquired liens, equity liens, or other encumbrances shall not be considered in computing appreciation; and
 - iii) County Repayment Amount. The County Appreciation Percentage shall be multiplied times the Appreciation to determine the amount that must be repaid to County ("County Repayment Amount"). In the event that the County Repayment Amount is equal to or greater than the lien, then that amount shall be repaid to the County. In the event that the County Repayment Amount is less than the lien, then the Owner shall be responsible for the balance of the Subsidy Amount at the time of closing. In the event that the total amount available to the Owner at the time of closing after paying the first mortgage, closing costs, realtor commissions, and recovering the initial owner cash investment is less than the Subsidy Amount, then that amount shall be paid to County and Owner shall be relieved of any further obligation under the terms of this Lien Agreement.
 - iv) Forgiveness of Subsidy Amount. In the event Owner retains and resides in the Property continuously for a period of twenty (20) years, all obligations to repay the Subsidy Amount shall be forgiven and this Lien shall be discharged.

Recapture Formula:

Initial Appraised After Rehab Value (IARV)		\$90,000	
Initial Purchase Price (IPP)	nbsp;	&amam;nbsp;	\$75,000
NSP investment (\$15K DPA & \$20K Rehab)		\$35,000	
NSP investment as percent of IARV		39%	

Sold 10 years later with increase in value

Appraised Value (AV)		\$150,000	
Increase in Appraised Value (IARV - IAV)			\$60,000
39% of Increase in Value		\$23,400	

\$35,000 is greater than \$23,400, so the homeowner repays \$35,000

Sold 10 years later with decrease in value

Appraised Value/Sales Price		\$85,000	
Owner Private Mortgage Lien repayment		-\$60,000	
Owner initial cash investment			-\$1,000
Closing Costs adeator		-\$6,000	
Balance		\$19,000	

\$19,000 is repaid instead of \$35,000

RENTAL PROGRAMS

A 30-year lien will be placed on all NSP funded rental housing projects. The lien will be equal to the amount of assistance provided to the buyer (acquisition and rehabilitation). At the time of sale or transfer of the property or discontinuation as a rental property, the lien must be repaid in full or based on a formula, whichever is greater. The formula is based on a shared increase in the appraised value at the time of sale or transfer. At the time of initial purchase, the percent of NSP funds as a percent of the appraised value will be calculated. At the time of sale or transfer, the same percent of increase in the appraised value between the initial purchase and the new appraised value will be repaid to Washtenaw County. The greater of this formula and the actual lien amount will be repaid out of net sales proceeds (after paying all liens, closing costs, realtor fees and deducting the initial owner cash investment).

If the property remains a rental property for 30 years, then the lien will be forgiven. NSP funds can be applied to the entire project cost or designated to specific units. All units funded with NSP funds will be occupied by households at 50% AMI or less at the time of initial occupancy.

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

All rehabilitation activities assisted under the NSP program shall address health and safety violations, correct substandard conditions and make essential improvements. Such improvement shall include but are not limited to: performing energy related repairs or improvements including the installation of Energy Star appliances and energy efficient windows, providing for handicapped accessibility under reasonable accommodation and reasonable modification standards, the abatement of lead-based paint hazards and the repair or replacement of major housing systems in danger of failure. All rehabilitation must meet applicable local standards, codes and ordinances. Lead Based Paint standards apply to housing built prior to 1978. For the NSP program, all repairs will need to meet the 2006 Michigan Residential Rehabilitation Code and all units will, at minimum, adhere to the standards outlined in the 2006 International Property Maintenance Code.

Low Income Targeting:

Twenty-five percent of \$3,024,719 is \$756,180. The estimated amount of NSP funds to be used for households whose incomes do not exceed 50% of the area median income is \$700,000 for rental housing and \$300,000 for homeowner housing. Home buyers whose income is less than 50% of AMI will not be eligible for NSP funds unless they are purchasing a Habitat home. Habitat provides 0% financing which enables home buyers with incomes below 50% AMI to purchase a home, who would otherwise not qualify for a private mortgage.

Acquisition and Relocation:

Properties that will be demolished due to blight are unlikely to be habitable. If the home is occupied, then it is likely to be occupied by a household under 80% AMI. The number of homes with habitants that will be demolished is expected to be less than 10. Those residents will be relocated to safe and decent housing. No units occupied by households under 80% AMI will be converted to another use.

Acquisition and Relocation activities will begin in March 2009 and will end in December 2011.

Activity: Purchase and Rehabilitation

- No units will be demolished or converted under this activity

Activity: Land Bank

- No units will be demolished or converted under this activity

Activity: Demolition

- 10 rental units that are occupied by households under 80% AMI may be demolished. The residents will be relocated to safe and decent housing.

Public Comment:

T. Kersey, Dr. F. Moorman, P. Henderson, L. Johnson, T. Chambell, J. Collins, Min. C. Baker, A. Thebaud, from Community Collaborative Outreach Gift

Suggested uses for Ypsilanti City included:

1. Beautify exteriors and landscapes of distressed homes
2. Foreclosure counseling for pre-foreclosed residents
3. Conduct neighborhood surveys to identify residents who may go into foreclosure
4. Bulk purchase of foreclosed homes
5. Rehab and release those homes
6. Clean up distressed properties in target areas
7. Issue an RFP, with local preference to:
 - a. rehab homes, energy retrofits, volume discount purchase on supplies
 - b. credit repair and budget counseling
 - c. pre, post and foreclosure counseling
 - d. lease or sell homes to qualified residents
 - e. HUD approved home counseling to first time home buyers
 - f. Assist with job finding for the unemployed

RESPONSE: Many of these suggestions are supported in this NSP application. Unfortunately, foreclosure prevention activities are not an eligible use under the NSP program. Beautification and clean up of distressed properties is not an eligible use as a stand-alone activity, however, properties that are acquired with NSP funds will be brought up to code and maintained by the new owner. Assistance finding jobs is not an eligible use as a stand-alone activity, however, the use of NSP funds on rehabilitation, maintenance and demolition activities will create jobs for local people. A leasing program is being explored as a new program.

C. McClary, Washtenaw County Treasurer

1. Additional disposition strategies for Land Bank properties could include a public park for vegetable garden and urban farming

RESPONSE: Added to Land Bank options

Anonymous Ypsilanti Township resident

1. Would like to see more owner occupied homes in the Sugarbrook neighborhood
2. More widespread advertising to help people to purchase homes
3. Provide credit repair and help increase income to enable people to purchase homes.

RESPONSE: Sugarbrook neighborhood is a target neighborhood to increase homeownership using both NSP funds and other funds administered by the Office of Community Development. This program will be widely advertised with other homeowner programs such as rehabilitation, acquisition, and foreclosure prevention. Credit repair and helping people strategize on how to increase their income is included in the WHEP training funded with NSP and other funds.

J. Walker, Ypsilanti Township Resident

1. Use funds to hire professionals and nonprofits to help homeowners with workout negotiations with lenders.
2. Provide as much outreach and direct assistance as possible.
3. Create jobs and ownership affordability through energy rehabs.

RESPONSE: Unfortunately, these funds specifically prohibit helping homeowners stay in their homes who are having difficulties paying mortgages and taxes. The funds can only be used on properties that are vacant, abandoned or foreclosed on. The Office of Community Development agrees that this is a critical service and therefore the City of Ann Arbor and Washtenaw County are funding about \$250,000 annually to a foreclosure prevention collaborative with other funds for this purpose. The collaborative includes the Washtenaw County Treasurer, the Housing Bureau for Seniors, MSU Extension and Legal Services of Southcentral Michigan. If you know anyone who needs these services, please have them contact 222-6746.

P. Taylor, City of Ypsilanti Resident

1. Use the funds for as wide a range of options as possible
2. Concerned about excessive spending on administration, reorganization, technical expenditures, counseling and hotlines which dilutes REAL assistance to those who need help.
3. Assist homeowners stay in their homes
4. Rehab vacant, abandoned or foreclosed homes
5. Directly assist homeowners with mortgage workouts and refinancing
6. Offer lease to own opportunities to displaced homeowners

RESPONSE: Many of these suggestions are supported in this NSP application. See responses above regarding foreclosure prevention and lease programs. This plan includes 4 out of the 5 options available. Although it does not include a budget for financing mechanisms, financing mechanisms are actually included under purchase and rehabilitation—for both homeowners and rental properties. Redevelopment of vacant properties is not included because there are too many vacant, habitable buildings on the market to justify creating new buildings at this time. These funds are limited to 10% of the budget being spent on administration.

M. Mizak, Corporation for Supportive Housing

1. Opportunity to create scattered site permanent supportive housing
 - a. Prioritize housing for the homeless with special needs
 - b. Funds for operating deficit reserves and services coordination specifically or as part of increased developer fee
 - c. Target to neediest
2. Assistance offered to
 - a. Create strategies
 - b. Identify developers, property managers and service providers
 - c. Draft RFP’s
 - d. Training and technical assistance

RESPONSE: Permanent supportive housing has been added as an eligible use for rental properties. Requests for operating deficit reserves and service coordination will be considered.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$9,259,980.00
Total CDBG Program Funds Budgeted	N/A	\$3,024,719.00
Program Funds Drawdown	\$198,936.94	\$2,569,020.73
Program Funds Obligated	\$0.00	\$3,024,719.00
Program Funds Expended	\$0.00	\$230,584.02
Match Contributed	\$636,361.90	\$1,391,683.90
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$1,391,683.90
Limit on Public Services	\$453,707.85	\$0.00
Limit on Admin/Planning	\$302,471.90	\$301,161.62
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$756,179.75	\$1,553,569.00

Overall Progress Narrative:

Staff have participated in Davis-Bacon and NSP webinars during this quarter. The demolition projects are nearly all completed. The Ypsilanti Township project costs were lower than anticipated and therefore 2 additional properties will be demolished with NSP funds that were not originally budgeted. The homeownership program is nearly completed. All houses are either sold or under rehabilitation. The first phase of Hamilton Crossing, rental property redevelopment, will be completed in December 2011 and the second phase will be completed by December 2012.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
Admin-1, Administration	\$16,117.17	\$302,471.00	\$301,161.62
WC Rental, WC Rental	\$0.00	\$303,214.00	\$230,769.70
WC-Demolition, WC Demolition	\$91,803.80	\$837,398.00	\$633,119.44
WC-Land Bank, WC Land Bank	\$0.00	\$0.00	\$0.00
WC-Owner, WC Owner	\$91,015.97	\$1,581,636.00	\$1,403,969.97
z CANCEL, z cancel	\$0.00	\$0.00	\$0.00

Activities

Grantee Activity Number: WC- Demolition - Ypsilanti Twp

Activity Title: WC- Demolition - Ypsilanti Twp

Activity Category:

Clearance and Demolition

Activity Status:

Under Way

Project Number:

WC-Demolition

Project Title:

WC Demolition

Projected Start Date:

03/09/2009

Projected End Date:

03/09/2012

Benefit Type:

Area Benefit (Census)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Ypsilanti Township

Overall

Jul 1 thru Sep 30, 2011

To Date

Total Projected Budget from All Sources	N/A	\$324,622.00
Total CDBG Program Funds Budgeted	N/A	\$324,622.00
Program Funds Drawdown	\$41,568.78	\$123,250.55
Program Funds Obligated	\$0.00	\$324,622.00
Program Funds Expended	\$0.00	\$0.00
Ypsilanti Township	\$0.00	\$0.00
Match Contributed	\$0.00	\$16,785.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Demolition and Clearance

Location Description:

Demolition of residential and nonresidential properties in Ypsilanti Twp

Activity Progress Narrative:

The following properties were demolished and Ypsilanti Township submitted all of the documentation to close the properties in October and therefore will be reported on the next quarterly report: 855 Auburndale, 1820 George, 146 N Ford, 1735 S. Congress, 1948 Huron River Dr, 599 Grand, 1565 E. Michigan Ave, 138 S. Harris and 140 S. Harris. Ypsilanti Township has identified 2079 Bradley as the next blighted property to be demolished. The Township has received a court order to demolish the building and will bid it out in November and completion is expected by January 2012.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	5/15
# of buildings (non-residential)	0	0/1
# of Public Facilities	0	0/0
# of Businesses	0	0/1

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

Beneficiaries Performance Measures

	Beneficiaries - Area Benefit Census Method			
	Low	Mod	Total Low/Mod%	
# of Persons	7003	3980	18905	58.10

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: WC-Admin

Activity Title: WC Administration

Activity Category:

Administration

Project Number:

Admin-1

Projected Start Date:

10/01/2008

Benefit Type:

N/A

National Objective:

N/A

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

10/01/2012

Completed Activity Actual End Date:

Responsible Organization:

Washtenaw County

Overall

Jul 1 thru Sep 30, 2011

To Date

Total Projected Budget from All Sources	N/A	\$302,471.00
Total CDBG Program Funds Budgeted	N/A	\$302,471.00
Program Funds Drawdown	\$16,117.17	\$301,161.62
Program Funds Obligated	\$0.00	\$302,471.00
Program Funds Expended	\$0.00	\$72,514.77
Washtenaw County	\$0.00	\$72,514.77
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Administration of NSP program funds

Location Description:

Washtenaw Urban County NSP eligible census tracts

Activity Progress Narrative:

NSP activities have slowed as projects are nearing completion.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: WC-Demolition - Ypsilanti City

Activity Title: WC-Demolition - Ypsilanti City

Activity Category:

Clearance and Demolition

Activity Status:

Under Way

Project Number:

WC-Demolition

Project Title:

WC Demolition

Projected Start Date:

03/09/2009

Projected End Date:

03/09/2012

Benefit Type:

Area Benefit (Census)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Ypsilanti

Overall

Jul 1 thru Sep 30, 2011

To Date

Total Projected Budget from All Sources	N/A	\$512,776.00
Total CDBG Program Funds Budgeted	N/A	\$512,776.00
Program Funds Drawdown	\$50,235.02	\$509,868.89
Program Funds Obligated	\$0.00	\$512,776.00
Program Funds Expended	\$0.00	\$0.00
City of Ypsilanti	\$0.00	\$0.00
Match Contributed	\$600,000.00	\$600,000.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Demolition and clearance

Location Description:

7 abandoned and blighted commercial properties on Water Street and 5 blighted residence in Gateway neighborhood in the City of Ypsilanti.

Activity Progress Narrative:

Ypsilanti City completed demolition of 9 blighted commercial preroperties known as the water street redevelopment area. Once the contractor submits the final paperwork to complete the project, the final payment will be made and the contract will be closed.

The City received 3 EPA clean-up grants totalling \$600,000 in matching funds.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	0/12
# of buildings (non-residential)	0	0/7
# of Public Facilities	0	0/0
# of Businesses	0	0/7
# of Non-business Organizations	0	0/5

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

Beneficiaries Performance Measures

	Beneficiaries - Area Benefit Census Method		
	Low	Mod	Total Low/Mod%
# of Persons	3510	930	5950 74.62

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: WC-Owner-Habitat

Activity Title: WC Owner Habitat

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

WC-Owner

Project Title:

WC Owner

Projected Start Date:

03/30/2009

Projected End Date:

03/30/2012

Benefit Type:

Direct Benefit (Households)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Habitat for Humanity

Overall

Jul 1 thru Sep 30, 2011

To Date

Total Projected Budget from All Sources	N/A	\$1,415,616.00
Total CDBG Program Funds Budgeted	N/A	\$1,250,355.00
Program Funds Drawdown	\$91,015.97	\$1,087,922.97
Program Funds Obligated	\$0.00	\$1,250,355.00
Program Funds Expended	\$0.00	\$158,069.25
Habitat for Humanity	\$0.00	\$158,069.25
Match Contributed	\$36,361.90	\$330,463.90
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Habitat will acquire and rehabilitate foreclosed homes to sell to eligible Habitat homebuyers

Location Description:

Washtenaw Urban County eligible NSP census tracts
1223 Evelyn, Ypsilanti MI 48198
1474 Harris, Ypsilanti MI 48197
1124 Shirley, Ypsilanti MI 48198
1579 Harvest Lane, Superior Township, MI 48198

Activity Progress Narrative:

Habitat purchased 428 Elder, Ypsilanti, MI 48197 on 5/12/2010. Home was redeveloped, received 5Star+ HERS energy rating and passed local code inspection on 9/23/2011. On 9/29/2011, home was sold to eligible NSP homebuyer. In addition, Habitat secured \$12,000 in DPA from MSHDA (Michigan State Housing Development Authority) for the homebuyer.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	13/20
#Energy Star Replacement Windows	1	6/8
#Additional Attic/Roof Insulation	1	9/8
#High efficiency heating plants	1	9/15

#Efficient AC added/replaced	0	0/0
#Replaced thermostats	1	9/15
#Replaced hot water heaters	0	7/5
#Light Fixtures (indoors) replaced	1	7/20
#Light fixtures (outdoors) replaced	1	7/12
#Refrigerators replaced	1	9/8
#Clothes washers replaced	0	5/2
#Dishwashers replaced	1	9/2
#Units with solar panels	0	0/0
#Low flow toilets	1	9/15
#Low flow showerheads	1	9/20
#Units with bus/rail access	1	9/15
#Units exceeding Energy Star	1	9/5
#Sites re-used	1	9/20
#Units deconstructed	0	0/0
#Units ζ other green	1	9/0
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	13/20
# of Singlefamily Units	1	13/20

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	1	0	1	13/20	0/0	13/20	100.00
# Owner Households	1	0	1	13/20	0/0	13/20	100.00

Activity Locations

Address	City	State	Zip
428 Elder	Ypsilanti	NA	48198

Other Funding Sources Budgeted - Detail

Match Sources	Amount
Buyer Contribution	\$68,598.00
Private Donations/In-Kind Habitat	\$96,663.00
Subtotal Match Sources	\$165,261.00
Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	\$165,261.00