

# Action Plan

**Grantee:** State of Kentucky

**Grant:** B-11-DN-21-0001

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<b>Grant Amount:</b>	\$ 5,000,000.00
<b>Status:</b>	Modified - Resubmit When Ready
<b>Estimated PI/RL</b>	\$ 91,000.00
<b>Total Budget:</b>	\$ 5,091,000.00

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## Funding Sources

Funding Source	Funding Type
Lending institutions-interim financing	Financial Institution Money
Louisville Metro Government	Do not select this item.
Homebuyers - cash contribution	Personal Funds
Lenders - 1st mortgage loans	Financial Institution Money
City of Paducah	Other Local Government Funds
The Housing Partnership, Inc.	Do not select this item.
Kentucky Housing Corp-State trust funds	Do not select this item.
Equity - sale of tax credits	Do not select this item.
Kentucky Housing Corp.-HOME funds	Do not select this item.
Henderson Housing Authority	Other Local Government Funds
Community Ventures Corp.	Do not select this item.

## Narratives

### Summary of Distribution and Uses of NSP Funds:

Action Plan Amendment January 23, 2013:

The Kentucky NSP-3 Action Plan is being amended to reflect the following proposed changes:

- Withdrawal by Community Ventures Corporation, Lexington/Fayette County, Ky., due to lack of eligible properties that can be cost effectively acquired/rehabbed or newly constructed within the agency's NSP-3 target area. Funds have been redirected to NSP-3 high-performing grantee Purchase Area Housing Corporation, in accordance with the KY NSP action plan and program policies. Purchase Area Housing Corporation will produce nine or more single family homes on vacant properties within its NSP-3 target area, representing an increase of approximately four units. At the time of award of additional funds, Purchase Area Housing Corporation was 64% expended, well above and several months in advance of its 50% expenditure deadline requirement (12/31/12). Further, the Purchase Area Housing Corporation NSP-3 target area is slightly modified due to a technical error by the Department for Local Government in mapping the original target area boundaries. The change results in a slight increase in the target area need score. The revised total award to Purchase is \$1,139,525, with an increase in total units to be produced to 14 units within the designated target area.

- Recapture of funds from REACH, Inc., at the agency's request, due to commitments of the agency to other projects and lack of suitable, cost-effective NSP-eligible housing stock in targeted neighborhoods. Funds will be redirected to FAHE, Inc., a high-performing grantee, in accordance with the NSP-3 action plan, to supplement its NSP-3 project to fill the financial gap created by lack of an award of low income housing tax credits. FAHE will receive an increase of approximately \$365,000 and will produce an additional two permanent supportive rental housing units for households with members who have mental and/or physical disabilities. The additional units will be produced within the same designated target area.



- Louisville Metro has requested, and DLG has concurred, that it revise its project scope due to cost reasonableness concerns related to adaptive reuse/rehab of the Old Maupin School, as originally proposed. Louisville Metro now proposes to utilize the same NSP capitalization to enter into a development agreement with New Directions, a Louisville non-profit housing developer, for the construction of permanent rental housing. Louisville Metro Government has prioritized reinvestment for the purpose of neighborhood stabilization in the historic Parkland Neighborhood. Its boundaries are 34th Street on the west, West Broadway on the north, Woodland Avenue on the south and 26th Street on the east. Parkland Neighborhood is today part of the city's District 1, located immediately west of the California Neighborhood in which the nonprofit community development corporation, New Directions Housing Corporation, was founded in 1969. New Directions has worked with the city since the early 1980s in Parkland to save historic housing and deliver aid to homeowners, including its Repair Affair and emergency repair services. New Directions intends to produce eleven (11) units of affordable housing for low, moderate, and middle-income households in the Parkland Neighborhood. New Directions, acting non-profit developer, will target rehabilitation eligible uses physically located in the Parkland Neighborhood which is specifically US Census Tract 21111001500, an area eligible for NSP3 investment. Further, Louisville Metro has requested consideration of additional NSP-3 funds contingent upon the state's receipt of program income to expand upon NSP-1 and NSP-3 funded initiatives, which may include expansion of the landbanking component of NSP-1 to address the high volume of foreclosed, vacant and abandoned housing in Jefferson County.

- The Housing Partnership, Inc., which had previously proposed acquisition/rehab of foreclosed upon single family homes and/or new construction of single family homes on vacant lots on scattered sites within its designated target area. revised its scope of work to the acquisition and rehabilitation of two vacant and/or foreclosed-upon multifamily buildings located on Shagbark and Shanks Streets in Louisville, adjacent to the existing NSP-1 Boxelder Crossings project. During the due diligence phase, it was determined that the project could not proceed. Due to NSP-3 expenditure requirements HPI and DLG have mutually agreed to amend the funding allocation to HPI down to costs necessary to cover the failed acquisition. In accordance with the state's substantial amendment for NSP-3, funds will be allocated to FAHE, Inc., for the production of additional permanent supportive rental housing in Perry County, Ky. The addition of funds increases the agency's total NSP-3 award to \$1,522,553, and will result in the new construction of approximately nine rental units for persons with mental/physical disabilities.

The result of the above proposed changes to the Commonwealth's overall NSP-3 allocation will be to strengthen and improve targeting of funds in smaller geographic areas/neighborhoods, with an increase in unit production in fewer areas so as to achieve a higher stabilization of the affected neighborhoods. The overall NSP-3 needs score would decrease very slightly from 15.20 to 14.68.

With these changes, the amount of program income forecast for NSP-3 will be reduced due to higher investment in rental vs. homeownership projects. Program income receipts will replace NSP-3 funds originally budgeted for some project activities, and provide additional capital for increased unit production. Pursuant to existing KY programmatic guidelines, additional capital will be allocated among existing NSP-3 subgrantees to address levels of foreclosed, abandoned and/or vacant properties. The injection of additional capital may result in the addition of eligible uses to baseline project activities and/or expansion of targeted neighborhoods.

Action plan change 7/18/2011

Action plan updated to associate activities with projects. No change in scope of work or amount of funds allocated for activities.

PUBLIC COMMENT (1/23/13)

The Department for Local Government will post this substantial amendment to the action plan to its public website within three business days of January 23, 2013, and will concurrently send notification of the availability of the proposed amendment and public comment period to all Kentucky NSP-1 subrecipients/subgrantees, and NSP-3 subrecipients/subgrantees, and will request Kentucky Housing Corporation (co-lead for state's consolidated information about the proposed substantial amendment through its statewide e-gram system) The draft of the proposed amendment will be made available for public comment/citizen review a minimum of 14 days per the streamlined public comment framework provided for NSP-3.

PUBLIC COMMENT (original)

On Friday, Feb. 11, 2011, the Commonwealth of Kentucky, Department for Local Government (DLG) posted its proposed NSP-3 substantial amendment to the action plan on its public website. Concurrently, DLG sent notification of the availability of the proposed amendment and public comment period to all Kentucky NSP-1 applicants, proposed NSP-2 consortium members, and those who had expressed interest in NSP3 since the federal announcement of funds.

DLG also provided a copy of the draft amendment to Kentucky Housing Corporation (the state housing finance agency) which posted the document on its website, and also notified all agencies on its applicable e-gram distribution list of the availability of the amendment for public comment, and provided the public comment period, contact information, etc.

The draft substantial amendment to the action plan was made available for public comment from Friday, Feb. 11, through 4:30 p.m. EST (close of business) on Monday, Feb. 28, 2011.

One agency has provided written comment to DLG on the Commonwealth's proposed amendment, as follows:

Vonda Poynter, FAHE Consulting, Inc., via email 2/28/11:

I wanted to relay a couple of comments/questions regarding the Kentucky Action Plan for Grant #B-11-DC-21-0001 for NSP3:

1. There are no administrative funds for three of agencies identified to participate with NSP3 funding &ndash as these NSP3 funds have eligible limits for administration, I would ask why there are no administrative funds available for those agencies. There are administrative costs that the agencies will incur in utilizing the NSP3 funding which should be covered thrgh the program. In FAHE's case, we will grant the NSP3 to KRCC who will loan the project to Dogwood Housing LLLP as part of a LIHTC project. FAHE is not the developer, we would request some administrative funds forurorkon putting the project together and administering all the reporting/filing requirements, construction oversight as well as any payroll compliance, financial management, etc. as required on behalf of the



Develope, KRCC.

2. On the Low Income Set Aside, just a quick question. Othe grantee activity sheet FAHE is identified as 6 units at 50% (all low-mod benefit); on the summary section FAHE is identified as serving 6 units at or below 60% AMI (all low/mod benefit). Do they need to match?

3. NSP 3 affordable rents are identified as HOME, but the NSP 3 income eligibility range is 120% AMI as compared to the HOME limit of 80% AMI. This may need to be clarified if you intend to serve the NSP3 incomes which allows the flexibility to serve a wider range of households within the NSP3 guidelines.

Thank you for your work on the NSP program.

DLG response

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Item No. 1: Administrative funds for the referenced FAHE project were inadvertently omitted; the proposed amendment has been corrected. DLG will continue the administrative funds policy implemented under NSP-1.

Item No. 2: The activity level drop-down menu option of <50% AMI has been corrected to <120% AMI; while the project is expected to serve a number of households with incomes below 50% of area median, the project-wide occupancy cap is 60% AMI.

Item No. 3: The definition of affordable rents has been corrected to address households with incomes of 81-120% of area median.

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#### DISTRIBUTION OF FUNDS

The third round of federal funding of the Neighborhood Stabilization Program (NSP3) is authorized under the Dodd-Frank Wall Street Reform and Consumer Protection Act. The NSP3 program is administered by the U.S. Department of Housing and Urban Development (HUD). The Commonwealth of Kentucky has been allocated \$5,000,000 through the Department for Local Government, which administers the state's CDBG Small Cities program. The \$5 million allocated by HUD to the Commonwealth represents all NSP-3 funds being awarded in Kentucky; no entitlement jurisdictions received separate awards. DLG notes that while no matching or leveraging funds are required under NSP-3, it is voluntarily providing estimated non-NSP project contributions so that it may better measure the impact of NSP-3 funding in stabilizing targeted neighborhoods. Contribution of funds shown as matching or leveraging is not required of subgrantees, nor will referenced funds be included as a requirement in the agencies' respective funding agreements.

This Action Plan for the use of the state's NSP3 grant is a substantial amendment to its current, approved five year consolidated plan and annual action plan. The NSP3 grant is considered by HUD to be a special CDBG allocation to address the continuing problem of abandoned and foreclosed homes.

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 calls for allocating funds to states and local governments with the greatest need, as determined by:

- (A) The number and percentage of home foreclosures in each state or unit of general local government;
- (B) The number and percentage of homes financed by a subprime mortgage in each state or unit of general local government; and
- (C) The number and percentage of homes in default or delinquency in each state or unit of general local government.

The statute also requires that a minimum of 0.5 percent of the appropriation, \$5 million, to be provided to each state; the Commonwealth of Kentucky received the minimum allocation.

To target the funds to states and local communities with the greatest need, HUD estimated the number of loans 90 days delinquent or in foreclosure for each census tract in America. This estimate was based on a model that was comprised of three factors that explain most foreclosures and delinquent loans:

- Rate of Subprime Loans. This is measured with HMDA data on high cost and high leverage loans made between 2004 and 2007. These data are available at the Census Tract (neighborhood) level.
- Increase in Unemployment Rate between March 2005 and March 2010. This data is from the BLS Local Area Unemployment Statistics, at the city and county level.
- Fall in Home Value from peak to trough. Home value data at the metropolitan area level is available quarterly through March 2010 from the Federal Housing Finance Agency Home Price Index.

2. Information from the Administrative Office of the Courts for the period beginning January 1, 2009, through June 30, 2010, providing actual foreclosure cases referred to master commissioners for sale. DLG notes that many foreclosure filings do not ultimately result in an actual foreclosure sale. Referral of cases for master commissioner sale provides a more accurate index of the areas in which foreclosures are actually occurring.

3. DLG reviewed but did not utilize Realty Trac data. RealtyTrac provides some of the most widely-followed statistics on home foreclosures, but does not report on more than 900 rural counties. DLG's experience in implementing its \$37.4 million NSP-1 allocation was that RealtyTrac data did not adequately reflect actual foreclosure volume in most non-metropolitan areas of Kentucky.

Data review indicated that:

AOC: Jefferson County continues to have the highest volume of foreclosures referred for master commissioner sale, averaging 957 such



referrals per quarter. Other counties in the top 25 of Kentucky's 120 counties were: Kenton, 304 referrals per quarter; Fayette, 229 referrals per quarter; Boone, 200 per quarter; Hardin, 145 per quarter; Campbell, 121 per quarter; Bullitt, 98 per quarter; Madison, 91 per quarter; Daviess, 88 per quarter; Warren, 84 per quarter; Oldham, 81 per quarter; Pulaski, 71 per quarter; Laurel, 70 per quarter; Franklin, 69 per quarter; Scott, 68 per quarter; Jessamine, 68 per quarter; Boyd, 63 per quarter; Shelby, 59 per quarter; Nelsn, 5; Hndersn, 53; Hopkins, 51; McCracken, 50; Christian, 48; Grant, 46; and Greenup, 42./p>

HUD: HUD data provides an NSP3 foreclosure need score that ranges from zero to 20. NSP3 funds may only be invested in areas with a need score that is at or greater than the minimum score for the state; Kentucky's minimum score is 14. The latter number reflects the 20th percentile of the most needy census tracts in the state. Of the Kentucky counties with the highest average foreclosure referrals for master commission (above, the following counties, based on HUD data, have no areas that qualify for NSP3 investment: Boone, Madison, Daviess, Warren, Oldham, Scott, Jessamine, Boyd, Shelby, Nelson, Hopkins, Christian and Greenup.

Counties with high foreclosure volume based on AOC data and including HUD-eligible investment areas are Kenton, Fayette, Hardin, Campbell, Bullitt, Pulaski, Laurel, Franklin, Henderson, McCracken and Grant.

In reviewing the need in these areas, DLG considered the complexity of the NSP program, which is based on the Community Development Block Grant regulations and also incorporates some elements of the HOME Investment Partnerships Program. HUD issued multiple major program changes during the first 18 months of the NSP-1 program which both negatively and positively impacted Kentucky's NSP-1 subgrantees in obligating and expending funds and meeting federal and state program requirements. NSP-3 carries many of the same requirements as NSP-1 reporting requirement. Under NSP-1, Kentucky's allocation had to be 100% contractually obligated to specific unit addresses within 18 months, and 100% of funds must be expended within four years (March 2013). For NSP-3, there is no obligation requirement. However, 50% of the Commonwealth's \$5 million allocation must be expended within 24 months and 100% within 36 months.

Given the stringent requirements and compressed expenditure deadlines, and the high need/ HUD-eligible areas within the Commonwealth, DLG has determined that the majority of areas are served by agencies with current allocations of NSP-1 funding. Further, the limited capital available (\$5 million) in and of itself cannot accomplish significant neighborhood stabilization for new initiatives. Therefore, DLG has determined that the best use of NSP3 funding is supplementing existing NSP-1 awards in areas of greatest need, where current subgrantees have capacity to quickly expand existing programs and expend funds to enhance ongoing neighborhood stabilization efforts. Should funds be reallocated, they will be reallocated among high-performing grantees from the pool below:

These agencies are:

- Louisville Metro Government
- The Housing Partnership, Inc. (funds reallocated; failed acquisition)
- Community Ventures Corporation (funding request withdrawn)
- REACH, Inc. (funding request withdrawn)
- Newport Millennium Housing Corporation III
- The Housing Authority of Henderson
- Purchase Area Housing Corporation
- The Federation of Appalachian Housing Enterprises

Each agency will utilize NSP3 funding to strengthen neighborhood stabilization efforts in areas where NSP-1 stabilization is occurring and/or in areas approved for NSP-1 investment (all areas must qualify utilizing HUD's NSP3 area of greatest need determinations). Agencies will utilize NSP-3 to acquire foreclosed, abandoned and/or vacant properties to create affordable homeownership, rental or lease-purchase housing, with housing type dictated by market conditions within their respective communities (detailed within proposed activities). The organizations above have been high-performing grantees based on timeliness of obligation of funds, expenditure of funds, number of NSP-1 units completed and sold and/or rented, and consistency in meeting program and funding agreement requirements. Each organization has demonstrated a thorough knowledge of the NSP associated CDBG/HOME program requirements and has the capacity to quickly deploy NSP3 funding immediately within the targeted neighborhoods.

DLG has completed Part 58 environmental review requirements for six of the eight proposed projects and has the ability to enter into written agreements immediately upon execution of DLG's NSP3 contract with HUD. Updated assessments will be required for Louisville Metro and FAHE neighborhoods.

#### USES OF FUNDS (REVISED 1/23/13)

Louisville Metro Government will utilize its \$500,000 NSP3 funding to work with New Directions, Inc., for the production of eight rental units in the historic Parkland area of Louisville. Blocks comprising the targeted neighborhood are:

21111921104800001000U3, 21111921104800001500U1, 21111921104800001500U2,

21111921104800001500U4, 1111911048000100U3 Louisville Metro Government has prioritized reinvestment for the purpose of neighborhood stabilization in the historic Parkland Neighborhood. Its boundaries are 34th Street on the west, West Broadway on the north, Woodland Avenue on the south and 26th Street on the east. Parkland Neighborhood is today part of the city's District 1, located immediately west of the California Neighborhood in which the nonprofit community development corporation, New Directions Housing Corporation, was founded in 1969. New Directions has worked with the city since the early 1980s in Parkland to save historic housing and deliver aid to homeowners, including its Repair Affair and emergency repair services. New Directions intends to produce eleven (11) units of affordable housing for low, moderate, and middle-income households in the Parkland Neighborhood.

The Housing Partnership: Agency was unable to complete property acquisition; failed acquisition. All funds other than those expended for pre-purchase due diligence will be recaptured.

Newport Millennium Housing Corporation III will utilize its \$750,000 NSP3 funding to acquire foreclosed, abandoned and/or vacant properties. Approximately five single family homes will be rehabilitated and/or newly-constructed and sold to households with incomes at or below 120% of area median. At least one of the six proposed NSP3-funded units will be sold to a household with an income at or below 50% of area median and funds associated with this unit will be counted by DLG toward meeting the low-income set-aside requirement (explained further below). NSP3 funds will be invested in the Ann Street neighborhood and will complement prior efforts undertaken in NSP1, through which Newport Millennium has created eight units of permanent affordable rental housing. Blocks comprising the target neighborhood



are: 210379254455884050500U1, 210379254455884050500U2, 210379254455884050500U3.

The Housing Authority of Henderson will utilize \$650,000 in NSP3 funding to newly construct approximately five rental units in the Martin Luther King Jr. Blvd. neighborhood in Hederson. All units will provide permanent housing for households with incomes at or below 50% of area median. This effort will serve to further stabilize the targeted neighborhood, in which approximately \$700,000 in NSP-1 funding was invested to produce seven affordable rental units. All units being constructed by the Housing Authority of Henderson are LEEDS Silver Standard. The Housing Authority will contribute approximately \$27,000 in owned property to the project. Blocks comprising the target neighborhood are: 211019170435866020400U1, 211019170435866020400U2.

Purchase Area Housig Corpration will use \$1,196,500 in NSP3 funding to supplement ongoing stabilization efforts in the Fountain Avenue and adjoining neighborhoods in the City of Paducah. The agency will acquire approximately nine foreclosed, abandoned and/or vacant propertis and either rehab or newly construct approximately nine single family dwellings for homeownership. Houses will be sold to households with incomes at or below 120% of area median; it is not anticipated that any units will be sold to households with incomes below 50% of AMI. The NSP3 funding supplements aprximatey \$1.5 milion in NSP1 investmen. The City of Paducah owns properties acquired via tax lien foreclosure or market sale and will donate five properties for use in the project, at an estimated value of \$10,000. NOTE: The project boundary includes a portion of Martin Luther King Boulevard, which was inadvrntly omitted in the intial mapping. Blocks comprising the target neighborhoods of Frenchtown/Lowertown are: 211459264858836030300U1, 211459264858836030300U2, 211459264858836030400U1, 211459264858836030400U2, 211459264858836030500U2, 211459264858836030500U3.

Community Ventures Corporation was unable to identify suitable housing stock within the targeted neighborhood that could be cost-effectively rehabilitated; the agency has withdrawn its request for funding.

REACH, Inc., due to other agency commitments and personnel changes, has withdrawn its request for NSP-3 funding.

The Federation of Appalachian Housing Enterprises will partner with Kentucky River Comunity Care, a regional mental health care non-profit provider, for a \$1.5 million NSP development to newly-construct approximately eight permanent supportive rental housing units near the Cty of Hazard in the Jeff/Viper/Fusonia neighborhoos. The project will newly-construct permanent supportive rental housing two-bedroom units for persons with disabilities; supportive services will be provideby KRCC. With the case management of their clients, the need for housing continues to be the most pressing need. The Dogwood Housing Project will complement other stabilizatiowork in the community by housing organizations (Housing Development Alliance), other other community work (Community Foundation and Community Ministries). The Jeff/Viper/Fusonia neighboroods in PerrCounty, southof Hazard, Ky. Blocks Comprising Target Neighborhood are: 211939099299999970900R1, 211939357699999970800R1, 211939357699999970800R2, 211939357699999970800R3.

PROJECT SUMMARY FOR NSP3 (REVISED 1/23/13)

Project Summary for NSP-3

Project	Total Housing Units	NSP-3 Need Score
Henderson	1,150	15.00
Newport	1,247	14.00
Paducah	1,438	14.39
Jeff/Viper/Fusonia	440	16.00
Parkland/Catalpa	646	15.15

Total Housing Units for All Shapes: 4921

Total NSP3 Need Score: 14.68

NSP3 grantees are required to allocate at least 25 percent of their NSP3 fundingto permanent housing for individuals and families with incomes at or below 50 percent of the area median income. NSP grantees may rehabilitate or redevelop abandoned or foreclosed residential property and vacant or demolished residential or nonresidential property to meet this requirement. Kentucky will expend approximately 26% of its allocation, or \$1,275,000, to meet this requirement. Goals will be met through rental housing production by the Housing Authority of Henderson rental project, FAHE rental project, and the Newport homebuyer project (one unit only).

With NSP-1, Kentucky obligated more than 38% of its funds toward set-aside activities and asof the submittal of this action plan has already expended 25%of its total allocation of \$37.4million in NSP-1 on set-aside activities. The targeting goal set forth herein does not reflect homeownership units produced by other NSP3awardees, many of which may be sold to households with incomes < 50% AMI.

ACQUISITION AND RELOCATION

The Commonwealth of Kentucky, through its awardees, does not plan to demolish or convert any low- and moderate-income dwelling units. To be demolished, a structure must be certified as blighted, and therefore would not meet the 'occupied or occupiable' standard. Kentucky expectsto produce 16 housing units under NSP3 that will be occupied by households with incomes at or below 50% of area median. At least sixadditional units will be produced by FAHE that will be occupied by households with incomes below 60% of AMI, fora total of 22 <80% units.

How Fund Use Addresses Market Conditions:

Information regarding how the use of NSP3 funding addresses market conditions is contained in this section and is not repeated within the individual activity narratives, to avoid unnecessary duplication and reduce the overall length of this substantial amendment to the action plan.

NEWPORT MILLENNIUM HOUSING CORPORATION III

Newport Millennium will utilize \$750,000 of NSP3 for continued stabilization of the Ann Street neighborhood in the City of Newport. The NSP3 need score for the area is 14. The neighborhood includes 1,247 total houses, with 90% of residents having incomes below 120% of area median and 74% having incomes below 80%. Of the 1,173 residential addresses in the neighborhood, more than 15% are vacant based on March 2010 USPS data. Conversely, 35% of mortgages issued between 2004 and 2007 are considered high-cost; there have been only four REOs from July 2009 to June 2010. Home prices have fallen 4.6%. With its NSP1 funding, Newport Millennium acquired eight foreclosed or abandoned properties and rehabbed or newly constructed rental units for households with incomes below 50% of area median. To further strengthen this area, the agency will acquire property and newly-construct five single family dwellings for homeownership, so that there continues to be a good blend of rental vs. homeownership housing. Only one of the homeownership units is targeted for sale to a household



with income <50%, as the area already reflects 74% of residents with incomes <80%. The intent is to continue to stabilize the neighborhood by investing NSP and creating an affordable mix of housing, with marketing and sale of most NSP3 homes to buyers with incomes between 80 and 120% of AMI.

The NSP1 and NSP3 investments continue ongoing neighborhood stabilization efforts in the area, which have included implementation of a HOPE VI project by the Housing Authority of Newport (HAN). HAN created more than 200 units of affordable rental housing to replace obsolete, deteriorated public housing being demolished for new development. To achieve this level of production, HAN purchased and cleared dilapidated privately owned properties and built new units. HAN also acquired historic residential properties and rehabilitated them for use as affordable housing and some acquired non-residential buildings, converting these properties into additional affordable rental housing. In all, more than 30 affordable rental units were created in the Ann Street neighborhood census tract by HOPE VI activities. Within a block of the census tract boundaries, an additional 50 standard, affordable rental units were created through new construction, rehabilitation and adaptive reuse projects.

While emphasis of HOPE VI was replacement of affordable rental units lost to demolition, there were limited opportunities to undertake projects designed to give creditworthy households an opportunity to achieve home ownership. In and around CT 505, more than 30 units of new construction and rehabilitated housing were developed by HAN and its subsidiaries for sale to low to moderate income homebuyers. These projects were made possible by the innovative combination of HOPE VI, CDBG, KHC, HAN and private lender financing. Having addressed the requirement to replace affordable rental units lost due to HOPE VI redevelopment, HAN and Newport Millennium focus on homeownership driven by sobering statistical realities: More LMI households and LMI persons reside in Newport than in any other community eligible for CDBG funding from the Kentucky Department for Local Government (DLG). Newport also has the highest percentage of LMI residents (66.8%) of all Kentucky cities with populations of more than 4,000 persons eligible to seek CDBG funding from DLG. Fewer than half (44.2%) of Newport's households are homeowners, compared with a 75.2% homeownership rate in Campbell County, 71.2% throughout the Northern Kentucky Area Development District boundaries and 70.9% statewide.

Newport Millennium Housing Corporation III (NMHC), an IRS-certified 501 (c) (3) non-profit corporation, proposes to use NSP-3 funds and local resources to construct and/or rehabilitate six (6) single family detached homes within the Ann Street neighborhood. Construction/rehabilitation of these homes will continue implementation of a HUD-approved Revitalization Plan adopted as part of the HAN's HOPE VI program. NSP3 new construction homes will be two story, three bedroom, two full bathroom properties. Construction will be of brick and Hardie plank. Every effort will be made to select project sites which allow development of off-street parking for each home. Preliminary construction plans are complete and have been approved by the City's Code Enforcement Department and by the Kentucky Heritage Council.

#### PURCHASE AREA HOUSING CORPORATION (REVISED 1/23/13)

Purchase Area Housing Corporation (PAHC) will partner with the City of Paducah to continue work to stabilize the Fountain Avenue area and neighborhoods north; the area has an NSP needs score of 14.39. The City of Paducah implemented an NSP-like program several years ago in this area due to the severe distress, and high volume of foreclosed, abandoned and vacant properties. It has undertaken a comprehensive effort to stabilize and revitalize the neighborhood through infrastructure and housing improvements. The City has aggressively pursued neighborhood stabilization activities in Lowertown to offset a 40-year decline. As slum and blighted properties accumulated, private and public investments nearly stopped. The attendant social problems marked by high crime, high unemployment and poverty took root in these areas. Paducah has used its general funds as well as HOME, HOPE and CDBG program funds to address the problem. Approximately \$1 million in public and private funds were invested in substantial rehabilitations and street improvements. Community Oriented Policing along with judicious code enforcement in the Lowertown has helped attract some private investment and is improving the neighborhood, which at one time experienced a 50% unemployment rate and per capita income of only \$8,000. A quarter of structures were considered dilapidated. Despite the work that has been accomplished, much remains to be done. There are several blocks with multiple vacant properties. Purchase Area Housing Corporation will work with the City of Paducah, which will donate five lots for the project to newly construct single family homes and market the homes to households with incomes up to 120% area median. These efforts will complement recent investments including affordable housing and infrastructure improvements along Martin Luther King (400 MdminnDBG), and the Lowertown Sidewalk and Lighting grant of \$1 million. Purchase Area Housing Corporation, based on the volume of vacant properties and the continued need to stabilize the neighborhood, has determined the best use of NSP3 funding is to newly construct five single family homes and to market these homes to households with incomes of 65-120% of area median to improve the renter/owner balance and promote mixed-income neighborhoods. The targeted neighborhood includes: 211459264858836030300U1, 211459264858836030300U2, 211459264858836030400U1, 211459264858836030400U2, 211459264858836030500U2, 211459264858836030500U3.

#### THE HOUSING AUTHORITY OF HENDERSON

The Housing Authority of Henderson will utilize \$650,000 in NSP3 to continue neighborhood stabilization efforts in the Martin Luther King Jr. Boulevard area; under NSP-1, the agency newly-constructed three duplex rental buildings on vacant, previously-developed property and acquired and rehabbed a foreclosed single family home. Under NSP3, the agency will continue its work to stabilize the area by constructing two additional duplex rental buildings and newly-construct a separate rental unit (single family dwelling on a separate lot). All rental units produced under NSP1 and NSP3 provide permanent housing for households with incomes at or below 50% of area median. The housing authority owns and will provide to the project two parcels of land upon which the rental units will be constructed. The estimated land value is \$27,500. The authority's seven units produced under NSP1 are at 90% of construction completion and tenants have been identified; the project will be complete within the coming quarter. More significantly, the six duplex rental units produced in NSP-1 are all LEEDS Silver Certified, and all five units to be produced through NSP3 investment will also be LEEDS Silver Certified. The area has an NSP3 score of 15, and the neighborhood has suffered in recent years from outmigration, decline in housing values of 4.5%, and a steady increase in crime. In fact, DLG is working with the Authority to identify additional funding to acquire a blighted, vacant single family home directly across the parking lot from the NSP1 development that, after the NSP1 project began, became a "crack house" in the neighborhood. The Authority works closely with neighborhood residents and local schools, and routinely helps train local vocational school students in LEEDS building through supervised work at units under construction. It has chosen additional rental activity for NSP3 investment based on a 10%+ unemployment rate within the targeted neighborhood, and also because of the relatively low rate of foreclosures - there have been only three REO units from July 2009 to June 2010. Conversely, of the 1,097 residential addresses in the neighborhood, 84 (7.6%) are vacant. Therefore, the authority is focusing on stabilizing the neighborhood through new construction and developing housing on vacant properties.

#### THE HOUSING PARTNERSHIP, INC. (REVISED 1/23/13)

The Housing Partnership's proposed NSP-3 scope of work proved infeasible due to acquisition- and construction-related costs. Funds are being recaptured and reallocated to other NSP high-performing grantees, in accordance with the state's substantial amendment to the action



plan. Funds remaining in this project reflect the cost of old census tracts. The project area has been removed from the state's NSP-3 mapping data set, resulting in a slight decrease in the overall needs score of the Commonwealth's NSP-3 scope of work (from 15.2 to 14.95; the state minimum need score is 14.0).

**REACH, Inc. (REVISED 1/23/13)**

REACH has withdrawn its request for NSP-3 funding; funds have been reallocated pursuant to the existing NSP-3 action plan to Purchase Area Housing Corporation, a high-performing grantee that has expended nearly 100% of funds from its baseline project.

**THE FEDERATION OF APPALACHIAN HOUSING ENTERPRISES, INC. (REVISED 1/23/13)**

FAHE is partnering with Kentucky River Community Care, a regional mental health care non-profit provider, in the development of two-bedroom permanent supportive rental units in the Stony Bump neighborhood in Perry County, south of the City of Hazard. The total NSP-3 capital for this project will be \$1,522,553 and will result in the new construction of 8-10 rental units for persons with mental or physical disabilities. Supportive services will be provided by KRCC. The area has an NSP3 need score of 16. Of the 440 residential addresses, none have been vacant 90+ days. More than half of mortgages issued between 2004 and 2007 to homeowners in this area are classified as high-cost, and more than 10% are severely delinquent or in foreclosure. Because home values are declining and unemployment is well above the state/national averages at 11%, FAHE will invest NSP3 funding to supplement local initiatives to stabilize the area by newly constructing six rental units to be occupied by households with incomes below 60% -- and several 50% -- of area median. Units will be first made available to KRCC clients.

The project scope was originally proposed to be 40+ units, however, two separate applications for low income housing tax credits have not been approved, therefore the scope is reduced to the NSP-assisted units.

The existing rental units in the region are substandard in most cases and homelessness is not captured well due to the support of family and couch-surfing by those that would be defined as "homeless". The need for affordable rental housing which will serve special needs clients as well as mainstream population continues to rise in eastern Kentucky. These 26 units will have a portion set aside for special needs including mental illness, those with additions, etc..

The Hazard-Perry County Community has several stabilization efforts ongoing including the construction of waterline extensions into the southern end of the County which is approximately 90% complete utilizing funding received from CDBG grant and other loan sources. The County is continuing to seek funding for providing water and sewer services to the County residents. The State Department of Education is requiring Perry County construct a school to replace the Dennis Wooten Elementary School due to age and condition (category 4); this construction will generate jobs for the local economy.

**LOUISVILLE METRO GOVERNMENT (REVISED 1/23/13)**

Louisville Metro has requested, and DLG has concurred, that it revise its project scope due to cost reasonableness concerns related to adaptive reuse/rehab of the Old Maupin School, as originally proposed. Louisville Metro now proposes to utilize the same NSP capitalization to enter into a development agreement with New Directions, a Louisville non-profit housing developer, for the construction of permanent rental housing. Louisville Metro Government has prioritized reinvestment for the purpose of neighborhood stabilization in the historic Parkland Neighborhood. Its boundaries are 34th Street on the west, West Broadway on the north, Woodland Avenue on the south and 26th Street on the east. Parkland Neighborhood is today part of the city's District 1, located immediately west of the California Neighborhood in which the nonprofit community development corporation, New Directions Housing Corporation, was founded in 1969. New Directions has worked with the city since the early 1980s in Parkland to save historic housing and deliver aid to homeowners, including its Repair Affair and emergency repair services. New Directions intends to produce eleven (11) units of affordable housing for low, moderate, and middle-income households in the Parkland Neighborhood. New Directions, acting in the role of non-profit developer, will target rehabilitation eligible use type properties physically located in the Parkland Neighborhood, an area eligible for NSP3 investment.

**COMMUNITY VENTURES CORPORATION (REVISED 1/23/13)**

CVC has withdrawn its request for NSP-3 funding due to lack of available eligible housing stock in the targeted neighborhood that can be acquired/rehabilitated cost-effectively.

**Ensuring Continued Affordability:**

Kentucky requires NSP grantees to ensure, to the maximum extent practicable and for the longest feasible term, that the sale, rental, or redevelopment of abandoned and foreclosed upon homes and residential properties remain affordable to households whose incomes do not exceed 120 percent of area median income (AMI). For units that were originally assisted in the Low Income Targeting Set-aside to meet the 50 percent AMI, HUD requires that these units must remain affordable to individuals or families whose incomes do not exceed 50 percent of AMI for the duration of the period of affordability.

All homebuyer and rental units assisted must include provisions for long-term affordability restrictions meeting at least the following requirements:

**HOMEBUYER:** NSP Subsidy Per Unit: Under \$15,000, five years; \$15,000 to \$40,000, 10 years; above \$40,000, 15 years; new construction or acquisition of a newly-constructed unit, 20 years. NSP subgrantees may choose to implement more stringent affordability requirements than the minimum listed here to ensure that the properties remain affordable for as long as possible.

**RENTAL:** NSP assistance per unit: Less than \$15,000, five years; \$15,000 to \$40,000, 10 years; above \$40,000, 15 years; new construction or acquisition of a newly-constructed unit, 20 years.

Continued affordability will be ensured through deed restrictions, covenants running with the land, or other mechanisms approved by HUD, in accordance with the requirements of 24 CFR 92.252 for rental units and 24 CFR 92.254 for owner-occupied units.

For awardees that are subrecipients all rental income above that needed for operations, maintenance and reserves is considered program income and must be returned to DLG. This provision does not provide for a sliding scale or shared return of those funds. Applicants should be aware of this provision when proposing rental housing activities.



## Definition of Blighted Structure:

Kentucky Revised Statutes (KRS) 99.705 Definitions. Full version available on DLG's website at:

<http://www.dlg.ky.gov/NR/rdonlyres/ABC7908B-00A3-41F7-8CC9-B1F6369AE505/0/BlightedProperties.doc>

## Definition of Affordable Rents:

Kentucky's NSP-3 program will utilize Section 92.252(a) of the HOME rental requirements and therefore the maximum HOME rents that can be charged are the lesser of: (1) the fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR Part 888.111; or (2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit.

DLG has determined that the fair market rents are the lesser of the two standards described above. Therefore, for NSP-assisted units, the maximum amount of rent charged may not exceed the HUD Fair Market Rent (FMR) during the term of affordability. HUD Fair Market Rents are defined at 92.252(a)(1), and include all utilities. 2010 HOME program rent limits can be found at: <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/2010>

Because fair market rents reflect market conditions for unassisted units, the above rent limit is applicable to all income levels, inclusive of 80-120% of area median.

## Housing Rehabilitation/New Construction Standards:

Grantees must meet all local housing codes and occupancy standards for new or reconstructed units. At a minimum, the grantee must adopt the 2006 International Code Council (ICC) Property Maintenance Code. All newly-constructed units must meet 2007 Kentucky Residential Code. To comply with HUD's Lead Safe Housing Rule (LSHR), rehabilitation to all units built prior to 1978 must follow prescribed rehabilitation practices and pass final clearance before re-occupancy of the unit. Applicants are strongly encouraged to incorporate universal design, green building, energy-efficiency improvements, and handicapped accessibility features in units where feasible.

DLG requires that:

- o All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.
- o All gut rehabilitation or new construction of mid- or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy).
- o Other rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.
- o Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.
- o Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires).

DLG also encourages the adoption of energy efficient and environmentally-friendly green elements as part of NSP3 program design. Additional tools on incorporating green rehabilitation standards can be found on the NSP Resource Exchange at [www.hud.gov/nspta](http://www.hud.gov/nspta).

## Vicinity Hiring:

To the maximum extent possible, Kentucky's awardees will encourage contractors and subcontractors to hire employees who reside in the vicinity of the NSP3 projects, and contract with small businesses that are owned and operated by persons residing in the vicinity of the project. While vicinity hiring and Section 3 are different, Kentucky will utilize many of the same strategies for vicinity hiring as it does for meeting or exceeding Section 3 requirements.

In Section 3 activity for calendar 2010, in relation to the Commonwealth's \$37.4 million NSP allocation, the program:

- Created 12 new professional FTEs, 10 of which (83%) were Section 3 hires;
- Created eight new technician FTEs, of which 3 were Section 3 hires;
- Created two office/clerical FTEs, both of which were Section 3 hires;
- Created nine FTEs for unskilled laborers, all of which were Section 3 hires;
- In total, 24 of 31 FTEs created through NSP activities went to Section 3 residents.

Kentucky's NSP program also, during calendar 2010:

- Awarded slightly more than \$20 million in construction contracts. Just over \$2 million, or 10.2%, was awarded through 14 separate contracts to Section 3 concerns.
- Awarded \$2.4 million in non-construction contracts, of which \$119,000, or 4.8%, was awarded through eight separate contracts to Section 3 concerns.



Kentucky's subrecipients and developers undertook a variety of Section 3 efforts during the year, including recruiting low-income residents through local media, housing authority resident newsletters, outreach to community organizations, and use of the Governor's Office of Minority Businesses' Kentucky Procurement Assistance Program. Through the latter, organizations provide bids, requests for proposals, etc., to KPAP, which then disseminates it to dozens of disadvantaged, woman-owned, minority-owned and/or Section 3 businesses.

Examples of other efforts with NSP1, but are not limited to:

- City of Covington has partnered with the Housing Authority of Covington to recruit and train Section 3 residents through their job training programs.
- The Housing Authority of Bowling Green advertizes all their requests for proposals in their resident newsletter.
- One of the development partners used by the City of Covington and the City of Ludlow (Housing Opportunities of Northern Kentucky) has been designated a Section 3 business as of September 2010.
- All KY NSP subrecipients are required to include Section 3 language in the RFPs they submit so that any contractors hired will pass through the requirements.
- DLG staff has done a training session specific to Section 3, LEP, and fair housing for all of its subgrantees. As part of this, all subgrantees were encouraged to provide copies of all requests for proposals/bids to the Kentucky Procurement Assistance Program which, in turn, provides the RFP/Q/bids to Section 3, MBE/WBE and other disadvantaged businesses. The majority of the state's subgrantees now routinely use this process as part of their Section 3 outreach.

**Procedures for Preferences for Affordable Rental Dev.:**

Together with its NSP-3 project partners, DLG reviewed local market data with regard to unemployment rates, concentration of low-income residency, rental vs. homeownership, and vacancy data. While all partners have the capacity to undertake both homeownership and rental activity, each has tailored its project to meet the specific housing type required to improve neighborhood stability. Where existing housing is primarily rental (Paducah, Newport), partners are proposing homeownership housing so that resident tenure within distressed neighborhoods becomes longer-term vs transient via rental, and increase resident involvement in stabilization efforts. Similar analysis has been conducted regarding the "balancing" income mix required to improve neighborhood stability. In Henderson, due to high unemployment, additional rental housing is proposed. The target area includes a significant amount of rental housing and should market and employment conditions improve, additional efforts will be made to add homeownership housing. In Perry County, the area is primarily homeownership with few to no resources for safe, decent and affordable supportive rental housing for persons with disabilities, therefore rental is proposed. In the Parkland, significant redevelopment has occurred and additional affordable rental housing is needed, therefore rental is proposed. DLG is proposing funding to six high-performing NSP1 subgrantees who serve areas of greatest need eligible for NSP3 investment.

Louisville Metro Government will create affordable rental housing for households with incomes at or below 120% of area median, utilizing \$500,000 of NSP3 to leverage other funding.

The Housing Authority of Henderson will create affordable rental housing for households with incomes at or below 50% of area median, utilizing \$650,000 of NSP3 and its own and/or local funding. FAHE will utilize its NSP-3 funding to partner with Kentucky River Community Cares to newly-construct permanent affordable rental housing, with a portion of units set aside for occupancy by special needs populations.

**Grantee Contact Information:**

Lynn Travis Littrell, Executive Director, Office of Federal Grants, Department for Local Government, Suite 340, 1024 Capital Center Drive, Frankfort, KY, 40601, (502) 573-2382, ext. 270; lynn.littrell@ky.gov

Anne Chaney, NSP Program Manager, Office of Federal Grants, Department for Local Government, Suite 340, 1024 Capital Center Drive, Frankfort, KY, 40601, (502) 573-2382, ext. 235; anne.chaney@ky.gov

**Project Summary**

Project #	Project Title	Grantee Activity #	Activity Title
ADMIN	Administrative funds	NSP-ADM-0000-11N-031	NSP-ADM-0000-11N-031-Henderson
		NSP-ADM-0000-11N-037	NSP-ADM-0000-11N-037/Newport
		NSP-ADM-0000-11N-044	NSP-ADM-0000-11N-044/HPI
		NSP-ADM-0000-11N-045	NSP-ADM-0000-11N-045/FAHE
		NSP-ADM-0000-11N-051	NSP-ADM-0000-11N-051-Purchase
		NSP-ADM-0000-11N-052	NSP-ADM-0000-11N-052-Louisville
		NSP-ADM-0000-11N-DLG	NSP-ADM-0000-11N-DLG
Eligible Use B	Eligible Use B	NSP-B-0000-11N-037/LI	NSP-B-0000-11N-037-Newport

Eligible Use E

Eligible Use E

NSP-E-0000-11N-031/LI

NSP-E-0000-11N-031/LI - Henderson

NSP-E-0000-11N-037

NSP-E-0000-11N-037-Newport

NSP-E-0000-11N-044

NSP-E-0000-11N-044-HPI

NSP-E-0000-11N-045/LI

NSP-E-0000-11N-045/LI-FAHE

NSP-E-0000-11N-051

NSP-E-0000-11N-051-Purchase

NSP-E-0000-11N-052

NSP-E-0000-11N-052-Louisville

## Activities



**Grantee Activity Number:** NSP-ADM-0000-11N-031  
**Activity Title:** NSP-ADM-0000-11N-031-Henderson

**Activity Type:**

Administration

**Activity Status:**

Under Way

**Project Number:**

ADMIN

**Project Title:**

Administrative funds

**Projected Start Date:**

03/15/2011

**Projected End Date:**

05/01/2013

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Total Budget:** \$ 32,500.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 32,500.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Henderson Housing Authority

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Henderson Housing Authority	Local Government	\$ 32,500.00

**Location Description:**

Martin Luther King Jr. Boulevard area of the City of Henderson, Ky.; Blocks comprising the target neighborhood are: 211019170435866020400U1, 211019170435866020400U2.

**Activity Description:**

Administrative funds for project. The Housing Authority of Henderson will utilize \$650,000 in NSP3 funding to newly construct approximately five rental units in the Martin Luther King Jr. Blvd. neighborhood in Henderson. All units will provide permanent housing for households with incomes at or below 50% of area median. This effort will serve to further stabilize the targeted neighborhood, in which approximately \$700,000 in NSP-1 funding was invested to produce seven affordable rental units. All units being constructed by the Housing Authority of Henderson are LEEDS Silver Standard. The Housing Authority will contribute approximately \$27,000 in owned property to the project.



**Grantee Activity Number:** NSP-ADM-0000-11N-037  
**Activity Title:** NSP-ADM-0000-11N-037/Newport

**Activity Type:**

Administration

**Project Number:**

ADMIN

**Projected Start Date:**

03/15/2011

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administrative funds

**Projected End Date:**

12/31/2013

**Total Budget:**

\$ 37,500.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 37,500.00

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Newport Millennium Housing Corp. III

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Newport Millennium Housing Corp. III

**Organization Type**

Non-Profit

**Proposed**

\$ 37,500.00

**Location Description:**

The Ann Street neighborhood in Newport, Ky., which includes: 210379254455884050500U1, 210379254455884050500U2, 210379254455884050500U3.

**Activity Description:**

Administrative services.



**Grantee Activity Number:** NSP-ADM-0000-11N-044  
**Activity Title:** NSP-ADM-0000-11N-044/HPI

**Activity Type:**

Administration

**Project Number:**

ADMIN

**Projected Start Date:**

03/15/2011

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Environmental Assessment:**

COMPLETED

**Activity Status:**

Completed

**Project Title:**

Administrative funds

**Projected End Date:**

12/31/2013

**Total Budget:**

\$ 1,000.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 1,000.00

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Housing Partnership, The

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Housing Partnership, The

**Organization Type**

Non-Profit

**Proposed**

\$ 1,000.00

**Location Description:**

Targeted neighborhoods in Louisville/Jefferson County, Ky.

**Activity Description:**

Project has proven infeasible; all funds other than \$1,000 drawn for administrative services (through the point of the project becoming a failed acquisition) are being recaptured.



**Grantee Activity Number:** NSP-ADM-0000-11N-045  
**Activity Title:** NSP-ADM-0000-11N-045/FAHE

**Activity Type:**

Administration

**Activity Status:**

Under Way

**Project Number:**

ADMIN

**Project Title:**

Administrative funds

**Projected Start Date:**

03/15/2011

**Projected End Date:**

12/31/2013

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Total Budget:** \$ 72,503.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 72,503.00

**Environmental Assessment:**

UNDERWAY

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

FAHE

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
FAHE	Non-Profit	\$ 72,503.00

**Location Description:**

Perry County, Ky., in the targeted neighborhoods of Jeff/Viper/Fusonia, including: 21193909929999970900R1, 21193935769999970800R1, 21193935769999970800R2, 21193935769999970800R3.

**Activity Description:**

Administrative services.



**Grantee Activity Number:** NSP-ADM-0000-11N-051  
**Activity Title:** NSP-ADM-0000-11N-051-Purchase

**Activity Type:**

Administration

**Project Number:**

ADMIN

**Projected Start Date:**

03/15/2011

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administrative funds

**Projected End Date:**

12/31/2013

**Total Budget:**

\$ 56,975.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 56,975.00

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Purchase Housing

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Purchase Housing	Non-Profit	\$ 56,975.00

**Location Description:**

Paducah, Ky., including the Fountain Avenue and adjoining neighborhoods, including:211459264858836030300U1, 211459264858836030300U2, 211459264858836030400U1, 211459264858836030400U2, 211459264858836030500U2, 211459264858836030500U3.

**Activity Description:**

Administrative services.



**Grantee Activity Number:** NSP-ADM-0000-11N-052  
**Activity Title:** NSP-ADM-0000-11N-052-Louisville

**Activity Type:**

Administration

**Activity Status:**

Under Way

**Project Number:**

ADMIN

**Project Title:**

Administrative funds

**Projected Start Date:**

10/31/2011

**Projected End Date:**

12/31/2013

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Total Budget:**

\$ 25,000.00

**Other Funds Total:**

\$ 0.00

**Environmental Assessment:**

UNDERWAY

**Total Funds Amount:**

\$ 25,000.00

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Louisville Metro

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Louisville Metro

**Organization Type**

Local Government

**Proposed**

\$ 25,000.00

**Location Description:**

Louisville/Jefferson County, Parkland neighborhood, including: 21111921104800001000U3, 21111921104800001500U1, 21111921104800001500U2, 21111921104800001500U4, 21111921104800001700U3

**Activity Description:**

Administrative services.



**Grantee Activity Number:** NSP-ADM-0000-11N-DLG  
**Activity Title:** NSP-ADM-0000-11N-DLG

**Activity Type:**

Administration

**Activity Status:**

Under Way

**Project Number:**

ADMIN

**Project Title:**

Administrative funds

**Projected Start Date:**

03/15/2011

**Projected End Date:**

02/28/2014

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Total Budget:**

\$ 274,522.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 274,522.00

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Commonwealth of KY-Dept. for Local Government

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Commonwealth of KY-Dept. for Local Government	State Agency	\$ 380,000.00
Department for Local Government	State Agency	\$ 30,000.00

**Location Description:**

All NSP3 targeted neighborhoods; DLG is the grantee and provides overall project management, administration, training, monitoring and compliance review.

**Activity Description:**

Administrative services.



**Grantee Activity Number:** NSP-B-0000-11N-037/LI  
**Activity Title:** NSP-B-0000-11N-037-Newport

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

Eligible Use B

**Project Title:**

Eligible Use B

**Projected Start Date:**

03/15/2011

**Projected End Date:**

12/31/2013

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Total Budget:** \$ 125,000.00

**Other Funds Total:** \$ 102,500.00

**Total Funds Amount:** \$ 227,500.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	1		1	100.00
# of Households	1		1	100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	1
# of Housing Units	1
#Low flow showerheads	1
#Low flow toilets	1
#Replaced thermostats	1
# of Properties	1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Newport Millennium Housing Corp. III

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Newport Millennium Housing Corp. III	Non-Profit	\$ 125,000.00

**Funding Source Name**

Funding Source Name	Matching Funds	Funding Amount
Lending institutions-interim financing	No	\$ 40,000.00
Homebuyers - cash contribution	No	\$ 2,500.00
Lenders - 1st mortgage loans	No	\$ 60,000.00

**Location Description:**

City of Newport, Ky., Ann Street neighborhood, including: 210379254455884050500U1, 210379254455884050500U2, 210379254455884050500U3.

**Activity Description:**

24 CFR 570.201(a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance; 24 CFR 570.202



eligible rehabilitation and preservation activities for homes and other residential properties.  
Acquisition/rehab/resale of one foreclosed-upon single family home within the target area.

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**Grantee Activity Number:** NSP-E-0000-11N-031/LI  
**Activity Title:** NSP-E-0000-11N-031/LI - Henderson

**Activity Type:**

Construction of new housing

**Activity Status:**

Under Way

**Project Number:**

Eligible Use E

**Project Title:**

Eligible Use E

**Projected Start Date:**

03/15/2011

**Projected End Date:**

05/01/2013

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Total Budget:** \$ 650,000.00

**Other Funds Total:** \$ 27,500.00

**Total Funds Amount:** \$ 677,500.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households	5	5		100.00
# of Households	5	5		100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	5
# of Housing Units	5
# ELI Households (0-30% AMI)	
#Units $\zeta$ other green	5
#Sites re-used	5
#Units exceeding Energy Star	5
#Units with bus/rail access	5
#Low flow showerheads	5
#Low flow toilets	5

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Henderson Housing Authority

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Henderson Housing Authority	Local Government	\$ 650,000.00

**Funding Source Name**

Henderson Housing Authority

Matching Funds	Funding Amount
Yes	\$ 27,500.00

**Location Description:**

The Housing Authority of Henderson will utilize \$650,000 in NSP3 funding to newly construct approximately five rental units in the Martin Luther King Jr. Blvd. neighborhood in Henderson. Blocks comprising the target neighborhood are: 211019170435866020400U1, 211019170435866020400U2.



**Activity Description:**

24 CFR 570.201(a) Acquisition, (b) Disposition; (c) Public facilities and improvements; (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties; (i) Relocation, and (n) Direct homeownership assistance. 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.

The Housing Authority of Henderson will utilize \$650,000 in NSP3 funding to newly construct approximately five rental units in the Martin Luther King Jr. Blvd. neighborhood in Henderson. All units will provide permanent housing for households with incomes at or below 50% of area median. This effort will serve to further stabilize the targeted neighborhood, in which approximately \$700,000 in NSP-1 funding was invested to produce seven affordable rental units. All units being constructed by the Housing Authority of Henderson are LEEDS Silver Standard. The Housing Authority will contribute approximately \$27,000 in owned property to the project

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**Grantee Activity Number:** NSP-E-0000-11N-037  
**Activity Title:** NSP-E-0000-11N-037-Newport

**Activity Type:**

Construction of new housing

**Activity Status:**

Under Way

**Project Number:**

Eligible Use E

**Project Title:**

Eligible Use E

**Projected Start Date:**

03/15/2011

**Projected End Date:**

12/31/2013

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 625,000.00

**Other Funds Total:**

\$ 410,000.00

**Total Funds Amount:**

\$ 1,035,000.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	3		3	100.00
# of Households	3		3	100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	3
# of Housing Units	3
#Sites re-used	3
#Units exceeding Energy Star	3
#Low flow showerheads	3
#Low flow toilets	3

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Newport Millennium Housing Corp. III

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Newport Millennium Housing Corp. III	Non-Profit	\$ 625,000.00

**Funding Source Name**

Funding Source Name	Matching Funds	Funding Amount
Lenders - 1st mortgage loans	No	\$ 240,000.00
Lending institutions-interim financing	No	\$ 160,000.00
Homebuyers - cash contribution	No	\$ 10,000.00

**Location Description:**

City of Newport, Ky., Ann Street neighborhood, including: 210379254455884050500U1, 210379254455884050500U2, 210379254455884050500U3.

**Activity Description:**

24 CFR 570.201(a) Acquisition, (b) Disposition; (c) Public facilities and improvements; (e) Public services for housing



counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties; (i) Relocation, and (n) Direct homeownership assistance. 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. 24 CFR 570.204 Community based development organizations. Newport Millennium Housing Corporation III will re-develop approximately four vacant properties and create four single family homes to be sold to income-eligible buyers.

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**Grantee Activity Number:** NSP-E-0000-11N-044  
**Activity Title:** NSP-E-0000-11N-044-HPI

**Activity Type:**

Construction of new housing

**Activity Status:**

Completed

**Project Number:**

Eligible Use E

**Project Title:**

Eligible Use E

**Projected Start Date:**

03/15/2011

**Projected End Date:**

12/31/2013

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 10,100.00

**Other Funds Total:**

\$ 0.00

**Environmental Assessment:**

COMPLETED

**Total Funds Amount:**

\$ 10,100.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
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# Owner Households

0.0

# of Households

0.0

**Proposed Accomplishments**

**Total**

# of Singlefamily Units

# of Housing Units

# ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units & other green

#Sites re-used

#Units exceeding Energy Star

#Units with bus/rail access

#Low flow showerheads

#Low flow toilets

#Units with solar panels

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Housing Partnership, The

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Housing Partnership, The

**Organization Type**

Non-Profit

**Proposed**

\$ 10,100.00

**Location Description:**

The Housing Partnership's proposed NSP-3 project proved infeasible; funds are being recaptured and reallocated.



**Activity Description:**

The Housing Partnership's proposed NSP-3 project proved infeasible; funds other than those expended for due diligence activities (up to point of properties becoming a failed acquisition) are being recaptured and reallocated.

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**Grantee Activity Number:** NSP-E-0000-11N-045/LI  
**Activity Title:** NSP-E-0000-11N-045/LI-FAHE

**Activity Type:**

Construction of new housing

**Project Number:**

Eligible Use E

**Projected Start Date:**

11/01/2011

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

UNDERWAY

**Activity Status:**

Under Way

**Project Title:**

Eligible Use E

**Projected End Date:**

12/31/2013

**Total Budget:**

\$ 1,450,375.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 1,450,375.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households	8	8		100.00
# of Households	8	8		100.00

**Proposed Accomplishments**

	Total
# of Multifamily Units	8
# of Housing Units	8
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units $\zeta$ other green	8
#Sites re-used	1
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	8
#Low flow toilets	8
#Units with solar panels	

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

FAHE

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
FAHE	Non-Profit	\$ 1,450,375.00

**Location Description:**

The Jeff/Viper/Fusonia neighborhoods in Perry County, south of Hazard, Ky. Blocks Comprising Target Neighborhood are:



**Activity Description:**

24 CFR 570.201(a) Acquisition, (b) Disposition; (c) Public facilities and improvements; (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties; (i) Relocation, and (n) Direct homeownership assistance. 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. 24 CFR 570.204 Community based development organizations. New construction of approximately eight two-bedroom permanent supportive housing rental units via a development partnership with Kentucky River Community Cares. Units will be leased to persons with disabilities whose household income is at or below 50% of area median.

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**Grantee Activity Number:** NSP-E-0000-11N-051  
**Activity Title:** NSP-E-0000-11N-051-Purchase

**Activity Type:**

Construction of new housing

**Activity Status:**

Under Way

**Project Number:**

Eligible Use E

**Project Title:**

Eligible Use E

**Projected Start Date:**

03/15/2011

**Projected End Date:**

12/31/2013

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 1,139,525.00

**Other Funds Total:**

\$ 272,500.00

**Environmental Assessment:**

COMPLETED

**Total Funds Amount:**

\$ 1,412,025.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	9		9	100.00
# of Households	9		9	100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	9
# of Housing Units	9
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units $\zeta$ other green	
#Sites re-used	9
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	9
#Low flow toilets	5
#Units with solar panels	

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Purchase Housing

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Purchase Housing	Non-Profit	\$ 1,139,525.00

**Funding Source Name**

	Matching Funds	Funding Amount
City of Paducah	Yes	\$ 10,000.00
Homebuyers - cash contribution	No	\$ 12,500.00
Lenders - 1st mortgage loans	No	\$ 250,000.00



**Location Description:**

Purchase Area Housing Corporation will use \$650,000 in NSP3 funding to supplement ongoing stabilization efforts. Blocks comprising the target neighborhood are: 211459264858836030300U1, 211459264858836030300U2, 211459264858836030400U1, 211459264858836030400U2, 211459264858836030500U2, 211459264858836030500U3.

**Activity Description:**

24 CFR 570.201(a) Acquisition, (b) Disposition; (c) Public facilities and improvements; (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties; (i) Relocation, and (n) Direct homeownership assistance. 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. 24 CFR 570.204 Community based development organizations. Purchase Area Housing Corporation will use approximately \$1.1 million in NSP3 funding to supplement ongoing stabilization efforts in the Fountain Avenue and adjoining neighborhoods. The agency will acquire approximately nine foreclosed, abandoned and/or vacant properties and either rehab or newly construct nine single family dwellings for homeownership. Houses will be sold to households with incomes at or below 120% of area median; it is not anticipated that any units will be sold to households with incomes below 50% of AMI. The NSP3 funding supplements approximately \$1.5 million in NSP1 investment. The City of Paducah owns properties acquired via tax lien foreclosure or market sale and will donate five properties for use in the project, at an estimated value of \$10,000.

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**Grantee Activity Number:** NSP-E-0000-11N-052  
**Activity Title:** NSP-E-0000-11N-052-Louisville

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures  
**Project Number:**  
 Eligible Use E  
**Projected Start Date:**  
 10/01/2011  
**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only  
**Environmental Assessment:**  
 UNDERWAY

**Activity Status:**  
 Planned  
**Project Title:**  
 Eligible Use E  
**Projected End Date:**  
 12/31/2013  
**Total Budget:** \$ 500,000.00  
**Other Funds Total:** \$ 9,150,000.00  
**Total Funds Amount:** \$ 9,650,000.00

**Benefit Report Type:**  
 Direct (Households)

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	11		11	100.00
# of Households	11		11	100.00

<b>Proposed Accomplishments</b>	<b>Total</b>
# of Multifamily Units	11
# of Housing Units	11
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units < other green	
#Units deconstructed	
#Sites re-used	3
#Units exceeding Energy Star	
#Units with bus/rail access	3
#Low flow showerheads	
#Low flow toilets	
#Units with solar panels	
#Dishwashers replaced	
#Clothes washers replaced	
#Refrigerators replaced	
#Light fixtures (outdoors) replaced	
#Light Fixtures (indoors) replaced	
#Replaced hot water heaters	
#Replaced thermostats	
#Efficient AC added/replaced	
#High efficiency heating plants	
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	



**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Louisville Metro

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Louisville Metro	Local Government	\$ 500,000.00

Funding Source Name	Matching Funds	Funding Amount
Equity - sale of tax credits	No	\$ 7,850,000.00
Louisville Metro Government	No	\$ 800,000.00
Lenders - 1st mortgage loans	No	\$ 500,000.00

**Location Description:**

Louisville/Jefferson County, Parkland neighborhood, including: 211119211048000001000U3, 211119211048000001500U1, 211119211048000001500U2, 211119211048000001500U4, 211119211048000001700U3.

**Activity Description:**

24 CFR 570.201(a) Acquisition, (b) Disposition; (c) Public facilities and improvements; (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties; (i) Relocation, and (n) Direct homeownership assistance. 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.

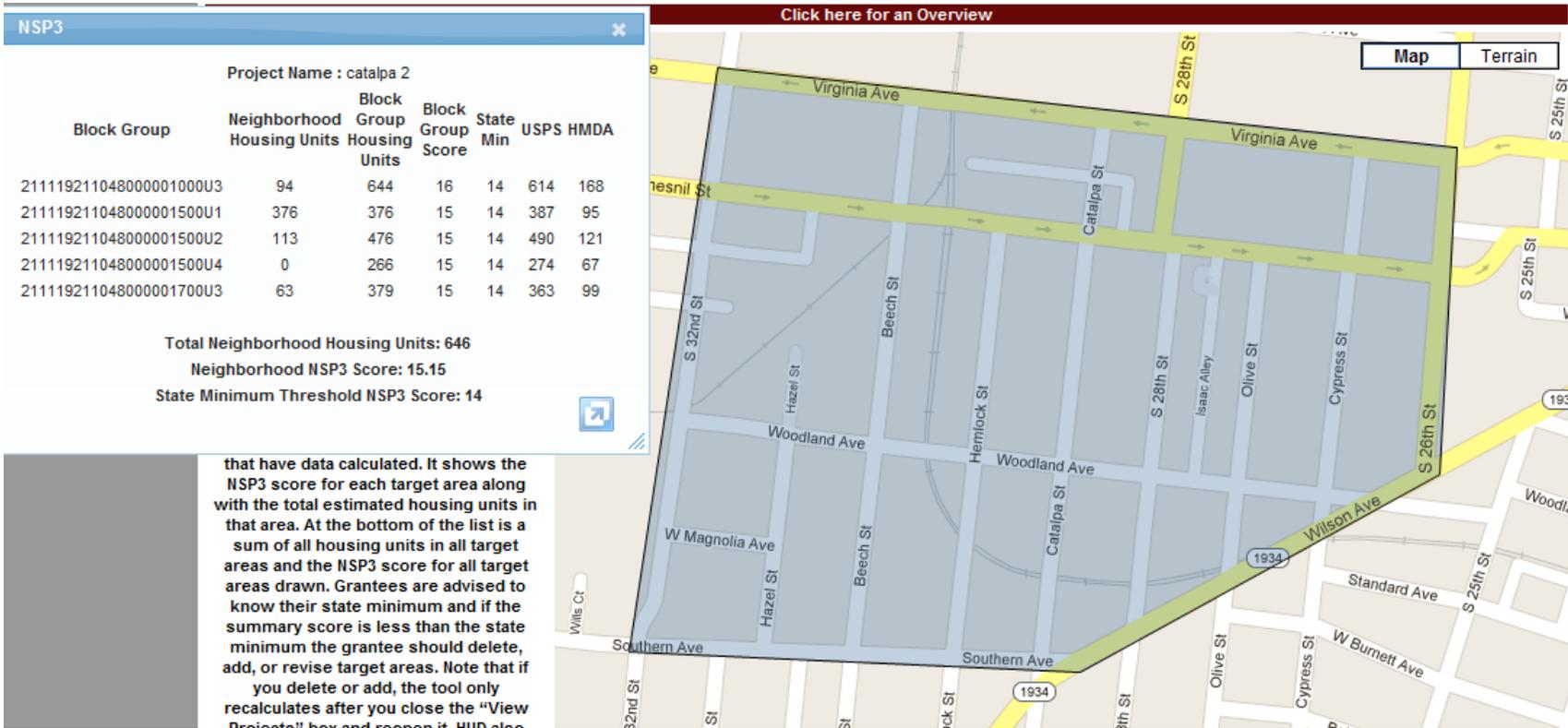
Louisville Metro Government will utilize its \$500,000 NSP3 funding to create approximately 11 permanent rental housing units through a development partnership with New Directions, Inc. The development is located in the Parkland neighborhood area.

## Action Plan History

Version	Date
B-11-DN-21-0001 AP#1	04/25/2012
B-11-DN-21-0001 AP#2	07/26/2011







LOUISVILLE METRO REVISED TARGET AREA – REVISION 1/23/13

Project Name : sb2

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
211939099299999970900R1	7	484	16	14	412	27
211939357699999970800R1	46	427	16	14	300	32
211939357699999970800R2	2	495	16	14	348	37
211939357699999970800R3	385	433	16	14	304	33

**Total Neighborhood Housing Units: 440**  
**Neighborhood NSP3 Score: 16.00**  
**State Minimum Threshold NSP3 Score: 14**

Select a State
Select a County
Go

(%): — Tract Outline
LOG OUT

[Click here for an Overview](#)

Map
Terrain

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

FAHE REVISED NSP-3 PROJECT AREA REVISION AS OF 1/23/13

Map Level

Map Outline (Zoom 11+)

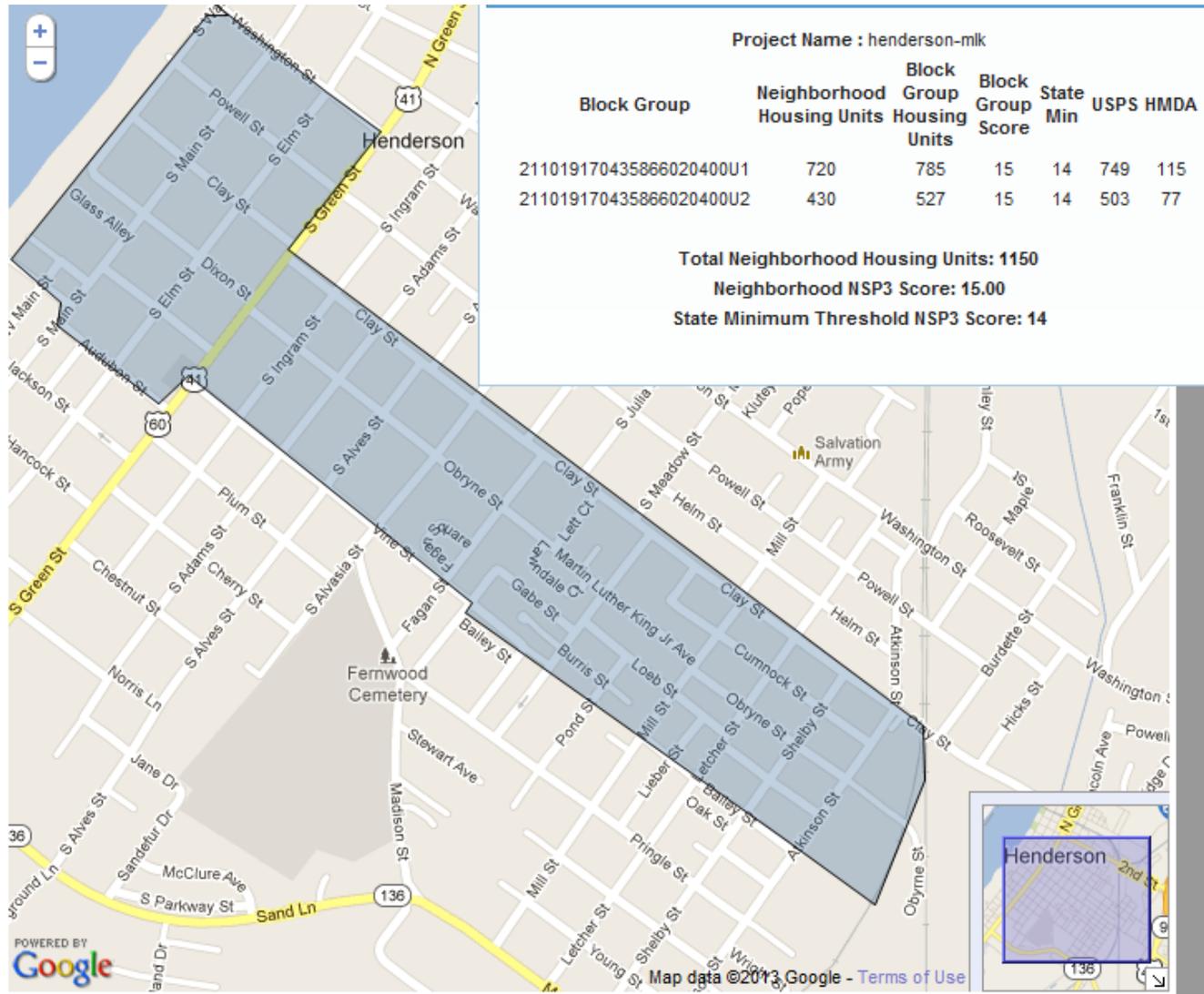
FINISH

VIEW DATA

PROJECTS

INSTRUCTIONS

The tool now provides a core for all projects "New Projects", which projects (target areas) calculated. It shows the which target area along related housing units in bottom of the list is a ng units in all target 3 score for all target ntees are advised to minimum and if the s less than the state ntee should delete, get areas. Note that if add, the tool only you close the "View d reopen it. HUD also is to think carefully their target areas in get areas have a very total housing units ars available, HUD will grantee reduce the size of their target reas.



Project Name : henderson-mk

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
211019170435866020400U1	720	785	15	14	749	115
211019170435866020400U2	430	527	15	14	503	77

**Total Neighborhood Housing Units: 1150**  
**Neighborhood NSP3 Score: 15.00**  
**State Minimum Threshold NSP3 Score: 14**

HENDERSON – NO CHANGE PROPOSED

Project Name : newport 8

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
210379254455884050500U1	513	513	14	14	483	108
210379254455884050500U2	381	381	14	14	358	80
210379254455884050500U3	353	353	14	14	332	74

Total Neighborhood Housing Units: 1247  
Neighborhood NSP3 Score: 14.00  
State Minimum Threshold NSP3 Score: 14

Click here for an Overview



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.

NEWPORT – NO CHANGE PROPOSED

1038 columbia newport ky  Select a State

Map Options : Clear | Reset

Click Mode: Zoom | Info NSP3 Legend (%):  Tract Outline

[Click here for an Overview](#)

**NSP3**

Project Name : purchase tech corr 2

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
211459264858836030300U1	24	553	16	14	470	19
211459264858836030300U2	428	428	16	14	363	15
211459264858836030400U1	414	414	15	14	406	32
211459264858836030400U2	239	571	15	14	560	45
211459264858836030500U2	228	679	11	14	535	77
211459264858836030500U3	105	313	11	14	247	36

Total Neighborhood Housing Units: 1438  
 Neighborhood NSP3 Score: 14.39  
 State Minimum Threshold NSP3 Score: 14

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

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PURCHASE TECHNICAL CORRECTION – REVISION 1/23/13