

# Attachment “GH” NSP 3 Program Description

## NSP3 Grantee Information

<u>NSP3 Program Administrator Contact Information</u>	
<u>Name (Last, First)</u>	<u>Brownlee, Gayle</u>
<u>Email Address</u>	<u>brownlee@wyomingcda.com</u>
<u>Phone Number</u>	<u>307-265-0603</u>
<u>Mailing Address</u>	<u>PO Box 634, Casper, WY 82602</u>

## Areas of Greatest Need

### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

### Data Sources Used to Determine Areas of Greatest Need

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

Response:

NSP3 Mapping Tool, map is attached and the location is referred to as the North Casper Redevelopment Area. The eligible area is located within an entitlement community and is consistent with their plan.

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

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

Response:

A tiered approach is not being utilized. In order to make the greatest impact possible a single area has been identified as an eligible area for the NSP3 funds.

## Definitions and Descriptions

### Definitions

<u>Term</u>	<u>Definition</u>
<u>Blighted Structure</u>	<u>The definition of “blighted structure” for the State of Wyoming was derived from the statutory definition of blighted area in W.S. 15-9-103. "Blighted structure" means a structure which may be located in a slum area, a deteriorated or deteriorating structure, a structure which may have inadequate legal access, a structure with a faulty floor plan or room layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessments, delinquency exceeding the fair value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of those factors, substantially impairs or arrests the sound</u>

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	<p><u>growth of a municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare in its present condition and use.</u></p> <p><u>Local code enforcement officers may be consulted also.</u></p>
<u>Affordable Rents</u>	<p><u>Affordable rent is determined to be the HUD Low HOME Rents or fair market rent whichever is less. Fair market rent is determined by HUD guidelines and includes tenant paid utilities. Please refer to the HUD website for the current rents.</u></p> <p><u><a href="http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/2010/wy.pdf">http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/2010/wy.pdf</a></u></p>
<u>Affordable Sales Price</u>	<p><u>Affordable sales price is determined to be 99% of the after rehab appraised value or the total cost of the acquisition, rehabilitation, and carrying costs, whichever is less.</u></p>

### Descriptions

<u>Term</u>	<u>Definition</u>
<u>Long-Term Affordability</u>	<p><u>All residential properties will have at minimum a 30-year mortgage placed upon them. Homeownership properties may also have a soft second mortgage provision triggered by the sale of the property or transfer of title. All rental properties will have a deed restriction in addition to a mortgage. Demolished properties will have a deferred mortgage placed upon the land to ensure ownership by a LMMI qualified household for a specified period of time.</u></p>
<u>Housing Rehabilitation Standards</u>	<p><u>WCDA has established rehabilitation standards for all NSP properties.</u></p> <p><u><a href="http://www.wyomingcda.com/files/NSPRehab.pdf">http://www.wyomingcda.com/files/NSPRehab.pdf</a></u></p>
<u>Relocation/Displacement</u>	<p><u>It is anticipated that all properties assisted will be vacant and that URA will not be triggered.</u></p>
<u>Vicinity Hiring</u>	<p><u>All Grantees, Contractors, and/or agencies will be required to comply with vicinity hiring as a condition of receiving NSP3 funds.</u></p>
<u>Rental Housing Preference</u>	<p><u>Due to the limited amount of funds and small geographic area any and all projects are welcome and will be reviewed on a first come first served basis. If two projects come in at the time and would otherwise be eligible to receive fund then a rental project will be given preference over a homeownership or demolition project.</u></p>

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### Low-Income Targeting

#### Low-Income Set-Aside Amount

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

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

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$1,250,000

#### Meeting Low-Income Target

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

Response:

The WRAP Program, Demolition, and/or the Rental Opportunities Program will be used to meet the set-aside requirements.

### Acquisition and Relocation

#### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?

YES

If yes, fill in the table below.

<u>Question</u>	<u>Number of Units</u>
<u>The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.</u>	<u>6</u>
<u>The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).</u>	<u>39</u>
<u>The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.</u>	<u>At least 27 of the 33 units estimated will benefit 50% or less AMI households</u>

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### Public Comment

#### Citizen Participation Plan

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

Response:

A Notice of Public Comment was published in the Casper Star-Tribune and the Wyoming Eagle Tribune on September 21, 2011, in addition a Public Hearing is scheduled for October 7, 2011. The draft NSP3 Substantial Amendment was available on the WCDA website at [www.wyomingcda.com](http://www.wyomingcda.com) from September 21, 2011 through October 5, 2011. No public comments were received. The final NSP3 Substantial Amendment will be posted on [www.wyomingcda.com](http://www.wyomingcda.com) on October 6, 2011.

### Summary of Public Comments Received.

#### NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions above. The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

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

<u>Activity Number 1</u>	
<u>Activity Name</u>	Wyoming Rehabilitation and Acquisition Program (WRAP)
<u>Uses</u>	Select all that apply:
	<input type="checkbox"/> <u>Eligible Use A: Financing Mechanisms</u>
	<input checked="" type="checkbox"/> <u>Eligible Use B: Acquisition and Rehabilitation</u>
	<input type="checkbox"/> <u>Eligible Use C: Land Banking</u>
	<input type="checkbox"/> <u>Eligible Use D: Demolition</u>
<input type="checkbox"/> <u>Eligible Use E: Redevelopment</u>	
<u>CDBG Activity or Activities</u>	<ul style="list-style-type: none"> <li>- <u>24 CFR 570.201</u></li> <li>- <u>(a) Acquisition</u></li> <li>- <u>(b) Disposition</u></li> <li>- <u>(i) Relocation</u></li> <li>- <u>(n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income</u></li> <li>- <u>24 CFR 570.202 Eligible rehabilitation and preservation acquisition activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.</u></li> </ul>

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<b>National Objective</b>	<u>Low Moderate Middle Income Housing (LMMH)</u>	
<b>Activity Description</b>	<u>Acquisition and rehabilitation of foreclosed properties for sale to first time homebuyers. Please refer to NSP 1 Program description for activity details. Interest rates are 1%, 2% or 3% based on household income.</u>	
<b>Location Description</b>	<u>North Casper Redevelopment Area</u>	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	<u>NSP3</u>	<u>\$0.00</u>
	<u>(Other funding source)</u>	<u>\$ _____</u>
	<u>(Other funding source)</u>	<u>\$ _____</u>
<b>Total Budget for Activity</b>	<b><u>\$0.00</u></b>	
<b>Performance Measures</b>	<u>Number of properties purchased, rehabilitated and sold to first-time homebuyers – 0 homes estimated</u>	
<b>Projected Start Date</b>	<u>5/1/11</u>	
<b>Projected End Date</b>	<u>5/1/13</u>	
<b>Responsible Organization</b>	<b>Name</b>	<u>Wyoming Community Development Authority</u>
	<b>Location</b>	<u>PO Box 634, Casper, WY 82602</u>
	<b>Administrator Contact Info</b>	<u>Gayle Brownlee, 307-233-0029, brownlee@wyomingcda.com</u>
<b><u>Activity Number 2</u></b>		
<b>Activity Name</b>	<u>NSP Rental Opportunities Program</u>	
<b>Use</b>	<u>Select all that apply:</u>	
	<input type="checkbox"/>	<u>Eligible Use A: Financing Mechanisms</u>
	<input checked="" type="checkbox"/>	<u>Eligible Use B: Acquisition and Rehabilitation</u>
	<input type="checkbox"/>	<u>Eligible Use C: Land Banking</u>
	<input type="checkbox"/>	<u>Eligible Use D: Demolition</u>
	<input type="checkbox"/>	<u>Eligible Use E: Redevelopment</u>
<b>CDBG Activity or Activities</b>	<u>- 24 CFR 570.201</u> <u>- (a) Acquisition</u> <u>- (b) Disposition</u> <u>- (i) Relocation</u> <u>- (n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income</u> <u>- 24 CFR 570.202 Eligible rehabilitation and preservation acquisition activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.</u>	
<b>National Objective</b>	<u>Low Income Housing</u>	
<b>Activity Description</b>	<u>Acquisition and rehabilitation of foreclosed properties for use as rental housing. Please refer to NSP 1 Program description for activity details. Interest rate not to exceed 6%.</u>	
<b>Location Description</b>	<u>North Casper Redevelopment Area</u>	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	<u>NSP3</u>	<u>\$1,449,946.73</u>

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	<u>(Other funding source)</u>	\$ _____
	<u>(Other funding source)</u>	\$ _____
<b>Total Budget for Activity</b>	<u>\$1,449,946.73</u>	
<b>Performance Measures</b>	<u>Number of affordable rental units created for those households at 50% AMI – 6 units estimated</u>	
<b>Projected Start Date</b>	<u>05/01/11</u>	
<b>Projected End Date</b>	<u>05/01/14</u>	
<b>Responsible Organization</b>	<b>Name</b>	<u>Wyoming Community Development Authority</u>
	<b>Location</b>	<u>PO Box 634, Casper, WY 82602</u>
	<b>Administrator Contact Info</b>	<u>Gayle Brownlee, 307-233-0029, brownlee@wyomingcda.com</u>
<b><u>Activity Number 3</u></b>		
<b>Activity Name</b>	<u>Redevelopment</u>	
<b>Use</b>	<u>Select all that apply:</u>	
	<input type="checkbox"/>	<u>Eligible Use A: Financing Mechanisms</u>
	<input type="checkbox"/>	<u>Eligible Use B: Acquisition and Rehabilitation</u>
	<input type="checkbox"/>	<u>Eligible Use C: Land Banking</u>
	<input type="checkbox"/>	<u>Eligible Use D: Demolition</u>
	<input checked="" type="checkbox"/>	<u>Eligible Use E: Redevelopment</u>
<b>CDBG Activity or Activities</b>	<ul style="list-style-type: none"> <li>- <u>_____ (Enter 24 CFR 570.201</u></li> <li>- <u>_____ (a) Acquisition</u></li> <li>- <u>_____ (b) Disposition</u></li> <li>- <u>_____ (c) Public facilities and improvements</u></li> <li>- <u>_____ (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</u></li> <li>- <u>_____ (i) Relocation</u></li> <li>- <u>_____ (n) Direct homeownership assistance</u></li> <li>- <u>_____ 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.</u></li> <li>- <u>_____ 24 CFR 570.204 Community based development organizations</u></li> <li>- <u>_____ HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost.</u></li> <li>- <u>_____</u></li> </ul>	
<b>National Objective</b>	<u>Low Income Housing</u>	
<b>Activity Description</b>	<u>Redevelopment of vacant or demolished properties for use as rental housing.</u> <u>Please refer to NSP 1 Program description for activity details.</u> <u>Interest rate not to exceed 6%</u>	
<b>Location Description</b>	<u>North Casper Redevelopment Area</u>	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>

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	<u>NSP3</u>	<u>\$2,982,164.27</u>
	<u>(Other funding source)</u>	<u>\$ _____</u>
	<u>(Other funding source)</u>	<u>\$ _____</u>
<b>Total Budget for Activity</b>		<u>\$2,982,164.27</u>
<b>Performance Measures</b>	<u>Number of affordable rental units created for those households at 50% AMI – 27 units estimated</u>	
<b>Projected Start Date</b>	<u>05/01/11</u>	
<b>Projected End Date</b>	<u>05/01/14</u>	
<b>Responsible Organization</b>	<b>Name</b>	<u>Wyoming Community Development Authority</u>
	<b>Location</b>	<u>PO Box 634, Casper, WY 82602</u>
	<b>Administrator Contact Info</b>	<u>Gayle Brownlee, 307-233-0029, brownlee@wyomingcda.com</u>
<b>Activity Number 4</b>		
<b>Activity Name</b>	<u>Demolition</u>	
<b>Use</b>	<u>Select all that apply:</u>	
	<input type="checkbox"/>	<u>Eligible Use A: Financing Mechanisms</u>
	<input type="checkbox"/>	<u>Eligible Use B: Acquisition and Rehabilitation</u>
	<input type="checkbox"/>	<u>Eligible Use C: Land Banking</u>
	<input checked="" type="checkbox"/>	<u>Eligible Use D: Demolition</u>
<input checked="" type="checkbox"/>	<u>Eligible Use E: Redevelopment</u>	
<b>CDBG Activity or Activities</b>	<ul style="list-style-type: none"> <li>- <u>24 CFR 570.201</u></li> <li>- <u>(d) Clearance for blighted structures only</u></li> <li>- <u>24 CFR 570.201</u></li> <li>- <u>(a) Acquisition</u></li> <li>- <u>(b) Disposition</u></li> <li>- <u>(c) Public Facilities</u></li> <li>- <u>(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.</u></li> <li>- <u>(i) Relocation</u></li> <li>- <u>(n) Direct homeownership assistance (for persons whose income does not exceed 120% of median income)</u></li> <li>- <u>24 CFR 570.204</u></li> <li>- <u>(a) The recipient may provide CDBG funds as grants or loans to any CBDO qualified under this section to carry out a neighborhood revitalization, community economic development, or energy conservation project.</u></li> <li>- <u>New housing construction</u></li> </ul>	
<b>National Objective</b>	<u>Low Moderate Middle Income Housing (LMMH)</u>	
<b>Activity Description</b>	<u>Clearance of blighted structures which may or may not result in housing. All</u>	

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	<u>units must meet the definition of blight in order to be eligible. Each request will be evaluated individually and must demonstrate a benefit to a LMMI household or the North Casper Redevelopment area. The funds will be secured by a deferred loan with a 0% interest rate and the term will vary based on the amount of NSP3 funds used for each individual demolition.</u>	
<u>Location Description</u>	North Casper Redevelopment Area	
<u>Budget</u>	<u>Source of Funding</u>	<u>Dollar Amount</u>
	NSP3	\$67,889.00
	(Other funding source)	\$ _____
	(Other funding source)	\$ _____
<u>Total Budget for Activity</u>	\$67,889.00	
<u>Performance Measures</u>	Number of blighted properties cleared – 6 units estimated	
<u>Projected Start Date</u>	05/01/11	
<u>Projected End Date</u>	05/01/13	
<u>Responsible Organization</u>	<u>Name</u>	<u>Wyoming Community Development Authority</u>
	<u>Location</u>	<u>PO Box 634, Casper, WY 82602</u>
	<u>Administrator Contact Info</u>	<u>Gayle Brownlee, 307-233-0029, brownlee@wyomingcda.com</u>

### Certifications

#### Certifications for State and Entitlement Communities

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

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

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

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

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

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

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

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

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

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

(11) **The jurisdiction certifies:**

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

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

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

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

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

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

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

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

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David M. Haney Date  
Executive Director