



Wayne County
 Robert A. Ficano, County Executive

Neighborhood Stabilization Program (NSP)

PROJECT PROPOSAL APPLICATION

Wayne County NSP will primarily fund third parties to acquire, rehabilitate, resell, or redevelop properties and eliminate blight in order to stabilize neighborhoods, return properties to productive use and stem the decline of housing values. All activities must benefit low- to middle-income persons whose incomes do not exceed 120 percent of area median income. Projects to house individuals or families whose incomes do not exceed 50 percent of the area median income are sought in order for the County to meet the federal 25 percent (\$6,477,288) set-aside requirement.

FY 2008 Income Limits

	<u>1 person</u> <u>household</u>	<u>2 person</u> <u>household</u>	<u>3 person</u> <u>household</u>	<u>4 person</u> <u>household</u>	<u>5 person</u> <u>household</u>	<u>6 person</u> <u>household</u>	<u>7 person</u> <u>household</u>	<u>8 person</u> <u>household</u>
120% of HUD Area Median Income	\$58,700	\$67,100	\$75,500	\$83,900	\$90,600	\$97,300	\$104,000	\$110,700
50% of HUD Area Median Income	\$24,450	\$27,950	\$31,450	\$34,950	\$37,750	\$40,550	\$43,350	\$46,150

Proposals must benefit any of the 34 participating communities in Wayne County's NSP service area referenced at the end. To comply with the statutory requirements, Wayne County seeks responsible proposals benefiting areas of greatest need also referenced at the end but not to the exclusion of the other communities in the County's NSP service area. Please submit a formal letter of request **along** with an executive summary, this application and required attachments.

DEVELOPER INFORMATION

Name of Organization _____ Type of Organization (local government/non-profit/for-profit/other) _____

Name of Contact Person _____ Name of the Authorizing Official _____

Address _____ City _____ State _____ Zip Code _____
 () - () -

Phone Number _____ Fax Number _____ Email Address _____

PROPOSED PROJECT INFORMATION

The Project's Name _____

Site Location (addresses or cross streets – attach a list for multiple address) _____ City _____

50% of Area Median Income Direct Housing Benefit (not required): Will the proposed project include a housing benefit to households at or below 50% of area median income? Yes No

PROJECT COST

Total Project Cost: \$ _____ **NSP Funds Requested:** \$ _____
Percent of the project budget that is personal investment: _____ %
Percent of the project budget that is NSP investment: _____ %

A. PROJECT DESCRIPTION

In a narrative format, please describe your proposed project for NSP funds.

B. BASIS FOR NEED

Please describe how you will stabilize a neighborhood, encourage homeownership, and/or leverage private investment and how your project will benefit the community.

C. NSP ELIGIBLE ACTIVITY AND NATIONAL OBJECTIVE

(1) NSP Eligible Activities

- A. Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- to middle-income homebuyers.
- B. Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, lease-to-purchase, rent, or redevelop such homes and properties.
- C. Acquisition of foreclosed homes by the Wayne County Land Bank Authority.
- D. Demolish blighted structures.
- E. Redevelop demolished or vacant properties.

(2) NSP National Objective: Must be a national objective benefiting low, moderate, or middle (LMM) income persons defined as $\leq 120\%$ of area median income.

Check the national objective that applies LMMC (specific income eligible group)
 LMMH (housing) LMMA (area benefit) LMMJ (jobs)

D. PROPOSED SCHEDULE

Because the federal government has put the NSP on an aggressive time schedule it is important to have an impending start and finish date. Please identify:

Projected Start Date: _____ Projected End Date: _____

E. PROPOSED PROJECT DETAILS

(1) Property Type: Residential Commercial Public
 Other: (identify) _____

(2) For housing related activities, identify the type of housing to be provided:
 Homeownership Lease to Purchase Rental
 Other: (identify) _____

Include a description of how the design of the activity will ensure continued affordability. For example, will the project include energy savings improvements? Will the project include replacement of major household components so that problems won't arise soon after a new homeowner takes ownership?

(3) For acquisition activities (not limited to housing), identify minimum discount rate: _____% (NSP requires an average 15 percent discount from market rate.) NSP requires the market value be established through an appraisal made within 60 days prior to an offer made for the property by a grantee, subrecipient, developer, or individual homebuyer. Identify how you will comply: _____

F. PERFORMANCE MEASURES – (COMPLETE FOR ALL ACTIVITIES)

Units of housing to be made available for the income levels of households that are 50 percent of area median income (AMI) and below, 51-80 percent, and 81-120 percent:

For Housing Activity: (refer to chart)

_____ households with incomes at or below 50% AMI

_____ households with incomes above 80% AMI and at or below 120% AMI

For Area Benefit Activity: (http://www.huduser.org/datasets/nsp_target.html)

_____ persons in the service area with household incomes at or below 120% AMI
(use HUD census data with a service area based on block groups)

For Limited Clientele Activity (activities designed to exclusively benefit people presumed to have household incomes at or below 120% AMI):

_____ targeted persons in the service area with household incomes presumed to be at or below 120% AMI

_____ persons with household incomes at or below 120% AMI

For Creation/Retention of Jobs Activity:

_____ jobs for people with household incomes at or below 120% AMI

G. DEMOLITION OF BLIGHTED STRUCTURES

(1) The number of blighted structures reasonably expected to be demolished as a direct result of NSP-assisted activities. # _____

(2) The project service area is limited to areas identified by HUD as areas where 51% of the household incomes are at or below 120% of the area median income. Please include a list of addresses with the corresponding census tract, block group, and % of LMMI.

(3) Please indicate the intended reuse restrictions for the property/properties after the blighted structure is removed. Check all that apply.

The property will be redeveloped within 12 months to a project that will house beneficiaries with household incomes at or below 120% of AMI.

The property will be redeveloped within 12 months to a project that will create or retain jobs for people with incomes at or below 120% AMI.

The property will be redeveloped as a public benefit with a project service area identified by HUD where 51% of the household incomes are at or below 120% of the area median income or serves a Limited Clientele (such as elderly or persons who are homeless). Please identify the clientele:

The cleared property will remain vacant for an unspecified amount of time.

(4) Have the structures to be demolished been vacant over 90 days? Yes No

(5) Please identify the person's name and credentials who will document that the structures to be demolished will meet the definition of blight.

Name

Credentials

Wayne County Participating Communities include: Allen Park, Belleville, Brownstown Township, Ecorse, Flat Rock, Garden City, Gibraltar, Grosse Ile Township, Grosse Pointe, Grosse Pointe Farms, Grosse Pointe Park, Grosse Pointe Shores, Grosse Pointe Woods, Hamtramck, Harper Woods, Highland Park, Huron Township, Inkster, Melvindale, Northville, Northville Township, Plymouth, Plymouth Township, River Rouge, Riverview, Rockwood, Romulus, Southgate, Sumpter Township, Trenton, Van Buren Township, Wayne, Woodhaven, and Wyandotte.

Wayne County Highest Needs Communities include: Ecorse, Hamtramck, Harper Woods, Highland Park, Inkster, Melvindale, River Rouge, Romulus, Sumpter Township, and Wayne

NSP APPLICATION ATTACHMENTS

1) PROJECT NARRATIVE

- (a) Detailed description of the project including, but not limited to: type of development and units, proposed cost structure, and additional leveraged resources
- (b) Description of how NSP funds will be used in project
- (c) Description of the need and target market for the housing product and how it will benefit the community
- (d) Description of amenities, services and support, which will be provided in the project especially for housing activities to assure success and longevity
- (e) Description of local support (i.e. local government, civic, neighborhood-based organizations)
- (f) Description of a comprehensive redevelopment effort
- (g) Project schedule

2) CAPACITY AND EXPERIENCE OF THE ORGANIZATION

- (a) Organizational profile, qualifications, and resumes of project manager(s)
- (b) Description of the developer's previously federally funded projects, if any
- (c) Attach Articles of Incorporation or Articles of Organization
- (d) Attach a list of owners and board members

3) EVIDENCE OF SITE CONTROL OR COMMITMENT FOR SITE CONTROL

- (a) Copy of Deed or Executed Purchase Agreement
- (b) Copy of Appraisals

4) FUNDING

- (a) A budget indicating the sources of funding and the uses of funding, with assumptions
- (b) Conditional funding commitments or evidence of funding (i.e. letters from funding institutions or evidence of grants)

5) EVIDENCE OF PROJECT ACCEPTABILITY WITH LOCAL ORDINANCES

- (a) Site Plan Review (for new construction projects only)
- (b) Consistency with local zoning requirements

6) ADDRESS POSSIBLE SPECIAL CIRCUMSTANCES that may affect development such as environmental conditions, relocation of existing residents, presences of lead or asbestos, etc.

7) MANAGEMENT PLAN AND OPERATING PRO-FORMA FOR LEASE-TO-PURCHASE OR RENTAL PROJECTS, IF APPLICABLE

8) PICTURES

9) WAYNE COUNTY FORMS: (ATTACHED)

- (a) Fair Employment Practice Form (not required for local governments)
- (b) Certification of Non-Debarment
- (c) Conflict of Interest Certification