

THE NSP1 SUBSTANTIAL AMENDMENT JUNE 2017

Jurisdiction(s): <i>(identify lead entity in case of joint agreements)</i> Wyoming Community Development Authority Jurisdiction Web Address: <ul style="list-style-type: none"> • <i>(URL where NSP Substantial Amendment materials are posted)</i> • www.wyomingcda.com 	NSP Contact Person: John R. Batey Address: Wyoming Community Development Authority 155 North Beech Street Casper, WY 82601 Telephone: 307-265-0603 Fax: 307-266-5414 Email: batey@wyomingcda.com
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The Wyoming Community Development Authority (WCDA) is the state housing finance agency for Wyoming. WCDA administers several housing programs in the State of Wyoming, the largest of which is the Single Family Mortgage Purchase Program under which WCDA Participating Lenders are provided permanent loan financing at below market interest rates for first time homebuyers meeting the requirements of the federal Mortgage Revenue Bond Program.

The Wyoming Community Development Authority will be responsible agency for the administration of the Disaster Reporting Grant Recovery System (DRGR) and the quarterly reporting submissions to the HUD field office in Denver.

2017-18 NSP Program Income (PI) assisted activities for the State of Wyoming - \$1,560,000

1. **Wyoming Rehabilitation and Acquisition Program (WRAP), \$ 1,404,000** – WCDA will acquire and rehabilitate foreclosed properties which will be sold to low and moderate income eligible buyers. The targeted locations include the following counties:
 - a. Converse, Campbell, Fremont, Laramie, Natrona, Sweetwater, and Lincoln
 - b. Counties may be added or removed in the future depending on the foreclosure market.
2. **NSP Allowable Administrative Fees, \$156, 000** – The NSP program allows an amount up to ten percent (10%) of the NSP grant amount to be used for general administration and planning activities as defined at 24 CFR 570.205 and 206. The NSP program also allows 10% of program income earned to be used for administrative fees.

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction's consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State's own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions' consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity's own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult [this data](#), in developing this section of the Substantial Amendment.

Response:

Neighborhood Stabilization Program (NSP) Needs Assessment

Anticipated Distribution of NSP Funds

The NSP Program requires states to distribute NSP funds to the areas of greatest need including those areas with the greatest number of home foreclosures, those areas with the highest percentage of homes financed by a subprime mortgage and to those areas identified by the grantee as likely to face a significant rise in the rate of home foreclosures. For the period of 2010-15, approximately 72% of the foreclosed homes in the state of Wyoming can be found in the eleven counties of:

Big Horn
Campbell
Converse
Carbon
Fremont
Goshen
Laramie
Lincoln
Natrona
Sweetwater
Uinta

The above-listed counties have the highest rates of foreclosures per capita, along with the highest NSP foreclosure risk abandonment score (excluding three counties with populations below 10,000). Therefore, the state of Wyoming's NSP funds will be used in these eleven counties of greatest need.

Summary of Needs

The counties that have the highest estimated number of foreclosures per capita are Campbell and Natrona with a combined average of over 1.4 foreclosures per 1,000 residents, or 70 and 109 respectively. Sweetwater County has fewer foreclosures per capita, but is tied with Fremont County for the fourth highest total foreclosure number statewide at 47. Converse, Goshen, Uinta, and Lincoln Counties have per capita foreclosure rates that together average approximately 1.2 per 1,000 residents. Laramie, Converse, Campbell and Fremont have estimated numbers of foreclosures ranging from 19 to 111. Big Horn County has an unusually high NSP foreclosure/abandonment risk score of 5.5.

Summary of Data

The data, tables and maps described in the Summary of Data can be found in Appendix A of this document. All data is sourced from 2010-2015 Home Mortgage Disclosure Act (HMDA) data.

Table 1 presents the combined NSP statistics for Wyoming broken down by census tract, including: the percent of population at or below 120% of Area Median Income (AMI), HUD's Estimated Foreclosure/Abandonment Risk Score, the percentage of High Annual Percentage Rate Loans (HAL), the Predicted Foreclosure Rate, and the 5 year Vacancy Rate. The statewide averages show that 62% of Wyoming's population is at or below 120% of AMI. Foreclosure risks are low to moderate, with a 3.3 Foreclosure/Abandonment Risk Score statewide, a modest 1.2% HAL loan rate, and a Predicted Foreclosure Rate of just 0.67%. The 5-Year Vacancy Rate statewide average is at 7.9%.

Table 2 breaks down the information summarized in Table 1 by the number of HALs per census tract and county.

Table 2 shows 226,144 loan applications were originated over the six year period of the HMDA data. Table 2 also separates these into High Annual Percentage Rate Loans (HALs), and non-HALs. The former represents loans originated more than three percentage points higher than comparable treasury instruments, and five percentage points for refinance loans. Over the six year period there were 2,689 such loans throughout Wyoming.

Table 3 summarizes the estimated number of mortgages issued from 2010-2015, broken down by county and census tract. This table also provides the number of foreclosures and the computed foreclosure rate by county and census tract.

Table 4 summarizes the two key indicators used to determine the state of Wyoming's NSP eligible counties: foreclosures per capita, and the NSP Foreclosure/Abandonment Risk Score. By averaging and ranking these two scores for each county, a list of fourteen counties accounts for more than 75% of all foreclosures in the state. Three small counties (Johnson, Platte, and Washakie) are removed due to populations below 10,000, which complicates attempts to identify qualified contractors for rehabilitation work, and qualified buyers for the post-rehab property. When these three small counties are excluded, a list of eleven NSP eligible counties remain. Within these eleven counties, the NSP-eligible census tracts (i.e. those tracts with a majority of the population at or below 120% of AMI) are identified, as well.

Map I illustrates NSP income qualifying and non-qualifying census tracts. To help you identify where the tracts actually are located, this map contains the tract number. Maps II through V depict each of the concepts presented in Table 1.

Maps VI through XI graphically-depict data contained in Tables 2-3.

Maps XII and XIII depict the number of foreclosures statewide, by both census tract and county.

B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. **Note:** The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

Summary of Needs

The NSP Program requires states to distribute NSP funds to the areas of greatest need including those areas with the greatest percentage of home foreclosures, those areas with the highest percentage of homes financed by a subprime mortgage and to those areas identified by the grantee as likely to face a significant rise in the rate of home foreclosures. HUD puts the highest priority on the areas with the greatest number of foreclosures.

The majority of the funding for the NSP eligible activities will be distributed in the Counties of: Big Horn, Campbell, Converse, Carbon, Fremont, Goshen, Laramie, Lincoln, Natrona, Sweetwater, and Uinta due to the larger number of foreclosed homes in these counties. Over 72% of the estimated foreclosures for the State of Wyoming are in these eleven counties. All eleven counties have foreclosure per capita rates of 1.1 per 1,000 residents or higher, with the exception

of Big Horn County. However, Big Horn County possesses the state's highest foreclosure/abandonment risk score of 5.5.

The percent of HAL loans has dropped significantly statewide, however, the eleven counties selected for NSP funding have an average of 2.12% HAL loans, which is well above the statewide average of 1.2%.

WCDA is anticipating also using some of the NSP funds as a financing mechanism providing low interest financing to purchase foreclosed and abandoned homes. This funding will be available in the eleven selected counties through WCDA Participating Lenders.

The Tables and Maps located in Appendix A illustrate the areas of greatest need for Wyoming.

All recipients need to be aware that due to the environmental review requirements and specifically 24 CFR Part 58.22, neither a recipient nor any participant in the development process, including public or private nonprofit or for-profit entities, or any of their contractors, may commit HUD assistance under a program listed in Sec. 58.1(b) on an activity or project until HUD or the state has approved the recipient's Request for Release of Funds (RROF) and the related certification from the responsible entity. In addition, until the RROF and the related certification have been approved, neither a recipient nor any participant in the development process may commit non-HUD funds on or undertake an activity or project under a program listed in Sec. 58.1(b) if the activity or project would have an adverse environmental impact or limit the choice of reasonable alternatives.

This means that once a decision has been made to use federal money for the project no action can be taken on the property by either the recipient, sub-recipient or a third party (such as a contractor or developer) until after the project has received environmental clearance. This rule is triggered by intent rather than when application is made. For acquisition the environmental review must be completed prior to the use of NSP funds. For rehabilitation, no activity can be started until after environmental clearance is received.

C. DEFINITIONS AND DESCRIPTIONS

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

Response:

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 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.

“Slum area” means an area in which there is a predominance of buildings or improvements, whether residential or nonresidential, which by reason of dilapidation, deterioration, age or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, or the existence of conditions which endanger life or property by fire and other causes, or any combination of those factors is conducive to ill health and is detrimental to the public safety, morals or welfare.

(2) Definition of “affordable rents.” **Note:** Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

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.

https://www.hudexchange.info/resource/reportmanagement/published/HOME_RentLimits_State_WY_2017.pdf

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

Response:

All residential properties will have a 30-year mortgage placed upon them. The property may also have a soft second mortgage triggered by the sale of the property, transfer of title, or when the property is no longer owner occupied.

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

Response:

At minimum, all properties financed utilizing NSP funds must meet FHA Housing Quality Standards. In addition, all properties to be rehabilitated must meet the WCDA Rehabilitation Standards as outlined in Appendix B, and ensure local, state or national building codes will be followed.

Properties financed under the Foreclosure Financing Option and the Mortgage Principal Buydown must meet FHA Property Standards, as defined in HUD Handbook 4910.1, Minimum Property Standards for Housing, 1994 Edition.

Properties under the Wyoming Acquisition & Rehabilitation Program (WRAP) will be visited by WCDA staff and evaluated for participation in the WRAP program prior to any offers being submitted. All properties must be structurally sound or have the ability to be made structurally sound. In the event that a property is not structurally sound and/or the cost of rehabilitation would exceed the after rehabilitation value it would be possible under the WRAP program to demolish the current structure and place a new structure on the existing site. New properties may be stick built or modular construction. Properties must be attached to a permanent foundation. A preliminary inspection, including photographs, will be completed at that time using at minimum the FHA Housing Quality Standards, which will note all health and safety violations along with other potential concerns which may require specialized inspection at a later date, and the Property Rehabilitation Standards as outlined in Appendix B. The property will also be evaluated for environmental concerns. All properties selected for the WRAP program will be brought up to local, state, or national building code (whichever is more restrictive). The major systems of the property, such as electrical, plumbing, heating, roofing, and foundation, will be addressed first. It is the intent of the WRAP program to bring the properties to a standard of substantially rehabilitated.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$390,000

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

As required under the NSP Program at least 25% of the NSP PI must benefit individuals or families whose income does not exceed 50 percent of area median income. Lower interest rates or a preference within the program design will be available in an effort to encourage homeownership or benefit to households at or below 50% of AMI. The Rental Opportunities Program, the Redevelopment Program, and the WRAP Program will be used to meet the set-aside requirements.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

If so, include:

- The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

Demolition is an eligible activity. Any structure that is demolished must meet the requirement of being a blighted structure. If a structure is demolished there must be a benefit to low, moderate and middle income persons.

It is anticipated that properties selected under the WRAP and the ReOpp programs may include demolition of a previously foreclosed property. If a structure is demolished under the Demolition for Housing Program and the NSP Redevelopment Program, a housing unit must be produced following the demolition of the existing structure. It is noted that the NSP Program regulations waived the One-for-One Replacement requirement; however, Wyoming is in serious need of affordable, quality housing so the replacement of any demolished housing unit will be required. Demolition under the NSP Program will only be funded if it is part of an affordable housing activity. A replacement dwelling must be constructed and the property made available to a low income (50% AMI) or moderate income (80%) persons. Preference under this option will be for low income persons. The estimate for demolition under the WRAP program, the ReOpp Program, Demolition for Housing Program, and the NSP Redevelopment Program is ten (10) units.

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Note: proposed NSP Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 15 calendar days for public comment.

Response:

A Notice of Public Comment was published in the Casper Star-Tribune and the Wyoming Eagle Tribune on June 30, 2017. The draft Substantial Amendment is available on the WCDA website at www.wyomingcda.com from July 10, 2017 through July 25, 2017. The final Substantial Amendment with all comments received will be posted on www.wyomingcda.com following the comment period.

Summary of comments received during the public comment period:

Comment 1: (TBD)

Response 1: (TBD)

Comments on the NSP programs are welcome at any time and may be directed to Dr. John R. Batey, AICP batey@wyomingcda.com or WCDA – NSP Comments, P.O. Box 634, Casper, WY 82602. Please note that official plan changes can only be made as part of a substantial amendment or during the annual consolidated plan process. Comments received outside of an official comment period will be included in the next official public comment period. If you have questions at any time please contact WCDA at 307-265-0603.

G. *NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)*

(1) Activity Name: **Wyoming Rehabilitation and Acquisition Program (WRAP)**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use

§2301(c)(3)(B) purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.

CDBG Eligible Activity

- 24 CFR 570.201
- (a) Acquisition
- (b) Disposition
- (i) Relocation
- (n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income
- 24 CFR 570.202 Eligible rehabilitation and preservation acquisition activities for homes and other residential properties.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

All activities will meet the national objective of benefiting low, moderate and middle income persons.

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

The WRAP program may be used to meet the low income housing requirement for those at or below 50% of AMI.

Under the WRAP program WCDA will use NSP funding to purchase foreclosed properties from the Department of Housing and Urban Development (HUD), the Veterans Administration (VA), Rural Development (RD), Wyoming lending institutions, Private Mortgage Insurance (PMI) companies, and from public foreclosure proceedings. The foreclosed properties will be rehabilitated and sold to low and moderate income eligible buyers via a drawing system in order to provide homeownership opportunities while preserving existing housing stock and revitalizing neighborhoods.

Under the Wyoming Rehabilitation and Acquisition Program, WCDA intends to use the NSP funds to purchase foreclosed properties. In order to be eligible for the NSP Program, the mortgage insurer/guarantor must be willing to sell the property for not more than 99% of the current appraised value as defined in the NSP regulations.

WCDA will provide a complete paper trail for each of these transactions. Among the documents to be provided in WCDA's NSP files will be current appraisals, purchase agreements, rehabilitation costs and complete resell documents for the sale of the property to the homebuyer.

WRAP Program Eligibility

Basic applicant eligibility requirements include:

1. The applicant must be a Wyoming resident.
2. The applicant must be a United States citizen or a resident alien.
3. The property must be the applicant's primary residence for the term of the loan.
4. The applicant must pay a \$20.00 credit report fee.
5. The applicant must have a minimum 620 FICO score and meet FHA credit underwriting standards.
6. All household members' anticipated income will be considered, this includes anyone who will be occupying the property, and any family members not living in the household ie.(Military families)
7. The applicant must be able to contribute a minimum of 25%-30% of their gross income towards the principal, interest, taxes, and insurance payment, and not exceed a total debt to income ratio of 43%.
8. No current judgments, collections or bankruptcy.
9. The applicant must be able to make a down payment at closing of \$2,500.
10. Applicants must complete Homebuyer Education and One on One Counseling classes.

The applicant must attend and complete a HUD approved homebuyer education program prior to closing on an NSP assisted property. The Wyoming Housing Network, Inc. offers an in-person class. All eligible candidates will be required to participate in a one-on-one counseling session with the Wyoming Housing Network in addition to the in-person class. If an applicant who is successful in a property drawing cannot or chooses not to attend the homebuyer education class prior to the scheduled closing on the property then the applicant will forfeit all rights to the property and the sale will be cancelled and the home will be made available at the next scheduled drawing.

Preference will be given to applicants, who currently work or reside in the city, town, or county of the NSP assisted foreclosed property. WCDA employees, members of the WCDA Board of Directors, and their immediate family members are not eligible to participate in the Program.

Homeownership opportunities for households at or below 80% of the area median income (AMI) are limited. Therefore, the WRAP program will target appropriate properties for those households at or below 80% AMI. If it is determined that an eligible property is accessible or is easily rehabilitated to be accessible the household selected must demonstrate a need for the accommodations and the household income must be at or below 100% of AMI. The program may,

at the administrators' discretion, open the WRAP program to participants with household income between 101% AMI and 120% AMI.

The program may, at the administrators' discretion, make the WRAP properties available for sale to income eligible homebuyers (up to 120% AMI) outside of the WRAP program. Properties will generally be listed through the WRAP program for at least six months before being considered for general sale. All homebuyers will be required to complete the homebuyer education prior to closing. The homebuyers will also be responsible for arranging their own financing. WCDA may sell the properties directly or realtor services may be procured. All proceeds from the sale of the WRAP properties will be returned to the NSP program.

Property Selection

All properties selected must have been foreclosed upon and WCDA, through the WRAP program, must be the first purchaser following said foreclosure proceedings. All properties must have an appraisal completed within 60 days of the offer date and the purchase price cannot exceed 99% of the current market value. It is WCDA's intent to purchase the properties at the lowest reasonable price possible. Properties will be visited by WCDA staff and evaluated for participation in the program prior to any offers being submitted. All properties must be structurally sound or have the ability to be made structurally sound. In the event that a property is not structurally sound and/or the cost of rehabilitation would greatly exceed the after rehabilitation value WCDA has the option to demolish the current structure and place a new structure on the existing site. New properties may be stick built or modular construction. Properties must be attached to a permanent foundation. A preliminary inspection, including photographs, will be completed using at minimum the FHA Housing Quality Standards which will note all health and safety violations along with other potential concerns which may require specialized inspection at a later date. The property will also be evaluated for environmental concerns. All properties selected for the program will be brought up to local, state, or national building code (whichever is more restrictive). The major systems of the property, such as electrical, plumbing, heating, roofing, and foundation, will be addressed first. It is the intent of the WRAP program to bring the properties to a standard of substantially rehabilitated. However, that does not mean that the property will automatically receive a cosmetic update.

Properties will also be evaluated based on the economic feasibility and the affordability of the as repaired home for low and moderate income homeowners. The maximum amount of NSP funds to be expended on any one property is \$254,000, which includes the cost of acquisition, rehabilitation, and carrying costs. Properties requiring environmental mitigation such as lead-based paint remediation or illegal drug residue remediation may have additional costs associated and such costs are not subject to the \$254,000 cap. The location of the properties is subject to the availability of foreclosed properties and therefore specific neighborhoods cannot be targeted for improvement using NSP funds. However, the program will generally target older properties that have fallen into a state of disrepair. It is the intent of the program to increase the economic life of the properties.

A HUD Environmental Review is required of all assisted properties. All properties constructed prior to 1978 will also require a lead based paint inspection. If lead based paint is present then lead safe work practices must be used and the contractors must be certified. All properties will also be tested for illegal drug usage. Properties that test positive will be remediated prior to any rehabilitation work being completed. All properties will be tested for Radon and will be remediated if necessary.

The Davis-Bacon Act will apply to all projects with 8 or more units. It is anticipated each property will be a single contract and therefore would not trigger Davis-Bacon. The rehabilitation contract will include one property. The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, the Fair Housing Act, Title VI of the Civil Rights Act of 1964, and the Lead Safe Housing Rule will also apply.

Property Rehabilitation

Once a property has been selected for the WRAP program WCDA staff will prepare a detailed work write-up and cost estimate for the property. All properties built prior to 1978 will be tested for lead-based paint and any rehabilitation required will be completed in accordance with lead safe work practices and all contractors must be lead certified. All properties will be tested for illegal drug residue. Any property that tests positive will require mitigation prior to any rehabilitation work being completed. An environmental review must be completed for all properties prior to purchase and the start of any rehabilitation.

Properties will be evaluated for health, safety, and code violations. Repair of those items will be completed for all properties using NSP funds. Once the health, safety and code violations have been address the property will be evaluated for cosmetic and general wear and tear items. Cosmetic and general wear and tear items will be addressed if the budget allows. At a minimum, all properties will receive a thorough cleaning, both inside and out. The appliances will only be considered for replacement if they are not functioning properly, economic life is unknown, and/or repair is not economically feasible, or if appliances are not currently present in the property.

Application for Properties

Application packets for the WRAP program will be made available at the WCDA office, via the internet, and by U.S. Postal Service, by request. WCDA will also market and provide outreach in the eligible counties in order to solicit participation in the program from persons with household incomes at or below 80% of AMI. Households with incomes in excess of 80% AMI will not be eligible to participate in the drawing unless:

1. There are no households at or below 80% of AMI interested in the specific property.
2. The households at or below 80% of AMI who are interested in the specific property cannot meet minimum underwriting standards.

3. The property is considered accessible and then households up to 100% of AMI are eligible to participate in the drawing, however, preference will not be given to either income group.
4. The property following rehabilitation exceeds an affordable amount for a 80% or less AMI household. Keep in mind that while the mortgage may be written to an affordable level the cost of the taxes and insurance and general property maintenance on a more expensive home will be higher and may not be considered affordable for a 80% or less AMI household.

Applications will be accepted at any time from households at or below 100% of AMI.

The application packet will contain an initial application, the WRAP program description, applicant responsibilities if awarded a property, and a listing of selected properties (if available). The applicant should return the completed initial application along with all verification information at least 45 days prior to any property drawing to ensure eligibility for said drawing. All initial applications will be reviewed by WCDA staff to determine if the applicant meets the basic eligibility requirements. Applicants may be referred for credit counseling to assist them in repairing credit in order to be “mortgage ready”. The review will include verification of data relating to income, employment, financial/banking/investment information, rental history, and credit report. If an applicant is not eligible they will receive notification in writing of said determination. All applicants who meet the basic eligibility requirements will be contacted by telephone to discuss the program requirements and to make sure that the applicant understands the process and the requirements. If the applicant confirms that they are in fact interested in the program and agree to the conditions, their name will be entered into a drawing for the homes they have selected within their eligibility level.

In addition to having to meet income and credit requirements the applications will also be reviewed and a determination will be made as to the appropriateness of the size of the property to prevent overcrowding or over housing. The standards are as follows:

- A single or two person household is eligible to apply for a house with one (1) or two (2) bedrooms. A household must have three or more persons to apply for a three (3) + bedroom home.
- Families shall be housed with no more than two persons per bedroom.
- Exceptions may be made to the occupancy requirements for unusual circumstances and will be made on a case by case basis.

Those who are successful in the drawing will be required to have a meeting with WCDA staff within 1 week of the drawing to discuss the terms and to collect additional information in order to determine if they meet the full underwriting criteria. FHA underwriting standards will be used. WCDA will originate all WRAP program loans. The loan underwriting must take place within 4 weeks of the drawing date and the applicant must be approved before they are officially awarded a home. If an applicant fails to meet the underwriting criteria or it is determined that they did not meet the basic eligibility requirements the property will be returned to the pool or offered to the second place designee (if drawn). Applicants who were determined to be eligible but who were not selected during the initial drawing will be notified of future drawings, and if said drawing takes

place more than six months from the date of the original application an update to the application must be made to verify current eligibility before the applicant may be entered in future drawings.

Notification of Open House and Three-Day Cooling Off Period

Eligible applicants will be notified of the open house date and times on the properties for which they are eligible. They will also have a “three-day cooling off period” in which they can make the decision whether or not they wish to participate in the WRAP program. The cooling off period also gives the applicants time to gauge their interest in a particular property therefore avoiding buyer’s remorse should they be selected to purchase the property.

Mortgage Loan Financing Structure

1. The amount of the mortgage will be based on the applicant’s income and their ability to qualify for a loan covering the cost of the purchase, rehabilitation and carrying costs. The difference between the actual cost of purchase, rehabilitation and carrying costs and the amount the borrower can qualify for will be recaptured as a deferred loan which will be part of the mortgage and will be recaptured upon sale of the property, transfer of title, or when the property ceases to be the primary residence of the mortgage holder. No more than 50% of the purchase price will be deferred.
2. When a homeowner decides to sell a property WCDA will have the first right of refusal on all WRAP properties.
3. If, in the future, market conditions are such that the mortgage holder cannot sell the property for enough to repay the mortgage (both the amortized and deferred portions) in full then the balance remaining after the Net Proceeds are used to retire the debt on both the amortized portion and the deferred portion, will be forgiven. (Net Proceeds are the sales price minus superior loan repayments and any closing costs). To document if a fair market price is obtained, WCDA has the right to purchase an appraisal to be used to determine the Net Proceeds.

Applicants will be required to contribute at least 25% of their gross monthly income towards the first mortgage payment. Their housing debt to income ratio cannot exceed 31% and their total debt to income ratio cannot exceed 43%. FHA credit underwriting standards will be used to underwrite the loan.

All loans will have a 30 year term. The interest rate of the loan is fixed and based upon household income.

Percentage of Area Median Income	Interest Rate
Up to 50%	1.00%
51% to 80%	2.00%
81% to 120%	3.00%

The monthly payments collected on the loans (program income) will be returned to the general NSP program and recycled for future use by any and all NSP eligible activities. All mortgages will be serviced by the WCDA.

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The counties identified as having the highest number and percentages of foreclosed homes include Campbell, Fremont, Laramie, Natrona, Sweetwater and Converse. Additional locations may be added depending on the foreclosure market.

The specific location of the properties will vary depending on where the foreclosures take place, who owns the foreclosed properties, and if the owner is willing to sell the property to WCDA and the WRAP program at a discounted rate. Properties located in areas identified as higher risk may be given priority evaluation for selection into the program. It is likely that several properties, if available, may be selected in a community at one time to encourage economies of scale in the rehabilitation process and also to allow some choice for the applicants. The initial selection of Campbell, Fremont, Laramie, Natrona, Sweetwater and Converse Counties is based on the estimated number of foreclosures as listed in Table 6 of Appendix A. These counties have been identified as ranging between 19 and 70 foreclosures. Laramie and Natrona counties have 111 and 109 foreclosures respectively.

(6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent).

We hope to be able to acquire and rehabilitate 83 homes at an average price of \$150,000. The estimated income levels of households benefiting are:

≤ 50% AMI	2 units (to meet the 25% at or below 50% of AMI requirement)
51% to 80%	1 units
81% to 120%	3 units

(7) Total Budget: (Include public and private components)

\$1,404,000 of NSP Program Income (PI) has been allocated to assist households participating in the WRAP Program. It is estimated that 2 homes can be acquired, rehabilitated and sold to income eligible borrowers who are at or below 50% AMI. It is estimated that 1 home can be acquired, rehabilitated and sold to income eligible borrowers who are at 51% or below 80% of AMI. It is estimated that 3 homes can be acquired, rehabilitated and sold to income eligible borrowers who are at 81% or below 120% of AMI.

Funds may be reallocated on a first come first serve basis for other eligible NSP activities.

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Wyoming Community Development Authority
155 North Beech Street
Casper WY 82601
307-265-0603
Dr. John R. Batey, AICP

(9) Projected Start Date: March 20, 2009

(10) Projected End Date: None. All NSP monies must be allocated to a specific property by September 30, 2010. However, the program has continued beyond September 30, 2010 through the use of program income.

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate – all properties must be acquired at a minimum discount of 1% provided that each property is evaluated individually to determine an appropriate discount taking into account the estimated carrying costs and holding period if the property were not purchased with NSP funds. WCDA will attempt to acquire properties at a greater discount if possible.

For financing activities, include:

- range of interest rates

Percentage of Area Median Income	Interest Rate
Up to 50%	1.00%
51% to 80%	2.00%
81% to 120%	3.00%

For housing related activities, include:

- duration or term of assistance;
- tenure of beneficiaries--rental or homeownership;
- a description of how the design of the activity will ensure continued affordability

Duration – 30 year mortgage

Tenure – homeownership

Affordability – A 30 year mortgage will be placed on all properties. The amount of the mortgage will be equal to the purchase price of the property, the rehabilitation cost, and any carrying costs. The mortgage will most likely consist of an amortized portion and a deferred portion of the loan. The deferred portion will be a second mortgage executed to recapture the outstanding balance between the amount of the first mortgage and the after rehabilitation appraisal. The second

mortgage will become due and payable at the time the homeowner sells the property, transfers title to the property, or the property ceases to be the homeowner's primary residence. The funds will be returned to the NSP Program as program income and will be used for NSP eligible activities. Program income, regardless of the NSP program it originated from must be used to fund the next eligible NSP program draw. The payment of principal and interest becomes program income to the NSP Program and will be recycled for NSP eligible activities.

APPENDIX A

Table 1
Wyoming Neighborhood Stabilization Program Statistics by Census Tract
 State of Wyoming
 CHAS, 2011-2015 5-Year ACS, 2011-2015 HMDA Data, Calculated based on HUD NSP data guidelines

County/Tract		Percent 0-80% Area Median Income (HUD CHAS Data)	Percent 80-120% Area Median Income (HUD CHAS Data)	Percent 0 - 120% Area Median Income (HUD CHAS Data)	Estimated Foreclosure Abandonment Risk Score	Percent HMDA HAL (HMDA Data 2011-2015)	Predicted Foreclosure Rate (NSP Methodology)	Vacancy Rate (2015 5-year ACS)
Albany	9627	48.2%	13.5%	61.7%	1.0	1.2%	0.6%	5.8%
	9628	53.0%	18.8%	71.8%	1.0	0.6%	0.6%	7.3%
	9629	57.4%	13.3%	70.8%	3.0	1.4%	0.6%	0.0%
	9630	69.7%	18.4%	88.1%	3.0	0.5%	0.6%	9.9%
	9631	48.0%	18.0%	66.0%	2.0	0.2%	0.5%	11.0%
	9634	69.1%	17.2%	86.2%	3.0	0.6%	0.6%	7.9%
	9635	92.9%	6.2%	99.1%	3.0	0.0%	0.5%	61.2%
	9636	51.2%	16.5%	67.7%	3.0	0.3%	0.5%	9.0%
	9637	57.3%	13.7%	71.0%	2.0	0.2%	0.5%	0.7%
	9639	34.1%	27.8%	61.9%	1.0	0.7%	0.6%	7.6%
County Total		54.9%	16.9%	71.8%	2.3	0.5%	0.6%	7.0%
Big Horn	9626	44.5%	20.3%	64.8%	5.0	0.4%	0.7%	15.2%
	9627	47.9%	27.7%	75.6%	5.0	1.7%	0.7%	13.6%
	9628	44.8%	20.3%	65.1%	6.0	1.0%	0.7%	10.8%
County Total		45.8%	22.8%	68.6%	5.5	1.0%	0.7%	12.7%
Campbell	1	23.9%	21.4%	45.2%	2.0	0.7%	0.7%	7.8%
	2	25.4%	22.1%	47.5%	3.0	0.9%	0.7%	9.3%
	3	43.3%	16.9%	60.2%	4.0	2.8%	0.8%	0.0%
	4	38.7%	18.8%	57.6%	3.0	0.1%	0.7%	10.0%
	5	27.0%	20.6%	47.6%	1.0	0.2%	0.7%	2.3%
	6	44.4%	21.5%	65.9%	5.0	0.6%	0.7%	13.9%
	7	32.2%	27.1%	59.2%	4.0	2.0%	0.8%	8.3%
County Total		32.4%	21.6%	54.0%	3.2	1.0%	0.7%	7.4%
Carbon	9676	37.9%	20.8%	58.7%	3.0	1.3%	0.7%	16.2%
	9677	46.5%	17.4%	63.9%	5.0	0.4%	0.6%	3.3%
	9678	31.5%	31.0%	62.5%	5.0	0.4%	0.6%	22.3%
	9680	37.0%	29.8%	66.9%	2.0	0.1%	0.6%	15.9%
	9681	54.8%	20.8%	75.7%	5.0	1.9%	0.7%	36.0%
County Total		40.3%	24.6%	64.9%	4.1	0.5%	0.7%	18.1%
Converse	9564	41.2%	21.3%	62.6%	5.0	0.4%	0.7%	8.6%
	9565	40.1%	26.9%	67.0%	4.0	1.1%	0.7%	3.8%
	9566	43.5%	17.4%	60.8%	2.0	0.8%	0.7%	10.7%
	9567	39.7%	19.8%	59.6%	1.0	1.3%	0.7%	5.9%
County Total		41.2%	21.2%	62.5%	3.2	0.8%	0.7%	7.7%
Crook	9502	38.8%	17.5%	56.3%	1.0	1.0%	0.6%	9.9%
	9503	43.5%	29.5%	72.9%	1.0	0.3%	0.6%	12.6%
County Total		40.6%	22.0%	62.6%	1.0	0.7%	0.6%	11.0%

Table 1 Continued
Wyoming Neighborhood Stabilization Program Statistics by Census Tract

State of Wyoming

CHAS, 2011-2015 5-Year ACS, 2011-2015 HMDA Data, Calculated based on HUD NSP data guidelines

County/Tract	Percent 0-80% Area Median Income (HUD CHAS Data)	Percent 80-120% Area Median Income (HUD CHAS Data)	Percent 0 - 120% Area Median Income (HUD CHAS Data)	Estimated Foreclosure Abandonment Risk Score	Percent HMDA HAL (HMDA Data 2011-2015)	Predicted Foreclosure Rate (NSP Methodology)	Vacancy Rate (2015 5-year ACS)
Fremont	1	52.9%	14.9%	67.8%	3.0	1.7%	3.9%
	2	38.8%	21.3%	60.1%	3.0	0.6%	5.1%
	3	41.8%	18.2%	60.1%	2.0	0.9%	8.1%
	4	50.7%	20.3%	70.9%	3.0	0.3%	10.4%
	9401	57.6%	20.9%	78.6%	4.0	1.5%	11.8%
	9402.01	41.7%	24.8%	66.5%	3.0	1.8%	5.7%
	9402.02	38.1%	24.0%	62.1%	3.0	1.0%	12.1%
	9403	55.9%	21.8%	77.7%	6.0	3.2%	5.6%
	9404	47.1%	21.5%	68.6%	3.0	0.7%	4.5%
	9405	53.7%	19.6%	73.3%	5.0	0.8%	12.1%
County Total	47.5%	20.8%	68.3%	3.5	1.2%	0.8%	7.4%
Goshen	9577	44.7%	27.3%	72.0%	1.0	0.2%	10.4%
	9578	50.9%	14.9%	65.8%	6.0	1.0%	12.9%
	9579	48.9%	22.0%	70.9%	4.0	1.0%	1.1%
	9580	62.3%	16.5%	78.8%	4.0	2.1%	12.3%
County Total	51.7%	19.7%	71.3%	4.1	1.1%	0.6%	8.4%
Hot Springs	9678	58.2%	20.6%	78.9%	.	0.5%	11.2%
	9679	47.9%	21.0%	68.8%	.	1.1%	3.9%
County Total	54.4%	20.8%	75.2%	.	0.8%	0.6%	8.4%
Johnson	9551	40.6%	23.1%	63.7%	2.0	1.9%	12.9%
	9552	44.0%	19.5%	63.5%	3.0	1.3%	7.1%
County Total	42.9%	20.6%	63.5%	2.7	1.5%	0.7%	8.6%
Laramie	2	60.1%	20.2%	80.3%	6.0	0.8%	20.2%
	3	36.4%	24.2%	60.6%	4.0	0.2%	7.7%
	4.01	47.0%	20.3%	67.3%	1.0	4.7%	5.5%
	4.02	56.2%	18.2%	74.4%	5.0	1.5%	3.0%
	5.01	37.4%	19.0%	56.4%	4.0	0.1%	5.9%
	6	47.1%	27.0%	74.1%	3.0	0.3%	6.3%
	7	56.6%	19.5%	76.1%	3.0	0.7%	19.8%
	8	31.6%	18.1%	49.6%	3.0	0.4%	2.5%
	9	36.3%	12.6%	49.0%	3.0	0.4%	3.1%
	10	57.9%	22.5%	80.4%	5.0	0.5%	16.5%
	11	49.6%	27.6%	77.2%	8.0	0.0%	82.9%
	12	20.2%	19.4%	39.6%	2.0	0.3%	0.5%
	13	27.7%	15.6%	43.2%	2.0	0.4%	1.7%
	14.01	29.6%	19.8%	49.4%	2.0	0.1%	2.3%
	14.02	23.3%	16.3%	39.6%	2.0	0.1%	0.0%
	15.01	32.1%	18.5%	50.6%	2.0	0.4%	3.6%
	15.02	58.1%	18.9%	77.0%	2.0	0.7%	7.3%
	19.01	14.9%	9.5%	24.4%	1.0	0.2%	0.0%
	19.02	19.2%	19.6%	38.9%	1.0	0.2%	6.1%
	20	32.1%	17.4%	49.5%	1.0	0.3%	7.5%
County Total	38.7%	19.0%	57.7%	3.2	0.5%	0.6%	6.0%

Table 1 Continued
Wyoming Neighborhood Stabilization Program Statistics by Census Tract

State of Wyoming
CHAS, 2011-2015 5-Year ACS, 2011-2015 HMDA Data, Calculated based on HUD NSP data guidelines

County/Tract		Percent 0-80% Area Median Income (HUD CHAS Data)	Percent 80-120% Area Median Income (HUD CHAS Data)	Percent 0 - 120% Area Median Income (HUD CHAS Data)	Estimated Foreclosure Abandonment Risk Score	Percent HMDA HAL (HMDA Data 2011-2015)	Predicted Foreclosure Rate (NSP Methodology)	Vacancy Rate (2015 5-year ACS)
Lincoln	9780	35.8%	20.2%	55.9%	3.0	0.1%	0.6%	8.5%
	9781	39.5%	21.1%	60.6%	1.0	0.3%	0.6%	8.3%
	9782	45.3%	23.0%	68.3%	5.0	0.3%	0.6%	22.5%
	9784	30.0%	19.9%	49.9%	5.0	0.5%	0.7%	14.0%
County Total		36.7%	20.7%	57.4%	3.0	0.2%	0.6%	11.2%
Natrona	2	63.2%	25.7%	89.0%	5.0	1.6%	0.8%	15.3%
	3	49.3%	16.8%	66.2%	3.0	0.6%	0.7%	12.4%
	4	43.7%	24.9%	68.6%	4.0	1.6%	0.8%	6.8%
	5.01	31.6%	25.4%	57.0%	2.0	0.5%	0.7%	4.6%
	5.02	39.6%	18.1%	57.7%	2.0	1.3%	0.8%	4.2%
	6	42.1%	22.6%	64.7%	5.0	0.4%	0.7%	5.2%
	7	41.0%	29.7%	70.6%	3.0	0.7%	0.7%	14.7%
	8	42.4%	25.4%	67.7%	4.0	0.3%	0.7%	4.1%
	9.01	35.7%	16.7%	52.4%	2.0	0.2%	0.7%	9.1%
	9.02	25.2%	18.0%	43.2%	3.0	0.9%	0.8%	0.5%
	10	38.9%	18.5%	57.4%	2.0	1.2%	0.8%	4.2%
	11	59.5%	18.8%	78.4%	6.0	2.2%	0.8%	3.9%
	12	68.3%	11.6%	79.9%	6.0	4.1%	0.8%	11.4%
	14.01	40.3%	22.7%	63.1%	3.0	1.5%	0.8%	4.9%
	16.02	38.5%	21.1%	59.5%	3.0	0.6%	0.7%	5.5%
	16.03	13.5%	18.5%	31.9%	3.0	0.5%	0.7%	0.0%
	17	26.9%	27.6%	54.5%	2.0	1.3%	0.8%	3.5%
	18	24.9%	17.9%	42.8%	2.0	1.2%	0.8%	2.8%
County Total		39.8%	21.6%	61.4%	3.3	1.0%	0.8%	5.9%
Niobrara	9572	54.3%	17.1%	71.4%	3.0	0.5%	0.6%	13.0%
County Total		54.3%	17.1%	71.4%	3.0	0.5%	0.6%	13.0%
Park	9651	34.1%	22.9%	56.9%	1.0	0.2%	0.7%	8.7%
	9652	49.0%	20.8%	69.7%	5.0	0.6%	0.7%	3.5%
	9653	35.2%	23.8%	58.9%	2.0	0.5%	0.7%	8.7%
	9654	44.7%	16.2%	60.9%	3.0	0.4%	0.7%	2.7%
	9655	46.4%	23.6%	70.0%	3.0	0.2%	0.7%	6.5%
County Total		41.5%	21.3%	62.9%	2.8	0.4%	0.7%	6.3%
Platte	9591	51.4%	20.5%	71.9%	4.0	0.6%	0.6%	10.0%
	9594	57.3%	14.7%	72.0%	5.0	0.6%	0.6%	12.5%
County Total		55.7%	16.3%	72.0%	4.8	0.6%	0.6%	11.9%

Table 1 Continued
Wyoming Neighborhood Stabilization Program Statistics by Census Tract

State of Wyoming

CHAS, 2011-2015 5-Year ACS, 2011-2015 HMDA Data, Calculated based on HUD NSP data guidelines

County/Tract	Percent 0-80% Area Median Income (HUD CHAS Data)	Percent 80-120% Area Median Income (HUD CHAS Data)	Percent 0 - 120% Area Median Income (HUD CHAS Data)	Estimated Foreclosure Abandonment Risk Score	Percent HMDA HAL (HMDA Data 2011-2015)	Predicted Foreclosure Rate (NSP Methodology)	Vacancy Rate (2015 5-year ACS)	
Sheridan	1	52.5%	22.5%	75.0%	3.0	0.8%	0.6%	6.6%
	2	45.5%	23.0%	68.4%	3.0	0.1%	0.6%	9.6%
	3	50.4%	24.4%	74.8%	3.0	0.3%	0.6%	5.1%
	4	49.3%	19.7%	68.9%	3.0	1.0%	0.6%	0.9%
	5	31.5%	15.9%	47.4%	1.0	0.4%	0.6%	6.3%
	6	35.8%	15.7%	51.5%	1.0	0.3%	0.6%	4.0%
County Total	43.5%	19.8%	63.2%	2.3	0.5%	0.6%	5.2%	
Sublette	1.01	42.1%	18.5%	60.6%	2.0	0.3%	0.7%	7.8%
	1.02	27.9%	21.5%	49.4%	2.0	0.1%	0.7%	13.5%
County Total	33.3%	20.4%	53.6%	2.0	0.2%	0.7%	11.4%	
Sweetwater	9705	49.3%	23.1%	72.4%	6.0	1.6%	0.7%	14.5%
	9706.01	43.4%	21.9%	65.3%	3.0	2.3%	0.7%	3.0%
	9706.02	19.5%	29.8%	49.3%	3.0	0.1%	0.7%	0.0%
	9707	33.3%	19.0%	52.3%	4.0	0.2%	0.7%	2.7%
	9708	53.5%	15.1%	68.6%	6.0	1.6%	0.7%	17.1%
	9709.01	38.8%	25.5%	64.3%	2.0	0.5%	0.7%	4.6%
	9709.02	27.9%	21.7%	49.7%	4.0	0.7%	0.7%	8.1%
	9709.03	42.2%	23.8%	66.1%	5.0	0.6%	0.7%	4.8%
	9710	37.2%	26.3%	63.6%	6.0	1.6%	0.7%	12.3%
	9711	42.1%	22.5%	64.6%	6.0	1.0%	0.7%	10.1%
	9712	35.4%	16.0%	51.3%	4.0	0.1%	0.7%	13.5%
	9716	34.0%	22.0%	56.0%	5.0	2.1%	0.7%	30.9%
County Total	39.2%	22.0%	61.1%	4.3	0.8%	0.7%	9.5%	
Teton	9676	37.3%	14.1%	51.4%	2.0	0.7%	0.7%	7.7%
	9677.01	35.5%	33.0%	68.5%	1.0	0.0%	0.7%	3.7%
	9677.02	32.2%	27.8%	60.0%	1.0	0.1%	0.7%	8.3%
	9678	32.8%	23.7%	56.5%	1.0	0.2%	0.7%	13.8%
County Total	33.9%	23.7%	57.6%	1.2	0.2%	0.7%	9.8%	
Uinta	9752	37.5%	17.6%	55.1%	5.0	0.3%	0.7%	5.6%
	9753	37.9%	24.0%	61.9%	4.0	0.2%	0.7%	8.8%
	9754	60.9%	15.4%	76.3%	5.0	0.2%	0.7%	7.5%
County Total	45.4%	19.1%	64.5%	4.6	0.2%	0.7%	7.3%	
Washakie	2	45.5%	23.9%	69.3%	1.0	0.7%	0.7%	2.3%
	3.01	63.2%	18.9%	82.1%	5.0	0.1%	0.7%	4.7%
	3.02	49.3%	23.0%	72.3%	3.0	0.5%	0.7%	8.9%
County Total	52.5%	21.9%	74.5%	2.9	0.4%	0.7%	5.1%	
Weston	9511	32.3%	27.4%	59.6%	3.0	2.6%	0.7%	15.9%
	9513	51.0%	23.3%	74.3%	3.0	0.7%	0.6%	9.2%
County Total	42.3%	25.2%	67.5%	3.0	1.6%	0.7%	12.5%	
Wyoming State Total		41.8%	20.6%	62.5%	3.3	1.2%	0.67%	7.9%

Table 2
HAL Rate by Census tract
State of Wyoming
2010 - 2015 HMDA Data

2016 - 2019 HMDA Data				
County/Tract		Non-HAL Loans	High Annual Percentage Rate Loans (HALs)	Percent HAL
Albany	9627	2,918	36	1.2%
	9628	2,370	15	0.6%
	9629	821	12	1.4%
	9630	764	4	0.5%
	9631	5,950	12	0.2%
	9634	1,399	9	0.6%
	9635	51	0	0.0%
	9636	3,635	9	0.2%
	9637	4,895	8	0.2%
	9639	2,820	19	0.7%
County Total		25,623	124	0.5%
Big Horn	9626	515	2	0.4%
	9627	578	10	1.7%
	9628	1,362	13	0.9%
County Total		2,455	25	1.0%
Campbell	1	6,134	41	0.7%
	2	5,382	49	0.9%
	3	2,818	82	2.8%
	4	1,830	2	0.1%
	5	5,427	9	0.2%
	6	2,341	15	0.6%
	7	4,276	88	2.0%
County Total		12,044	286	2.3%
Carbon	9676	792	10	1.2%
	9677	3,051	13	0.4%
	9678	3,418	15	0.4%
	9680	2,363	3	0.1%
	9681	688	13	1.9%
County Total		6,469	54	0.8%
Converse	9564	3,136	14	0.4%
	9565	1,710	19	1.1%
	9566	2,242	19	0.8%
	9567	1,806	24	1.3%
County Total		5,758	76	1.3%
Crook	9502	2,857	28	1.0%
	9503	1,606	4	0.2%
County Total		10,221	32	0.3%

Table 2 Continued
HAL Rate by Census tract
 State of Wyoming
 2010 - 2015 HMDA Data

2019 - 2019 HMDA Data				
County/Tract		Non-HAL Loans	High Annual Percentage Rate Loans (HALs)	Percent HAL
Fremont	1	2,294	40	1.7%
	2	2,715	16	0.6%
	3	2,906	26	0.9%
	4	1,147	3	0.3%
	9401	455	7	1.5%
	9402.01	1,703	31	1.8%
	9402.02	795	8	1.0%
	9403	2,302	75	3.2%
	9404	3,815	28	0.7%
	9405	1,444	12	0.8%
County Total		7,561	246	3.2%
Goshen	9577	965	2	0.2%
	9578	2,313	24	1.0%
	9579	2,497	24	1.0%
	9580	1,177	25	2.1%
County Total		5,987	75	1.2%
Hot Springs	9678	1,336	7	0.5%
	9679	1,013	11	1.1%
County Total		8,336	18	0.2%
Johnson	9551	1,887	36	1.9%
	9552	5,331	72	1.3%
County Total		15,554	108	0.7%
Laramie	2	3,774	32	0.8%
	3	4,546	11	0.2%
	4.01	2,740	136	4.7%
	4.02	3,086	46	1.5%
	5.01	6,614	5	0.1%
	6	6,416	18	0.3%
	7	3,247	23	0.7%
	8	2,413	10	0.4%
	9	3,992	14	0.3%
	10	3,021	14	0.5%
	11	27	0	0.0%
	12	6,548	19	0.3%
	13	11,104	43	0.4%
	14.01	3,116	3	0.1%
	14.02	2,024	1	0.0%
	15.01	6,486	28	0.4%
	15.02	4,994	37	0.7%
	19.01	5,805	13	0.2%
	19.02	4,488	11	0.2%
	20	10,138	32	0.3%
County Total		14,626	496	3.3%

Table 2 Continued
HAL Rate by Census tract
 State of Wyoming
 2010 - 2015 HMDA Data

County/Tract		Non-HAL Loans	High Annual Percentage Rate Loans (HALs)	Percent HAL
Lincoln	9780	9,925	12	0.1%
	9781	5,113	13	0.3%
	9782	1,482	4	0.3%
	9784	2,542	13	0.5%
County Total		9,137	42	0.5%
Natrona	2	1,503	24	1.6%
	3	3,428	20	0.6%
	4	4,076	67	1.6%
	5.01	4,498	24	0.5%
	5.02	2,453	32	1.3%
	6	8,630	35	0.4%
	7	2,659	18	0.7%
	8	3,821	13	0.3%
	9.01	5,124	12	0.2%
	9.02	3,636	34	0.9%
	10	5,320	66	1.2%
	11	1,991	44	2.2%
	12	819	35	4.1%
	14.01	6,476	100	1.5%
	16.02	4,740	30	0.6%
	16.03	3,017	15	0.5%
	17	6,047	77	1.3%
	18	4,418	54	1.2%
County Total		13,482	700	4.9%
Niobrara	9572	1,048	5	0.5%
County Total		18,948	5	0.0%
Park	9651	1,992	3	0.2%
	9652	1,901	11	0.6%
	9653	3,694	18	0.5%
	9654	2,601	10	0.4%
	9655	1,956	3	0.2%
County Total		8,251	45	0.5%
Platte	9591	1,082	6	0.6%
	9594	4,500	26	0.6%
County Total		13,833	32	0.2%

Table 2 Continued
HAL Rate by Census tract
 State of Wyoming
 2010 - 2015 HMDA Data

2016 - 2018 HMDA Data				
County/Tract		Non-HAL Loans	High Annual Percentage Rate Loans (HALs)	Percent HAL
Sheridan	1	2,161	17	0.8%
	2	1,809	2	0.1%
	3	1,675	5	0.3%
	4	2,859	28	1.0%
	5	3,629	16	0.4%
	6	2,542	7	0.3%
County Total		9,030	75	0.8%
Sublette	1.01	1,496	5	0.3%
	1.02	3,678	5	0.1%
County Total		14,204	10	0.1%
Sweetwater	9705	914	15	1.6%
	9706.01	1,560	36	2.3%
	9706.02	2,387	2	0.1%
	9707	2,071	5	0.2%
	9708	1,370	22	1.6%
	9709.01	3,871	21	0.5%
	9709.02	2,879	19	0.7%
	9709.03	899	5	0.6%
	9710	719	12	1.6%
	9711	1,554	15	1.0%
	9712	1,397	2	0.1%
	9716	475	10	2.1%
County Total		3,426	164	4.6%
Teton	9676	1,508	10	0.7%
	9677.01	770	0	0.0%
	9677.02	2,184	1	0.0%
	9678	2,742	4	0.1%
County Total		5,696	15	0.3%
Uinta	9752	1,980	5	0.3%
	9753	2,685	6	0.2%
	9754	1,810	4	0.2%
County Total		6,475	15	0.2%
Washakie	2	724	5	0.7%
	3.01	691	1	0.1%
	3.02	641	3	0.5%
County Total		2,056	9	0.4%
Weston	9511	1,095	29	2.6%
	9513	1,132	8	0.7%
County Total		4,283	37	0.9%
Wyoming State Total		223,455	2,689	1.2%

Table 3
Estimated Number of Mortgages and Foreclosures
State of Wyoming
2010 - 2015 HMDA Data

County/Tract	Estimated Number of Mortgages	Estimated Number of Foreclosures	Rate of Foreclosure	
Albany	9627	696	4	0.57%
	9628	600	3	0.56%
	9629	247	1	0.58%
	9630	141	1	0.55%
	9631	1,142	6	0.55%
	9634	349	2	0.56%
	9635	23	0	0.54%
	9636	774	4	0.55%
	9637	970	5	0.55%
	9639	483	3	0.56%
County Total	5,426	30	0.55%	
Big Horn	9626	319	2	0.65%
	9627	561	4	0.69%
	9628	850	6	0.67%
County Total	1,730	12	0.67%	
Campbell	1	2,128	15	0.72%
	2	1,428	10	0.72%
	3	999	8	0.77%
	4	504	4	0.70%
	5	1,675	12	0.71%
	6	946	7	0.72%
	7	1,905	14	0.75%
County Total	9,582	70	0.73%	
Carbon	9676	209	1	0.67%
	9677	637	4	0.65%
	9678	912	6	0.65%
	9680	698	4	0.64%
	9681	165	1	0.68%
County Total	2,617	17	0.65%	
Converse	9564	1,036	7	0.66%
	9565	624	4	0.68%
	9566	606	4	0.67%
	9567	517	4	0.68%
County Total	2,784	19	0.67%	
Crook	9502	666	4	0.64%
	9503	353	2	0.62%
County Total	1,019	6	0.64%	

Table 3 Continued
Estimated Number of Mortgages and Foreclosures
 State of Wyoming
 2010 - 2015 HMDA Data

County/Tract		Estimated Number of Mortgages	Estimated Number of Foreclosures	Estimated Rate of Foreclosure
Fremont	1	628	5	0.77%
	2	806	6	0.74%
	3	871	7	0.75%
	4	303	2	0.73%
	9401	180	1	0.77%
	9402.01	786	6	0.77%
	9402.02	427	3	0.75%
	9403	734	6	0.81%
	9404	969	7	0.75%
	9405	448	3	0.75%
County Total		6,155	47	0.76%
Goshen	9577	366	2	0.55%
	9578	816	5	0.57%
	9579	878	5	0.57%
	9580	468	3	0.60%
County Total		2,527	15	0.57%
Hot Springs	9678	490	3	0.64%
	9679	417	3	0.65%
County Total		906	6	0.64%
Johnson	9551	352	2	0.70%
	9552	1,221	8	0.68%
County Total		1,573	11	0.69%
Laramie	2	588	4	0.61%
	3	858	5	0.60%
	4.01	704	5	0.71%
	4.02	838	5	0.63%
	5.01	1,655	10	0.59%
	6	952	6	0.60%
	7	593	4	0.61%
	8	385	2	0.60%
	9	610	4	0.60%
	10	380	2	0.60%
	11	0	0	.
	12	1,060	6	0.60%
	13	1,931	12	0.60%
	14.01	786	5	0.60%
	14.02	424	3	0.59%
	15.01	981	6	0.60%
	15.02	918	6	0.61%
	19.01	1,382	8	0.60%
	19.02	1,122	7	0.60%
	20	2,105	13	0.60%
County Total		18,291	111	0.61%

Table 3 Continued
Estimated Number of Mortgages and Foreclosures
State of Wyoming
2010 - 2015 HMDA Data


County/Tract		Estimated Number of Mortgages	Estimated Number of Foreclosures	Rate of Foreclosure
Lincoln	9780	1,384	9	0.64%
	9781	1,251	8	0.64%
	9782	313	2	0.64%
	9784	630	4	0.65%
County Total		3,587	23	0.64%
Natrona	2	548	4	0.77%
	3	660	5	0.74%
	4	1,062	8	0.77%
	5.01	827	6	0.74%
	5.02	494	4	0.76%
	6	1,415	10	0.74%
	7	505	4	0.74%
	8	728	5	0.74%
	9.01	935	7	0.73%
	9.02	649	5	0.75%
	10	983	7	0.76%
	11	272	2	0.78%
	12	247	2	0.83%
	14.01	1,287	10	0.77%
	16.02	1,311	10	0.74%
	16.03	876	6	0.74%
	17	1,063	8	0.76%
	18	629	5	0.76%
County Total		14,487	109	0.75%
Niobrara	9572	373	2	0.57%
County Total		373	2	0.57%
Park	9651	909	6	0.66%
	9652	1,149	8	0.67%
	9653	1,498	10	0.67%
	9654	800	5	0.67%
	9655	838	6	0.66%
County Total		5,192	35	0.67%
Platte	9591	416	3	0.62%
	9594	1,186	7	0.62%
County Total		1,600	10	0.62%

Table 3 Continued
Estimated Number of Mortgages and Foreclosures
State of Wyoming
2010 - 2015 HMDA Data

County/Tract		Estimated Number of Mortgages	Estimated Number of Foreclosures	Rate of Foreclosure
Sheridan	1	760	5	0.64%
	2	711	4	0.62%
	3	605	4	0.63%
	4	1,114	7	0.64%
	5	1,560	10	0.63%
	6	896	6	0.63%
County Total		5,644	36	0.63%
Sublette	1.01	611	4	0.68%
	1.02	1,090	7	0.68%
County Total		1,701	12	0.68%
Sweetwater	9705	260	2	0.70%
	9706.01	620	4	0.71%
	9706.02	729	5	0.66%
	9707	693	5	0.66%
	9708	631	4	0.70%
	9709.01	1,279	9	0.67%
	9709.02	789	5	0.67%
	9709.03	282	2	0.67%
	9710	348	2	0.70%
	9711	629	4	0.68%
	9712	471	3	0.66%
	9716	236	2	0.71%
County Total		6,963	47	0.68%
Teton	9676	877	6	0.71%
	9677.01	198	1	0.69%
	9677.02	1,266	9	0.69%
	9678	1,348	9	0.69%
County Total		3,678	26	0.69%
Uinta	9752	1,062	7	0.68%
	9753	1,264	9	0.68%
	9754	1,007	7	0.68%
County Total		3,331	23	0.68%
Washakie	2	692	5	0.68%
	3.01	446	3	0.67%
	3.02	468	3	0.68%
County Total		1,603	11	0.67%
Weston	9511	517	4	0.69%
	9513	580	4	0.64%
County Total		1,097	7	0.67%
Wyoming State Total		101,868	681	0.67%

Table 4
June 2017 NSP Foreclosure Analysis by County

	# of Foreclosures	Pop (2016 est)	Forclosures per Capita	Rank (Frcl per Capita)	Est. Foreclosure/Abandonment Risk Score	Rank (Frcl/Aband Risk)	Average Rank	
Campbell	70	48,803	0.0014343	1	3.2	9	5.0	
Natrona	109	81,039	0.0013450	2	3.3	8	5.0	
Converse	19	14,191	0.0013389	3	3.2	10	6.5	
Platte	10	8,680	0.0011521	12	4.8	2	7.0	-population below 10,000
Fremont	47	40,242	0.0011679	11	3.5	7	9.0	
Washakie	11	8,235	0.0013358	4	2.9	15	9.5	-population below 10,000
Uinta	23	20,773	0.0011072	16	4.6	3	9.5	
Lincoln	23	19,110	0.0012036	8	3.0	12	10.0	
Goshen	15	13,390	0.0011202	15	4.1	5	10.0	
Big Horn	12	12,005	0.0009996	19	5.5	1	10.0	
Johnson	11	8,486	0.0012963	5	2.7	17	11.0	-population below 10,000
Sweetwater	47	44,165	0.0010642	18	4.3	4	11.0	
Carbon	17	15,618	0.0010885	17	4.1	6	11.5	
Laramie	111	98,136	0.0011311	13	3.2	11	12.0	
Park	35	29,353	0.0011924	9	2.8	16	12.5	
Sublette	12	9,769	0.0012284	7	2.0	20	13.5	
Sheridan	36	30,200	0.0011921	10	2.3	18	14.0	
Hot Springs	6	4,679	0.0012823	6	0.0	23	14.5	
Weston	7	7,236	0.0009674	20	3.0	13	16.5	
Teton	26	23,191	0.0011211	14	1.2	21	17.5	
Niobara	2	2,480	0.0008065	22	3.0	14	18.0	
Albany	30	38,256	0.0007842	23	2.3	19	21.0	
Crook	6	7,464	0.0008039	21	1.0	22	21.5	
	685							

 = NSP Eligible Counties

NSP Eligible County

Big Horn

Campbell

Converse

Carbon

Fremont

Goshen

Laramie

Lincoln

Natrona

Sweetwater

Uinta

NSP Eligible Census Tracts

9626, 9627, 9628

3, 4, 6, 7

9564, 9565, 9566, 9567

9676, 9677, 9678, 9680, 9681

1, 2, 3, 4, 9401, 9402.01, 9402.02, 9403, 9404, 9405

9577, 9578, 9579, 9580

2, 3, 4.01, 4.02, 5.01, 6, 7, 10, 11, 15.01, 15.02

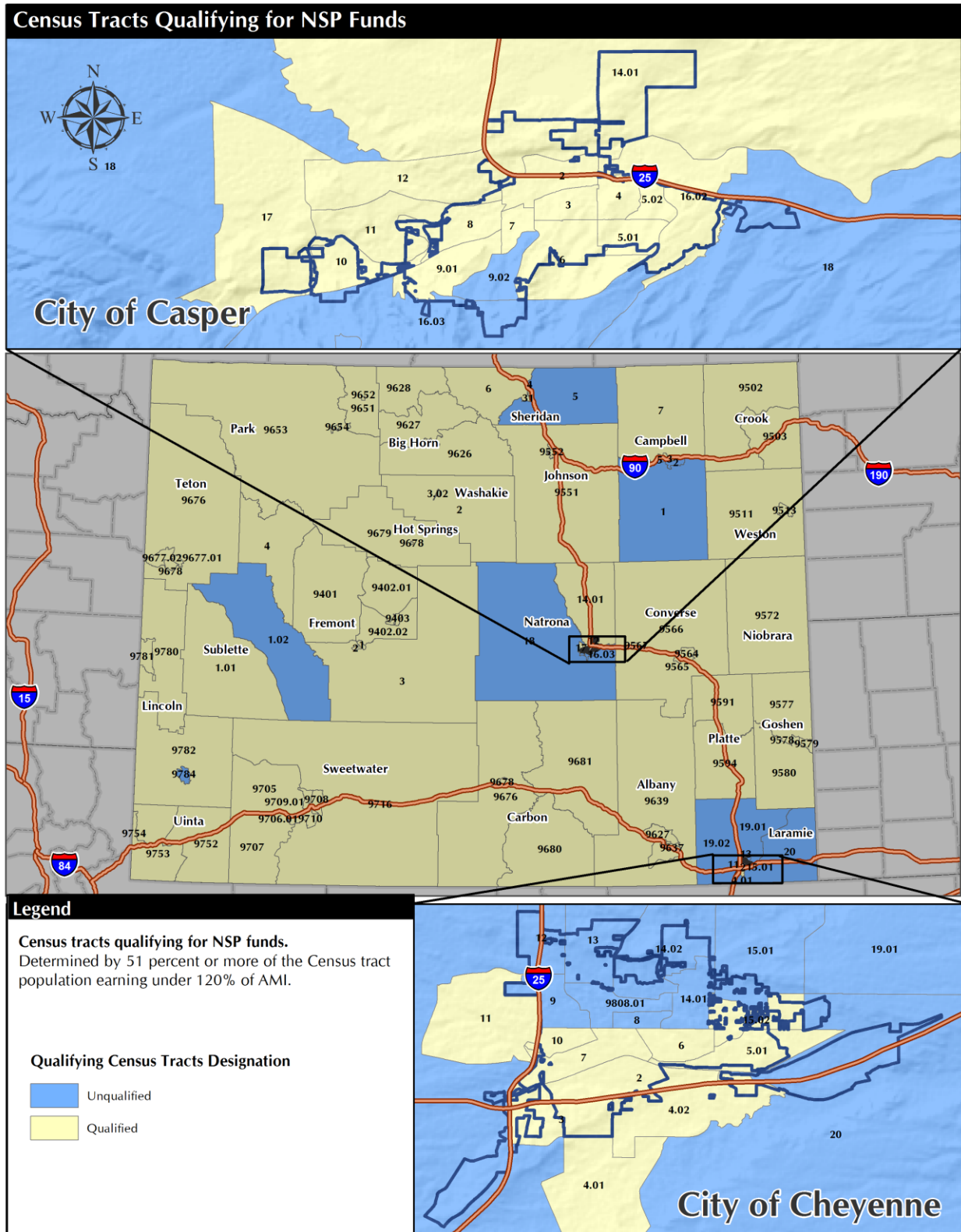
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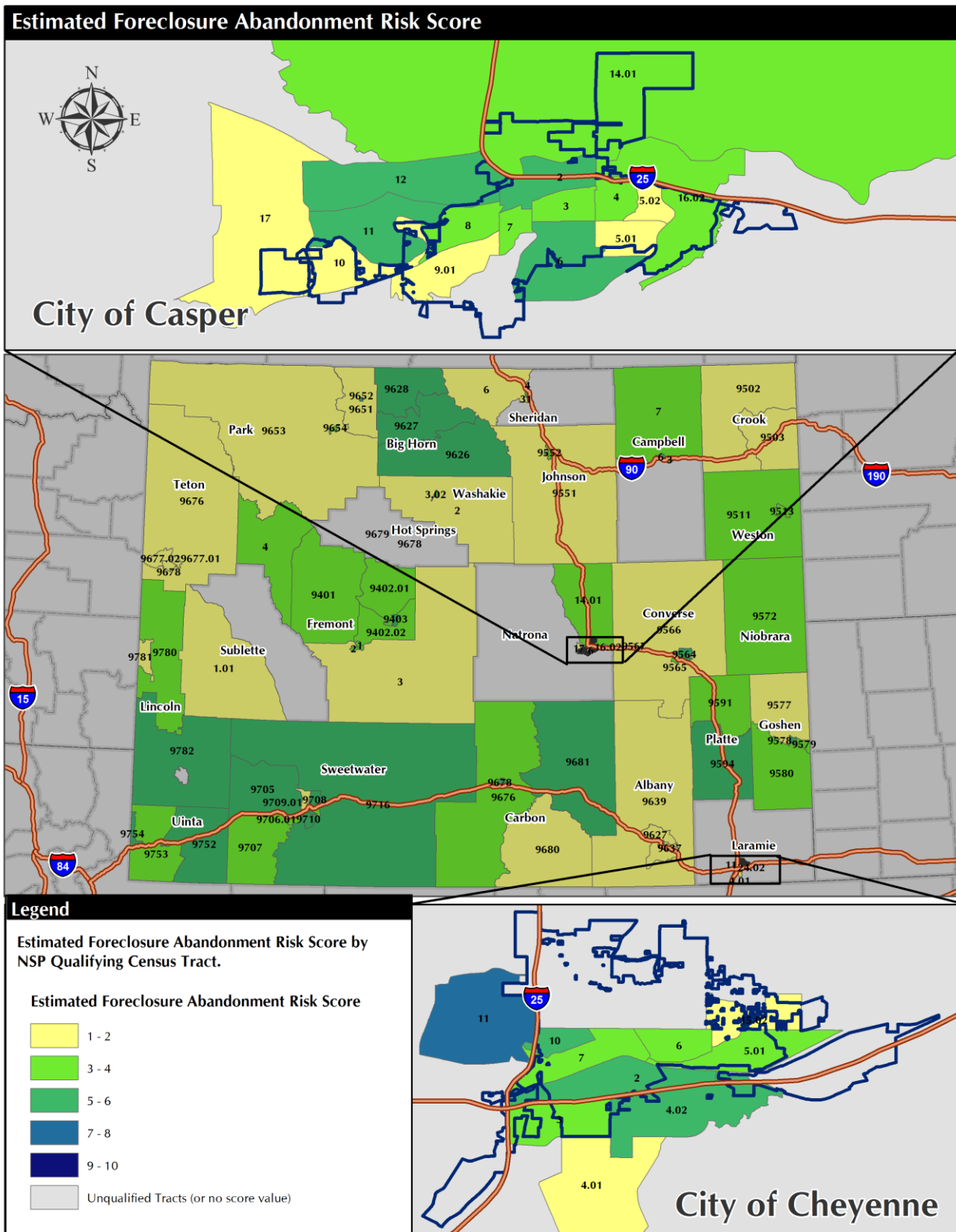
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9752, 9753, 9754

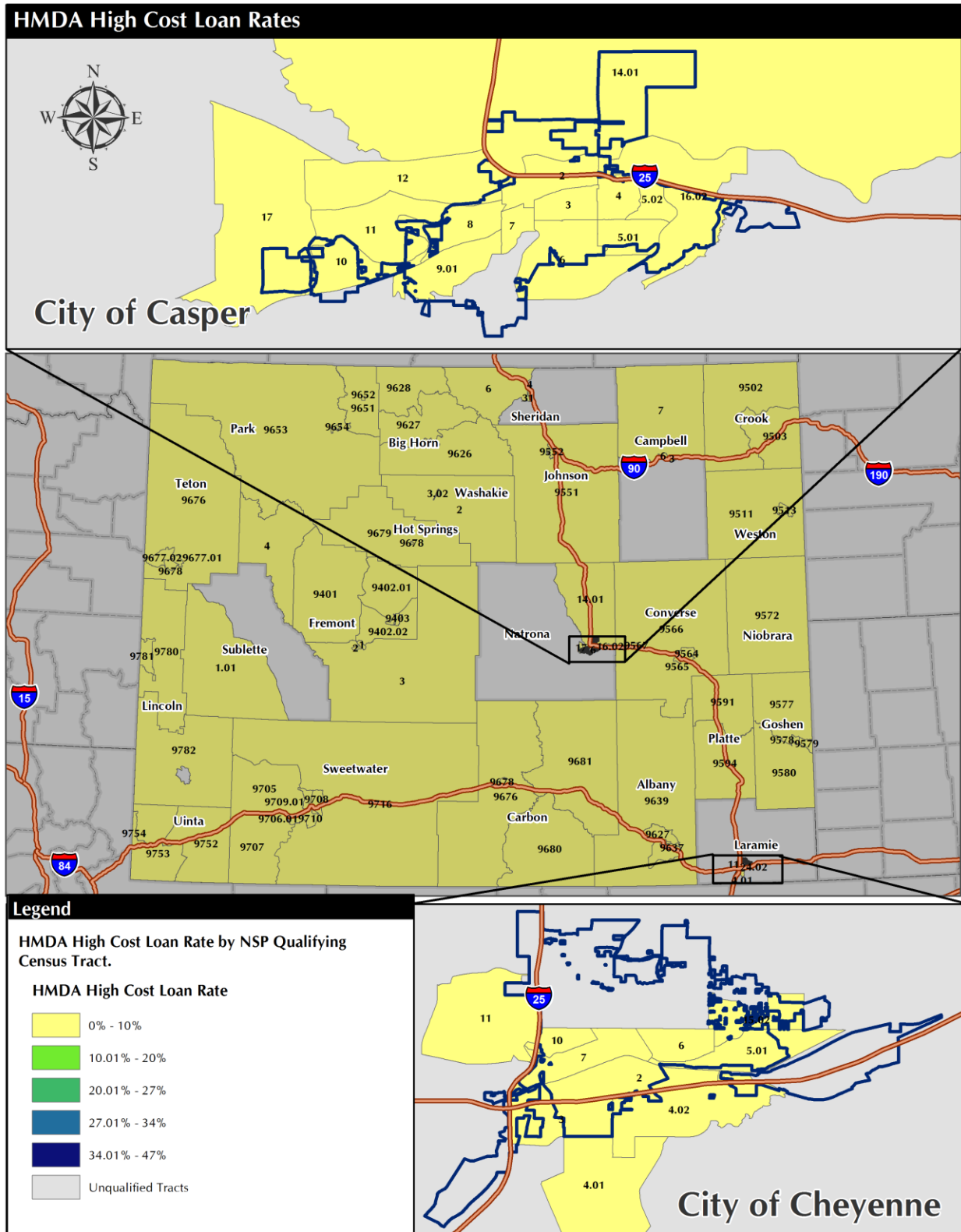
MAP I



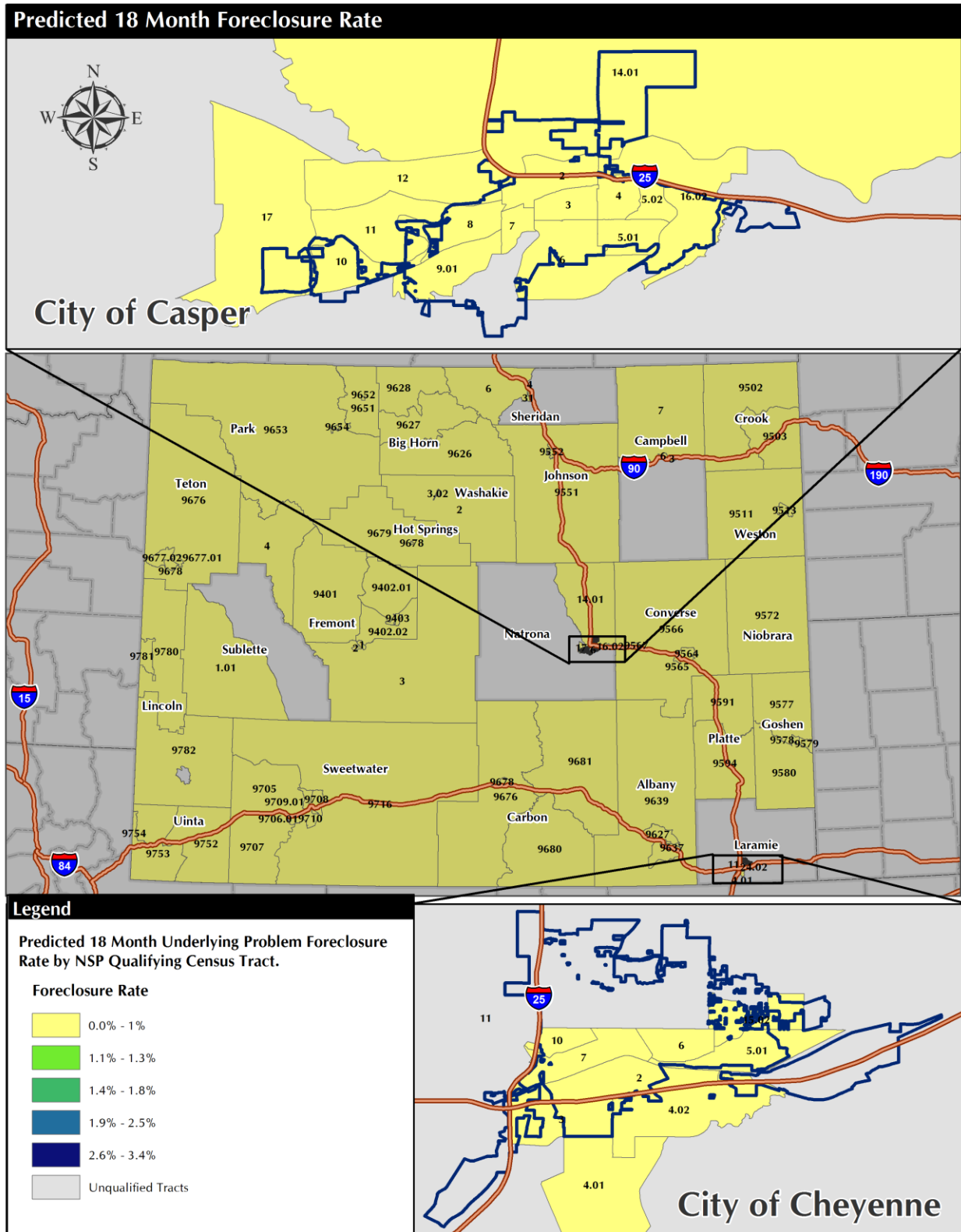
MAP II



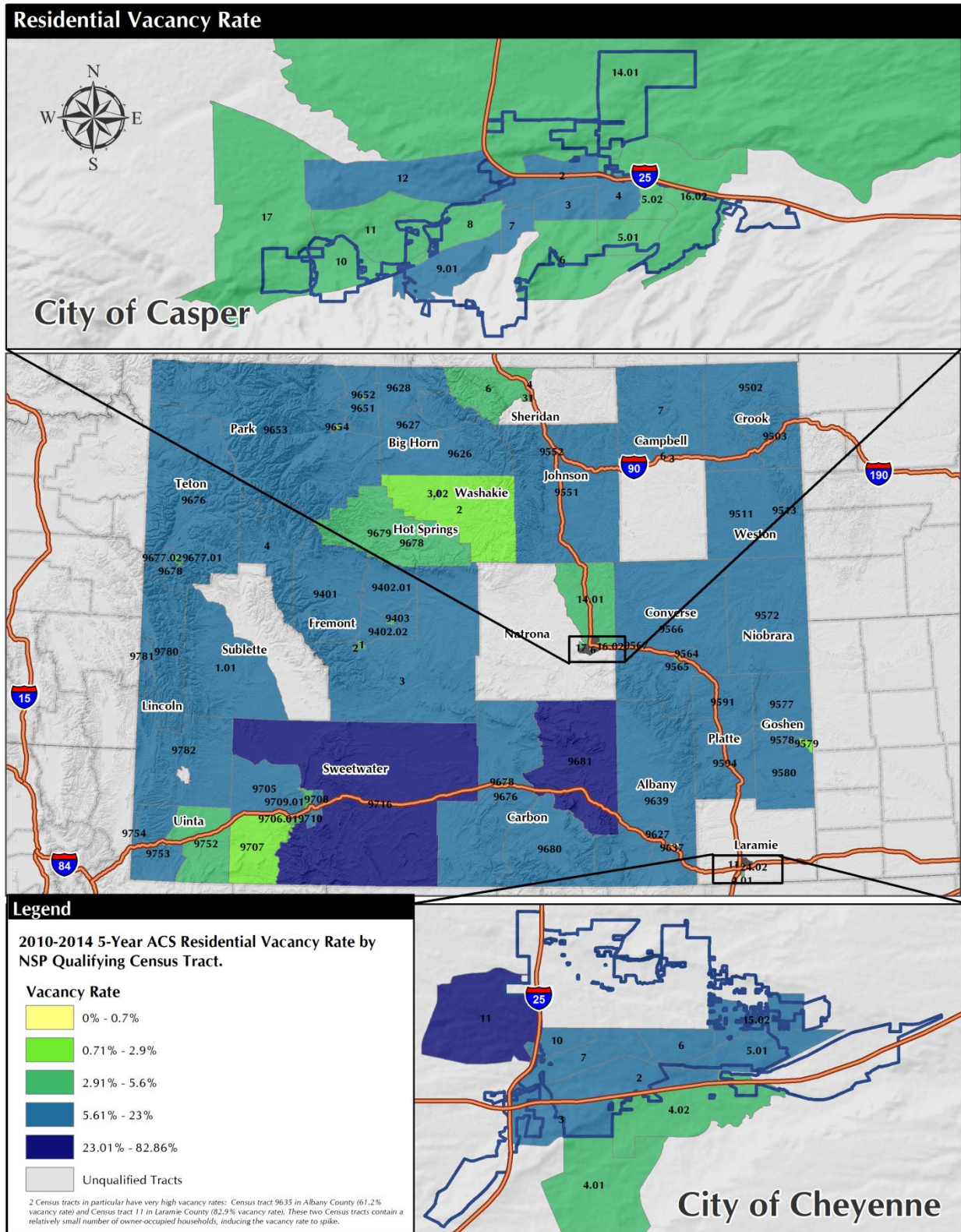
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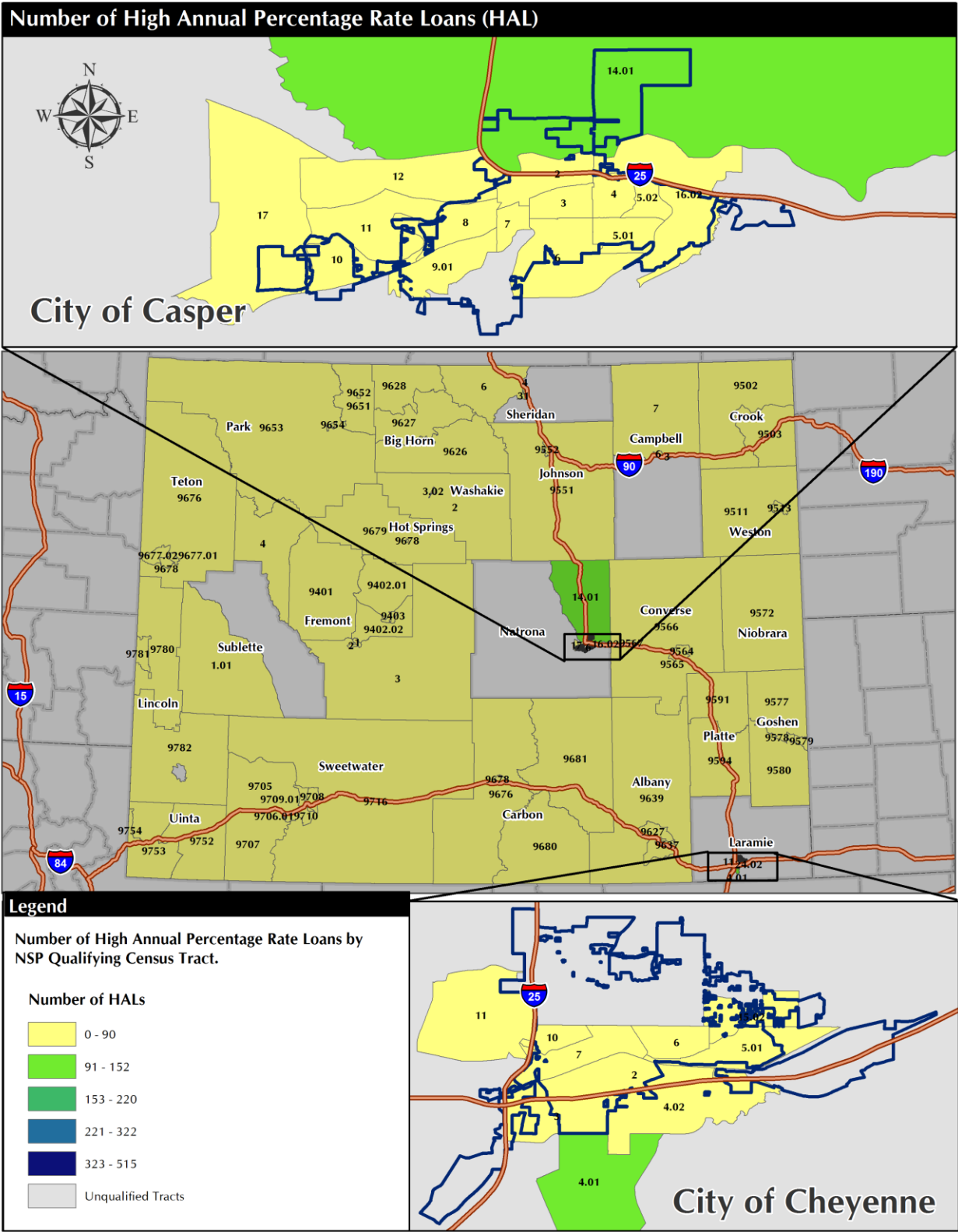
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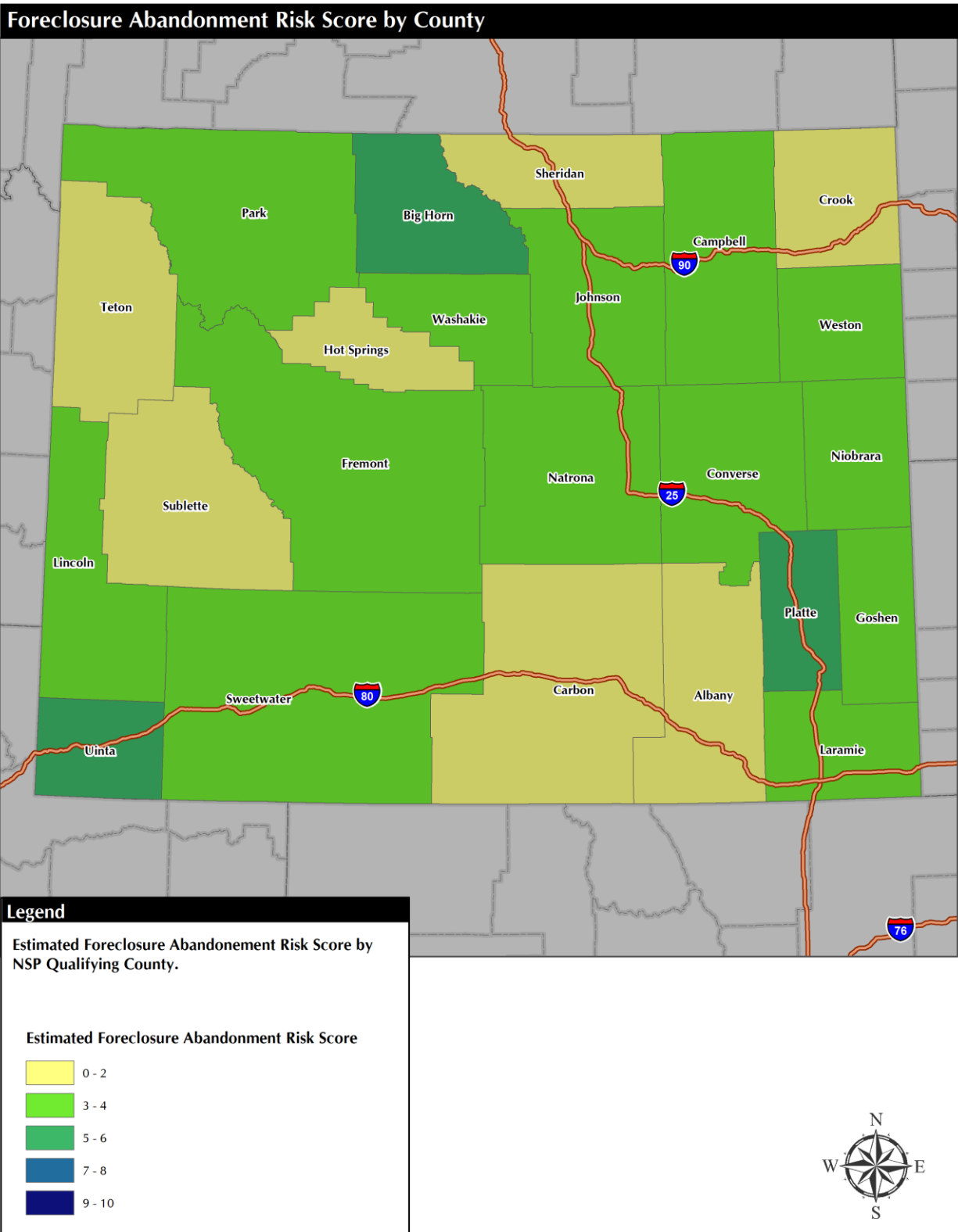
MAP V



Data Source: CHAS, 2010-2015 5-Year ACS, 2010-2015 HMDA Data, USGS, Census Tigerline Data, Esri

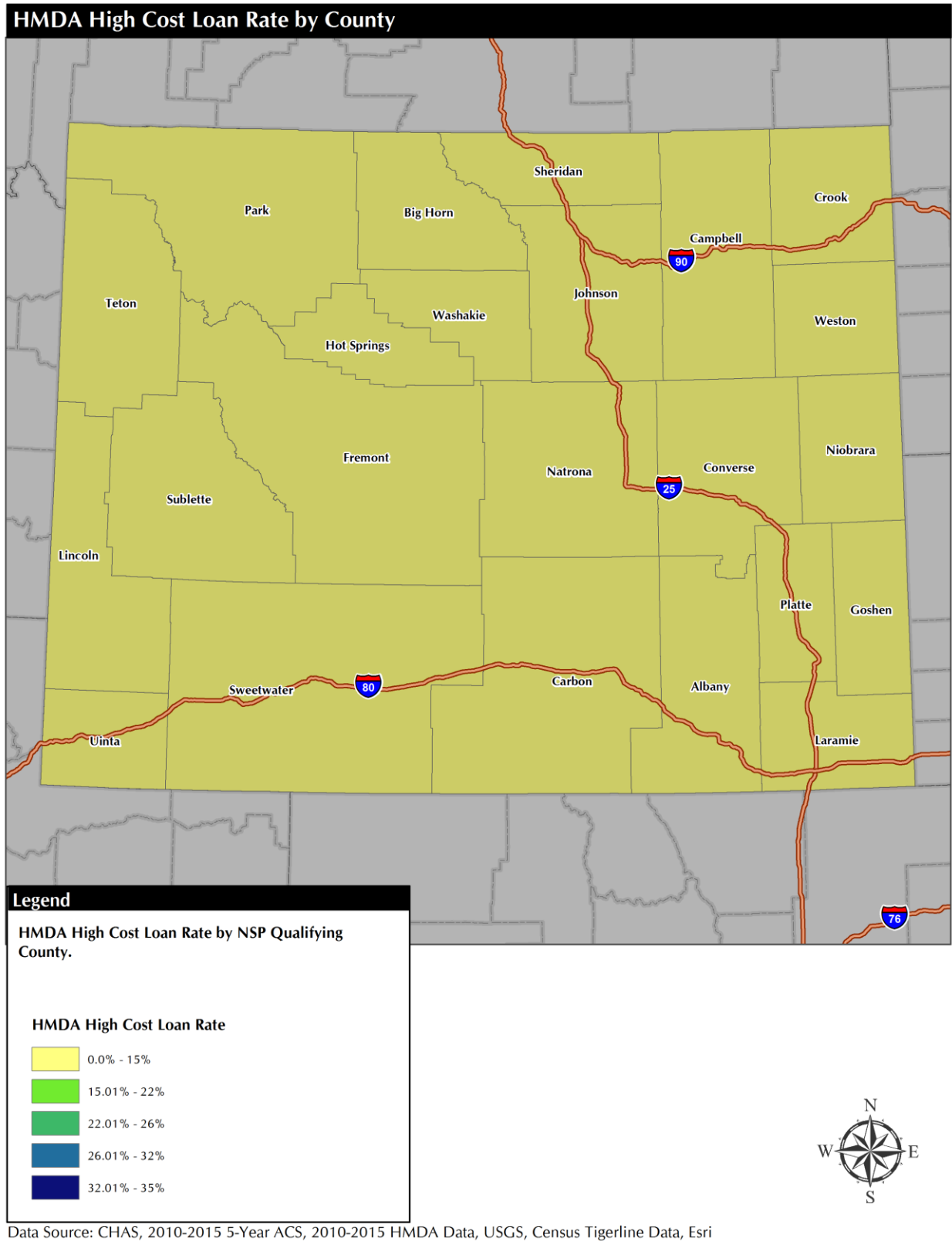


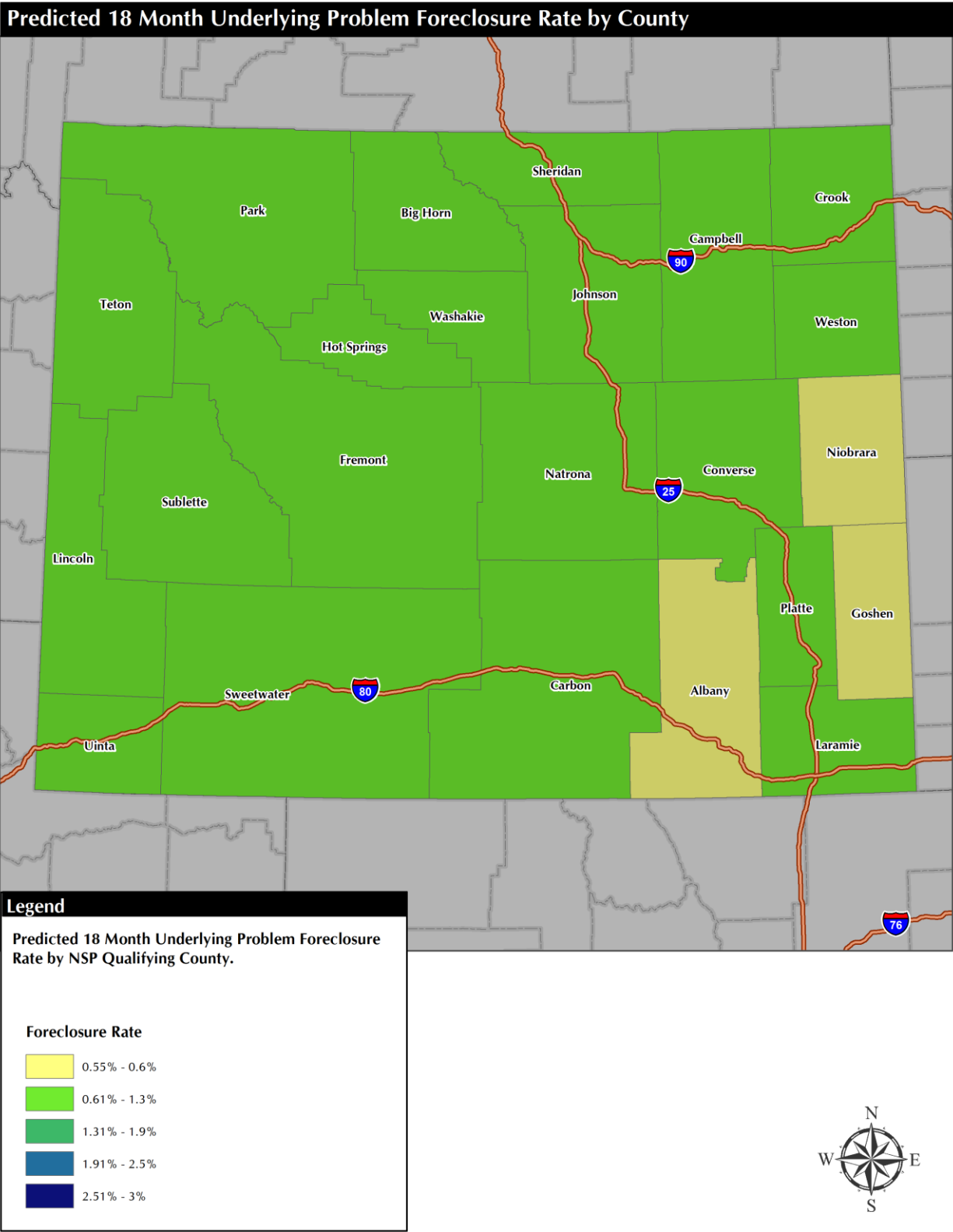
MAP VII

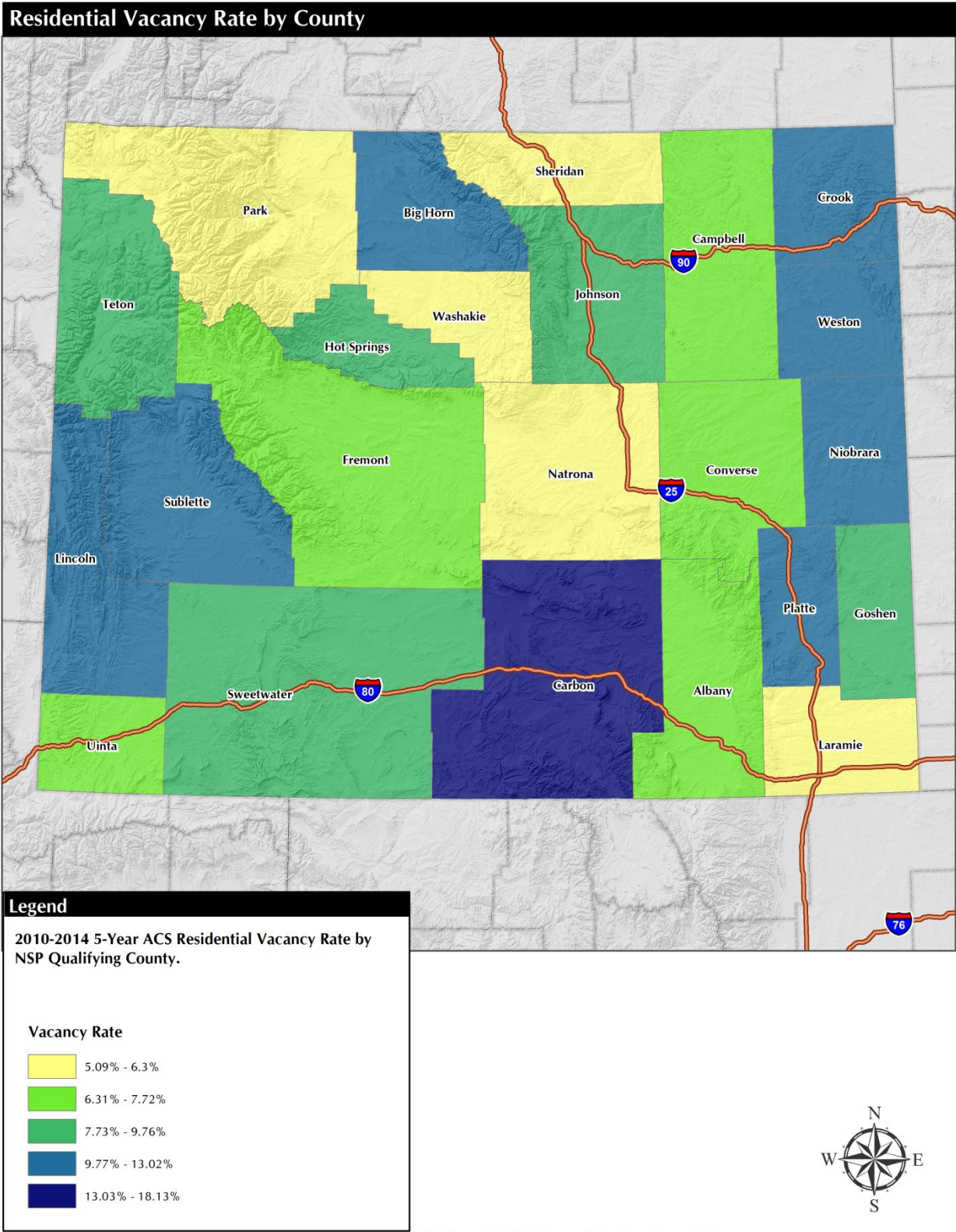


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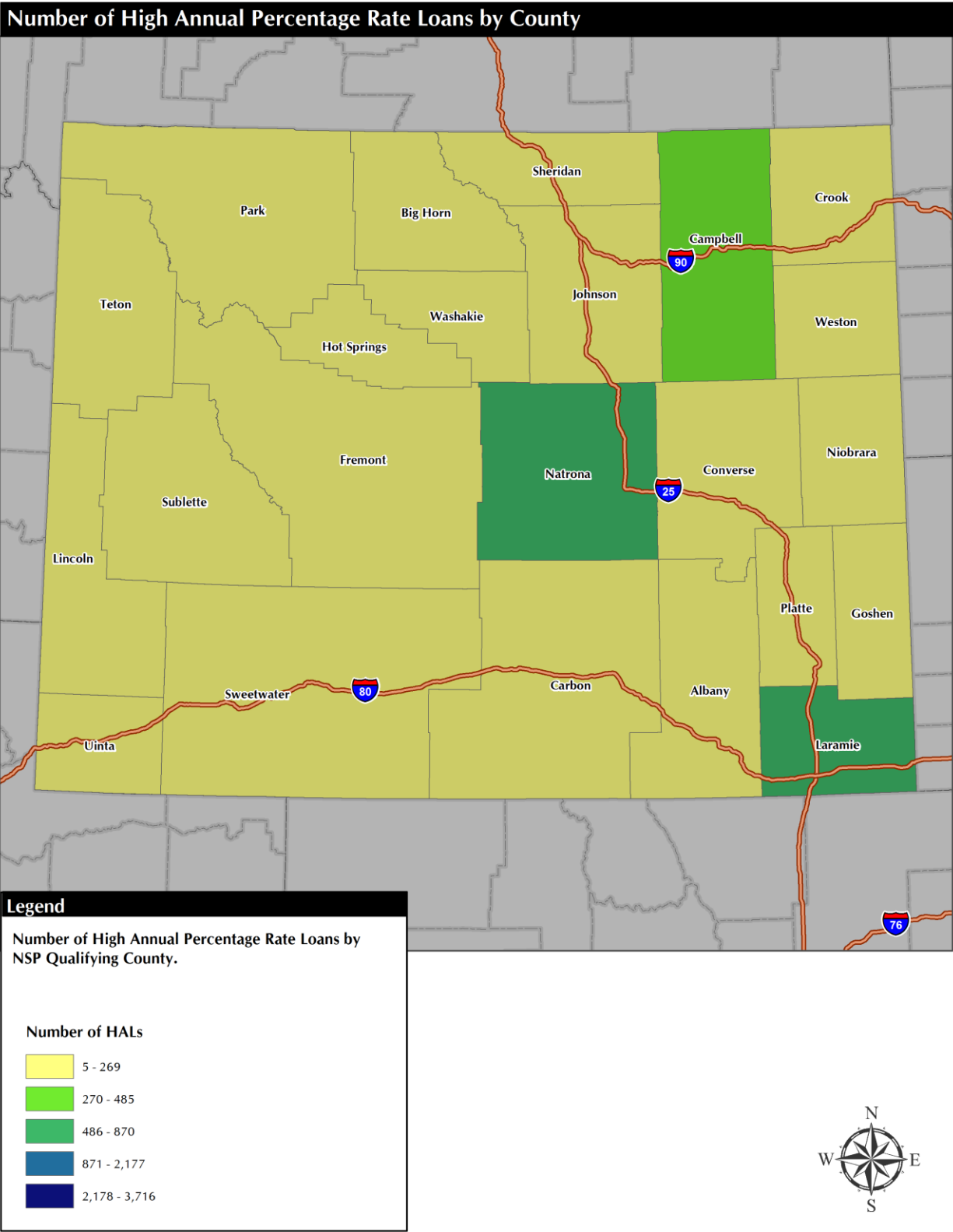
MAP VIII





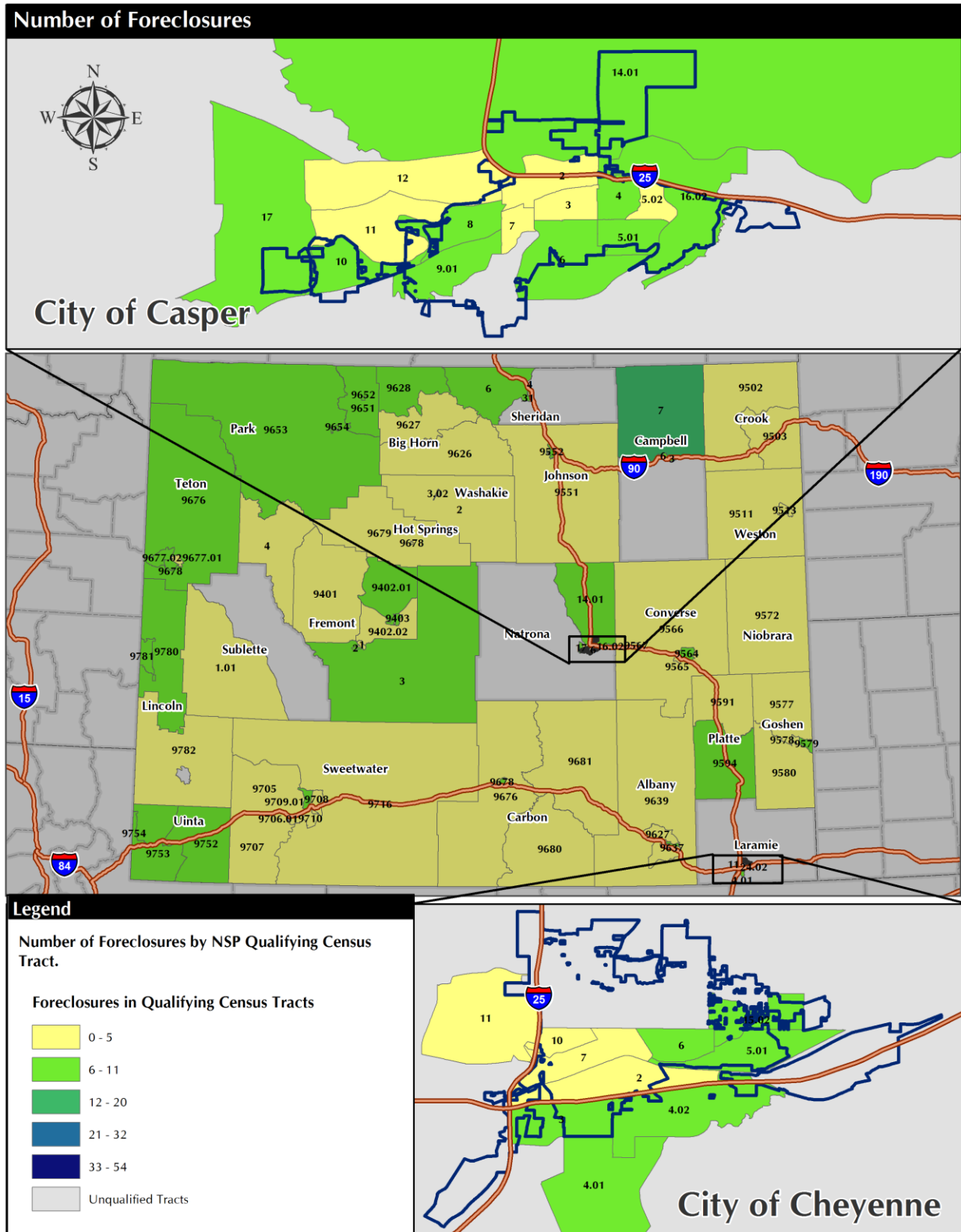


Data Source: CHAS, 2010-2015 5-Year ACS, 2010-2015 HMDA Data, USGS, Census Tigerline Data, Esri

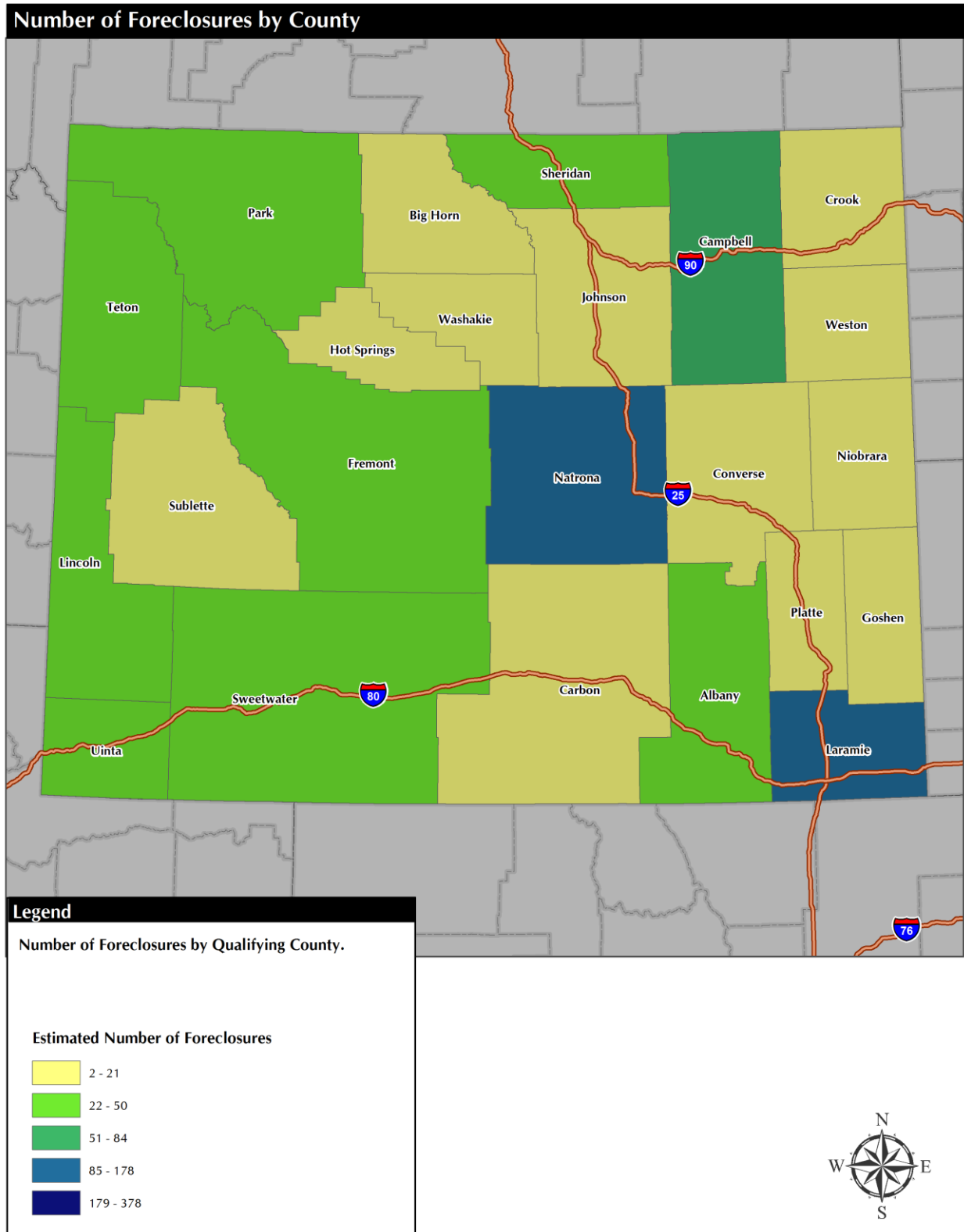


Data Source: CHAS, 2010-2015 5-Year ACS, 2010-2015 HMDA Data, USGS, Census Tigerline Data, Esri

MAP XII



Data Source: CHAS, 2010-2015 5-Year ACS, 2010-2015 HMDA Data, USGS, Census Tigerline Data, Esri



Data Source: CHAS, 2010-2015 5-Year ACS, 2010-2015 HMDA Data, USGS, Census Tigerline Data, Esri

APPENDIX B

WYOMING COMMUNITY DEVELOPMENT AUTHORITY

REHABILITATION STANDARDS FOR HOUSING REHABILITATION

Introduction

This Guideline is designed to help evaluate the rehabilitation potential of small residential structures that are funded with NSP (Neighborhood Stabilization Program) funds. It may be used by contractors, builders, realtors, home inspectors, and others with a basic knowledge of building construction.

When used in conjunction with the local building code, the guideline can assist in identifying unsafe or hazardous conditions and uncovering functional deficiencies that should be corrected.

Housing that is rehabilitated with federal funds through WCDA must meet all applicable codes, rehabilitation standards, ordinances, and zoning ordinances at the time of completion of the rehabilitation. In the absence of a local code for rehabilitation, the housing must meet state and national building codes.

Preparing for the Inspection

Each property will be evaluated in regard to the following:

- Zoning, setback, height, and building coverage requirements, grandfathered uses and conditions, Homeowner's Association By-laws, Covenants, proffers, liens and applicable fire regulations.
- Year Built
- Seismic Zone
- Site within or partially within a 100 year flood plain?
- Above Ground Storage Tanks visible from site?
- Near a hazardous waste site?
- Noise Determination
 - ✓ 1000 feet of a major roadway
 - ✓ 3000 feet of a railroad
 - ✓ 5 miles of a commercial service airport
 - ✓ 15 miles of a military airfield
- Airport Clear Zones (civil or military)
- Within ¼ mile of a property on or eligible for the National Register of Historic Places?

Every housing project rehabilitated with federal funds through WCDA must first address the items categorized under Level 1 – Health, Safety and Energy before addressing items that fall under Levels 2, 3 & 4. Each items categorized under Level 2 must be meet before addressing items that fall under Level 3 & 4 and so on.

Level 1 – Health, Safety and Energy

1. Code Violations
2. Electrical
3. Plumbing
4. Foundation Repairs
5. Painting – Exterior
6. Painting – Interior

APPENDIX B

7. Roofing, Gutters, Downspouts and Extensions
8. Fire Safety – smoke detectors, fire escape, etc.
9. Handrails, stairs and Landings
10. Windows and Doors
11. Removal or Repair of Accessory Structures
12. Health & Safety Issues
13. Radon and Termite Inspections
14. Energy Requirements
 - a. Insulation
 - b. Storm Doors
 - c. Storm Windows
 - d. Caulking and weather-stripping
 - e. Heating
 - f. Energy Star-rated appliances.
 - g. Other
15. Other

Level 2- Upgrading of Essential Mechanical and Structural Systems to Extend Useful Life

1. Foundation Repair
2. City Code Corrections to Electrical and Plumbing
3. Incipient Repairs to roof, water heater, heating system (repairs that don't have to be done now but will need to be completed in the next 5 years)
4. Upgrading of kitchen storage, stove and refrigerator
5. Flooring
6. Exterior Drainage
 - a. Ground Drainage – away from house

Level 3- Rehabilitation Items allowed under specific circumstances.

1. Fencing (safety)
2. Shower / Tub Additions (elderly, disabled)
3. New Siding (un-repairable or energy insulation)
4. Repair of Garage Door (if inoperable)
5. Accessibility Needs
6. Ingress/Egress Requirements

Level 4- General Property Improvements (items that extend useful life and upgrade livability of the property but are not luxury items.)

1. Landscaping
2. Kitchen Upgrading
3. Fencing

APPENDIX B

PERFORMING THE INSPECTION

Lead

Lead. For all homes built prior to 1978, have a qualified professional conduct a lead based paint inspection and risk assessment. Follow the Environmental Protection Agency's (EPA) lead based paint abatement regulations.

Asbestos

Asbestos. A certified environmental professional should perform the inspection and make the decision whether to enclose, coat, encapsulate or remove deteriorated asbestos containing products. Follow the EPA regulations.

Site

Drainage

Ground Drainage. Observe the drainage pattern of the entire property, as well as that of adjacent properties. The ground should slope away from all sides of the building. The ground should also slope away from window wells, outside basement stairs, and other walkways. Bring the ground up to a slope if it is not draining away from these items.

Downspout Drainage. Because downspouts create concentrated sources of water in the landscape, where they discharge is important. Downspouts should not discharge where water will flow directly on or over a walk, drive, or stairs. The downspouts on a hillside building should discharge on the downhill side of the building. Move the downspouts or install extensions if they discharge in these areas.

Site Improvements

Plantings. Remove any plantings that trap water and edging around planting beds. Note the location and condition of all trees and shrubbery. Those that are overgrown may need pruning or trimming; in some cases they may be so overgrown that they will have to be removed. Have trees or shrubbery that exhibit disease or infestation removed.

Trees. Check where overhanging branches may interfere with the chimney's draft, damage utility wires, or deposit leaves and twigs in roof gutters and drains. Trees and shrubbery that are very close to exterior walls or roofs can cause damage that is sometimes severe, and they can make it difficult to make inspections, do maintenance, and make repairs. Branches in these locations will need to be pruned back.

Cut back any tree roots exposed near the surface. If tree roots are under a footing, cutting down the tree can lead to rotting of the roots and subsequent settling of the foundation.

Lighting. Examine outdoor lighting elements to determine their condition and functional safety. Turn site lighting on, preferably at night, to check its operation and to determine if the light is adequate for its purpose. Replace any inadequate or nonfunctional lighting.

Exposed wiring that is not UV and moisture resistant should be replaced. Underground wiring should be type UF. Replace any fixtures, switches, and outlets that are not protected from moisture penetration.

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Aerial Utility. Inspect the electrical service between the street and the main panel board. Follow the electrical guidelines on page 11.

Paved areas. Asphalt, such as driveways or patios, that are not sloped to drain water away from a building should be replaced or removed and area repaired to eliminate negative drainage. Replace any asphalt that has cracks, broken sections, high areas, low areas that trap water, and tripping hazards.

Failed or sunken areas of asphalt drives and walks should be resurfaced or replaced. Check asphalt drives and walks for low areas that hold water and freeze in cold climates. Low areas in asphalt paving should be brought to level with an asphalt overlay.

Concrete areas. Concrete areas; such as sidewalks, stoops, driveways, and walkways; that are not sloped to drain water away from a building should be replaced or removed and area repaired to eliminate negative drainage. Concrete should not be repaired by resurfacing with a thin layer of more concrete.

Concrete cracks greater than one inch thick: Remove and replace entire section.

Concrete cracks smaller than one inch thick: Cut open and seal with flexible sealant compound.

Where there is a difference in elevation in a walk or drive that creates a tripping hazard, the higher portion of concrete may be ground down to the level of the lower portion.

Brick or stone patio. Reset loose bricks or stones in a new mortar bed.

Uneven patio stones set in sand should be taken up, sand added or removed, and the pavers replaced.

Curbs and sidewalks. The maintenance, repair, and replacement of sidewalks, drive aprons, and curb cuts at the street may be the responsibility of the local jurisdiction. Check the property's deed or consult local authorities.

Stairs. Inspect the condition of exterior stairs and railings using the current building code as a guide. Every stair with more than three steps should have a handrail located 34 to 38 inches above the edges of the stair tread. Shake all railings vigorously to check their stability and inspect their fastenings. Stairs that are more than 30 inches above the adjacent grade and walks located more than 30 inches above the grade immediately below should have guards not less than 36 inches high and intermediate rails that will not allow the passage of a sphere 4 inches in diameter. Check wooden steps for proper support and strength and for rot and insect infestation. Inspect steel stairs for rust, strength, and attachment. Deteriorated stairs should be repaired or replaced. Stair treads should be as level as possible without holding water. It is preferable that stairs in walks on site that are accessible to the general public have at least three risers. Stair riser heights and tread depths should be respectively uniform.

Retaining walls. Inspect the construction and condition of retaining walls. Retaining walls more than two feet in height should be backed with drainage material, such as gravel. There should be drains at the bottom of the drainage material. The drains should discharge water either at the end of the wall or through pipes set in the wall itself. Check for bowing (vertical bulges), sweeping (horizontal bulges), and cracking in retaining walls that can be caused by water pressure and insufficient drainage. Failure to drain should be remedied by excavating behind the wall, replacing the drainage material and damaged drainage piping, and backfilling. Significant failure of any kind usually requires rebuilding or replacing

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all or part of a wall. Failing retaining walls more than two feet in height should be inspected by a structural engineer.

Outbuildings Examine detached garages, storage sheds, and other outbuildings for their condition in the same way that the primary building is inspected. Check also that all doors function properly and that doors and windows provide adequate weather protection and security for the building. Repair or replace all doors and windows that do not provide adequate weather protection or security. Make sure that small outbuildings have sufficient structural strength to sustain the applicable wind loads or seismic forces. Demo any outbuilding that does not have sufficient structural strength.

Building Exterior

Foundation Walls and Piers Foundation walls, including block foundation walls, and piers should be inspected for cracking, deterioration, moisture penetration, and structural adequacy. Repair any minor cracks. If there is significant cracking and failing, have a professional structural engineer inspect the property and perform their recommendations.

Exterior wood elements. Inspect all painted surfaces for peeling, chipping, blistering, and checking. If more than 15% of the wood needs replaced, apply new siding material. If less than 15% of the wood needs replaced, scrape and touch up the areas that are peeling or chipping in accordance with Lead Based Paint Standards if built prior to 1978.

Aluminum and vinyl siding. Check for loose, bent, cracked or broken pieces. Inspect all caulked joints, particularly around window and door trim. If 15% or more of the siding needs repaired or replaced, apply new siding to the entire house. If less than 15% of the siding needs repaired or replaced, repair or replace those areas and match the color as closely as possible to the existing color.

Stucco. Check stucco for cracks, crumbling sections, and areas of water infiltration. It is difficult to match the color of stucco repairs to the original stucco, so plan to repaint entire stucco area if repair is needed. If the repairs are less than 3 sf, try to blend/feather the paint. Try to feather and blend the paint for small repairs less than 3 sf.

Brick or stone veneers. Inspect veneers for cracking, mortar deterioration, and spalling. Replace any missing brick or stone. Repair all cracks with mortar of the same type as existing.

Exterior insulation and finish systems (EIFS). Where mildew and mold are evident on exterior cladding or where interior walls are damp, there is the possibility that condensation is occurring in the walls. Use a trained specialist to check for concealed water damage and rot. Refer to their recommendation.

Exterior Windows and Doors

Exterior doors should be examined for their condition, overall operation and fit, and for the functionality of their hardware. Replace any missing weather stripping. If the door is damaged or non-operational install a new exterior door with a 1-5/8" solid core, exterior fiberglass door. Install entrance lock set, and mortised dead bolt keyed alike. Include three 3"x4" butt hinges, interlocking threshold, and weather stripping.

Windows should be examined for their condition, overall operation and fit, and for the functionality of their hardware. Replace any missing weather stripping. Remove and replace any deteriorated weather

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stripping. Replace any broken panes of glass. If the window is damaged beyond repair, not weather tight, or non-operational without repair install a new energy efficient double glazed window and jamb including screen, caulk, interior casing and exterior trim. Replace any missing screens.

Garage doors should be examined for operation, weather tightness, overall condition, and fit. Replace any broken panes of glass. Replace any missing weather stripping. If the garage door is damaged beyond repair install a steel overhead door with insulation.

Deck, Porches should be plumb and stable. Make sure that structural connections to the building are secure and protected against corrosion or decay. Inspect the condition of all exterior stairs and railings. Every stair with more than three steps should have a handrail located 34 to 38 inches above the edges of the stair tread. Shake all railings vigorously to check their stability, and inspect their fastenings. Check wooden steps for proper support and strength and for rot and insect infestation. Inspect steel stairs for rust, strength, and attachment. Deteriorated stairs should be repaired or replaced.

Roofing

Asphalt shingles. Replace any missing or torn shingles. Replace the entire roof if it is leaking. If the roof is not leaking but the granular covering is coming off and/or they are starting to curl or crack consult a roofing contractor. If he/she suggests the roof has less than 5 years remaining, replace the entire roof. When installing a new roof remove the existing roof down to the sheathing and replace all defective sheathing. Use new architectural asphalt shingles with at least a 30 year warranty. The underlayment should be at least a single layer of 15-pound asphalt saturated felt.

No asphalt shingle roof should be less steep than 3 in 12. Replace low-slope roofs with at least two felt layers. If ice dam flashing at overhanging eaves is needed or present, make sure it extends three feet beyond the plane of the interior face of the exterior wall below for a low-slope roof and two feet for a normal-slope roof.

Wood shingles or shakes Replace the entire roof when more than one quarter of the shingles show signs of deterioration or are loose. When replacing wood shingles replace with new architectural asphalt shingles with at least a 30 year warranty.

Metal roofing. Inspect metal roofs for signs of rusting or pitting, corrosion due to galvanic action, and loose, open, or leaking seams and joints. If more than one quarter of the roof shows signs of deterioration replace the entire roof with new metal roofing and trim with at least a 50 year warranty.

Gutters and Downspouts

If the roof has no gutters and downspouts install new gutters to roof. Seal all leaks with mastic. Hangers should be placed no more than 18 inches apart. Wherever a gutter is exposed, check the strength of its fastening to the roof fascia or building exterior. Rusted fasteners, rusted and deteriorated gutters and missing hangers should be replaced.

Downspouts should be checked for size. Seven square inches is generally the minimum except for small roofs or canopies. Check downspout attachments; there should be attachments or straps at the top, at the bottom, and at each intermediate joint. Check straps for rust, deformation, and failed or loose fasteners. Check the capacity of the drainage system. At least one downspout is usually needed for each 40 feet of gutter. For roofs with gutters, make sure that downspouts are clear and that they discharge so water will drain away from the foundation. If the roof has no downspouts or they are deteriorated install new downspouts.

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Chimneys

Chimneys should project at least two feet above the highest part of a pitched roof and anything else that is within 10 feet. A chimney should project at least three feet from its penetration from the roof (required minimum heights may vary slightly). Flues should not be smaller in size than the discharge of the appliance they serve. The minimum flue area for a chimney connected to a fireplace is normally 50 square inches for round linings, 64 square inches for rectangular linings, and 100 square inches for an unlined chimney. Flues should extend a minimum of four inches above the top of a masonry chimney.

If a masonry chimney is not in use and more than 25% of the brick is deteriorated, remove the chimney to at least 6" below the roof line. Install a permanent cap on remaining portion of chimney. Resheet the hole where chimney is removed with 1/2" CDX plywood. Finish using roofing materials to match existing as closely as possible.

If less than 25% of the chimney is deteriorated, repair the existing chimney

Basement or Crawl Space

Crawl Space Ventilation. Check the ventilation. By measurement and calculation, compare the free area of vents with the plan area of the crawl space. The free vent area to crawl space area ratio should conform to the current International Residential Code or local building code.

Termites. Inspect all foundation walls, piers, columns, joists, beams, and sill plates for signs of termites and other wood inhabiting insects. Have a professional conduct a termite inspection and complete his/her recommended repairs.

Radon. Have a professional conduct a radon inspection and complete his/her recommended repairs.

Thermal Insulation. Add insulation, if missing, in basements and crawl spaces according to the local, state and national building code. Add additional insulation if the existing amount does not meet all local, state, and national building codes.

Structural, electrical, plumbing and HVAC systems. Inspect the following items in the crawl space:

- Locate main support columns and posts, major beams and bearing walls. Foundation walls, including block foundation walls, and piers should be inspected for cracking, deterioration, moisture penetration, and structural adequacy. Repair any minor cracks. If there is significant cracking and/or failing, have a professional structural engineer inspect the property and perform their recommendations.
- If the electrical panel box is in the basement, inspect how the branch circuits are distributed and the type of wiring used. Follow the electrical guidelines on page 11.
- Inspect the path of the main water supply line and check all piping materials. Follow the plumbing guidelines on page 13.
- Inspect the HVAC distribution system, including the ductwork, and follow the guidelines on page 14.

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Building Interior

In addition to all interior items below, inspect the plumbing, electrical and HVAC.

Walls and ceilings. Ignoring cosmetic imperfections, look for cracks and peeling paint or wallpaper. Repair cracks with paintable sealant. Repaint walls that are cracking and peeling after sealing the cracks and determining the cause of the cracks.

Exterior walls. Try to determine if the walls are insulated. Add insulation if missing

Wall Paneling. Securely reattach any paneled walls. If more than 25% of the paneled wall is not attached remove paneling and install, hang, tape and texture 1/2" drywall if it is missing.

Suspended Ceilings. If suspended ceiling panels are damaged or discolored, remove panels and grid and hang, tape and texture 1/2" drywall.

Drywall. Repair any holes cracks, nail popping, deteriorated or damaged corner beads in drywall.

For drywall repairs larger than 6" cut back defective gypsum to expose half of the studs on each side of the hole. Cut and tightly fit drywall patch.

For drywall repairs smaller than 6" clean out and expand hole to allow the insertion of a 1/2" gypsum backer board coated with construction adhesive. Screw through drywall face to secure.

Plaster. Replaster or repair all damaged, cracked, loose, or bulging plaster by cutting back damaged plaster. If more than 1/4 of the wall is to be disturbed, remove entire plaster surface and replace with 1/2" drywall.

Floors. Replace any flooring that is a tripping hazard, stained, worn out or contaminated. Replace any carpet that is over twenty years old. If the flooring is to be replaced, check that the underlayment is in good condition, if not replace it.

Interior doors. Check door and hardware for finish, wear, and proper functioning. If the door is not damaged make any repairs for proper functioning. If the door is damaged install a hollow core masonite door. Include lockset and hinges.

Outlets and Lighting. Replace any missing, damaged, or unsafe receptacles and switches. Repair or replace light fixtures that are not securely attached, non-functional, inadequate or missing shades.

Egress. Every sleeping room and habitable basement room should have at least one operable window or exterior door for emergency egress or rescue. Check with the local building authority if an egress window needs installed in an existing window.

Closets. Inspect all closets for condition and usability. It is best that they have a clear depth of at least 24 inches. Check all shelving and hanging rods for adequate bracing. Repair or replace any items that are damaged or unsecure.

Trim and finishes. Examine baseboards, sills, moldings, cornices, and other trim. Replace any missing or damaged sections or pieces. Replacement trim may no longer be readily obtainable, so determine if trim can be salvaged from more obscure locations in the building.

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HVAC. Inspect the heat source for each room and make sure it is functioning. Replace any damaged or missing registers or grills. Clean out all debris from ductwork. Follow HVAC guidelines on page 14.

Fireplaces. Repair or replace the fireplace if it is deteriorated or damaged. Repair any inoperable dampers. Repair or replace all items, including flues and pipe connections, that do not meet local, state and national building codes.

Bathrooms

Examine bathrooms in accordance with the procedures for other interior rooms, and additionally inspect:

Electrical service. Wherever possible, switches and outlets should not be within arm's reach of the tub or shower, if they are have them moved. Install ground fault interrupters (GFIs) in the outlets if there are none.

Ceramic tile. Look for damaged or missing tiles, or tiles that have been scratched, pitted, or dulled by improper cleaning. Check the condition of all grouted and caulked joints. If a portion of the tile is defective or missing, all tile may have to be replaced since finding additional tiles of matching size, color, and texture may be impossible.

Ventilation. The bathroom should be ventilated by a window, an exhaust fan, or a recirculation fan. If there is an exhaust fan, check its operation. It should be properly ducted to an attic vent or the building's exterior.

Plumbing. Examine all exposed plumbing parts for leaking or signs of trouble or deterioration. Inspect the lavatory for secure attachment and support. Check the operation of all fixtures any leaking faucets that cannot be repaired or nonoperational fixtures should be replaced with a metal bodied, dual control faucet with a 15 year drip-free warranty. Include shut-off valve. Replace trap if required to complete installation. Repair or replace any caulking around the tub or sink.

Tub/Shower Enclosures. Replace any surround that is damaged, loose, or contaminated. Repair any chips if possible. Recaulk any deteriorated or cracked caulking.

Tubs. Repair any chips if possible. Recaulk any deteriorated or cracked caulking. Repair or replace any damaged, leaking, or cracking tubs.

Toilets. Repair or replace any damaged, leaking, cracking or nonfunctional toilets.

Kitchens

Examine kitchens in accordance with the inspection procedures for other interior rooms, and additionally inspect:

Counters and cabinetry. Check countertops for cracks or food traps and examine kitchen cabinets carefully for signs of vermin infestation. Look for missing, broken, or damaged hardware and cabinet parts. Check doors and drawers for fit and smooth operation, and wall cabinets for secure attachment. If the cost of replacement is less than the cost of reconditioning the countertop or cabinets then replace them.

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Electrical service. A ground fault interrupter (GFI) of at least one 20 amp/120 volt circuit in all outlets over a countertop used for portable kitchen appliances. Separate circuits are also required for each major appliance as follows: Refrigerator 20 amp/120 volt, Dishwasher 20 amp/120 volt, Garbage 20 amp/120 volt disposal, Range 40 to 50 amp/ 240 volt. Follow electrical guidelines on page 11.

Ventilation. See that exhaust fans and range hoods are ducted to the outside and not to a cupboard, attic, crawl space, or wall. If they are not ducted to the outside, vent them so they are. A recirculation range hood fan is acceptable. Check the filter medium. Ducts, hoods, and filters should be free of grease buildup.

Plumbing. Examine all exposed plumbing parts for leaking or signs of trouble or deterioration. Inspect the sink for secure attachment and support. Check the operation of all fixtures any leaking faucets that cannot be repaired or nonoperational fixtures should be replaced with a pull out, single lever, metal bodied faucet with 15 year drip-free guarantee and maximum flow of 2 gallons per minute.

Appliances. Replace any nonoperational appliances with energy efficient appliances if available. Appliances must be permanently affixed to the house. No clothes washers and dryers, swamp coolers, etc.

Storage Spaces

Storage Spaces. Inspect all closets and other storage spaces for cleanliness, functionality and proper lighting.

Stairs and Hallways

Stair handrails and guardrails. Replace a missing or damaged handrail with new handrail on stairs with three or more risers. Repair or replace any missing or unstable guardrails. Guardrails are required on open sides of stairways and should have intermediate rails that will not allow the passage of an object 4 inches in diameter. Shake all railings vigorously to check their stability and inspect their fastenings. Check that all treads are level and secure. Riser heights and tread depths should be, respectively, as uniform as possible. As a guide, stairs in new residential buildings must have a maximum riser of 7-3/4 inches and a minimum tread of 10 inches. Inspect the condition and fastening of all stair coverings. Reattach any stair covering that is loose.

Stair width and clearance. Check that all stairs are structurally sound. Stairs should normally have a minimum headroom of 6'-8" and width of 3'-0".

Lighting. Repair or replace any nonfunctional or missing light fixtures. Stairs and hallways should have 3 way light controls.

Smoke Detectors. Repair or replace any nonfunctional or missing smoke detectors. They should be located at the head of the stairs or in the hallways.

Laundry Rooms

Laundries. Repair any venting that does not exhaust to the outside, clogged or restricted.

Water lines. Follow plumbing guidelines on page 12.

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Attic

Roof Leaks. Look for signs of water leakage from the attic and try to locate the source. Follow the roof guidelines on page 6.

Attic Ventilation. Install additional venting if the existing ventilation does not meet local, state and national codes. If additional vents cannot be added economically, consider adding mechanical ventilation. Install new bird screen that is in poor condition. Remove debris from vent openings.

Insulation. Check the local, state and national building codes for thermal resistance and add additional to meet those requirements.

Exhaust ducts and plumbing stacks. Repair or replace any damaged or broken ducts and stacks.

Electrical System

This assessment should be conducted only by a qualified electrician who is experienced in residential electrical work.

All work must meet the requirements of the current City, County, State and National Electric Code.

Main Panel board

Condition. Repair any unsecure covers. Repair or replace any damaged panel boards.

Amperage rating. The amperage rating of the main disconnect should not be higher than the amperage capacity of the service entrance conductor or the panel board. If the rating is higher (indicating unapproved work has been done), more branch circuits may be connected to it than the service entrance conductor is capable of supplying and it needs replacement.

Voltage rating. The voltage rating of the panel board (as marked on the manufacturer's data plate) should match the voltage of the incoming electrical service. If not replace it.

Grounding. Verify that the panel board is properly grounded. Its grounding conductor should run to an exterior grounding electrode or be clamped to the metal water service inlet pipe between the exterior wall and the water meter. If it is attached on the house side of the meter, the meter should be jumpered to ensure proper electrical continuity to the earth. Make sure that the ground conductor is securely and properly clamped to the pipe often it is not, and occasionally it is disconnected altogether. Ensure also that the grounding conductor is not attached to a natural gas pipe, to an inactive pipe that may be cut off on the exterior side of the wall, or to a pipe that is connected to a plastic water service entry line. If the grounding conductor is attached to an exterior grounding electrode driven into the earth, verify that the electrode is installed in accordance with local code. Many older buildings will have the ground connected to the cold water pipe.

If this is the case and the building needs to conform to the current code, an alternate ground is required.

Overcurrent protection. Check the rating of the fuse or circuit breaker for each branch circuit. The amperage of the fuse or circuit breaker should not exceed the capacity of the wiring in the branch circuit it protects. Most household circuits use #14 copper wire, which should have 15 amp protection. There may be one or more circuits with #12 copper wire, which should have 20 amp protection. Large appliances,

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such as electric water heaters and central air conditioners, may require 30 amp service, which is normally supplied by #10 copper wire. If there is an electric range, it would require a 40 or 50 amp service with #6 copper wire. Central air conditioning equipment will have an overcurrent protection requirement on the nameplate. Aluminum wire must be one size larger than copper wire in each case (e.g., #14 to #12), but it should not be used for 15 and 20 amp circuits.

Overhead Wires. Reattach any wires that are not securely attached to the house. Raise any wires that are lower than 10 feet above the ground. Cut back all tree branches or other items that are in close contact with overhead wires. Spliced connections at the service entrance should be wrapped and bare wires from the street should be replaced by the Utility Company.

Electric Meter. Advise the utility company if the meter is non functional, tampered with , unsecure or other concerns.

Service Entrance Conductor. Repair any splices or insulation. When replacing an overhead service entry, have it replaced with an underground service entry.

Branch Circuits. Replace any knob and tube wiring with new wiring that meets the City, County, State and National Electric Codes.

Receptacles. Do not assume that three-prong plug convenience outlets are connected to ground. Remove each one to observe the presence of a connected ground wire. Check to see whether GFI (ground fault interruption) type receptacles have been installed in laundries, kitchens, and bathrooms, and test their operation. Replace any damaged or missing cover plates.

Wiring. Check for surface mounted lamp cord extension wiring. It is dangerous and must be removed. It is best to remove all unused wiring or wiring that will be abandoned during rehabilitation work to avoid future confusion or misuse.

Smoke Detectors. Check to see if areas have functioning smoke detectors. Detectors should be wired to a power source, and also should contain a battery. Replace any nonfunctional or missing smoke detectors with a UL approved, ceiling mounted smoke and heat detector permanently wired into a receptacle box. Install a battery operated smoke detector in each bedroom if missing.

Assessing Electrical Service Capacity (Ampacity)

To determine the capacity (measured in amperes) of the building's existing electrical service at the main panel board, check the following:

- The ampacity of the service entry conductor, which may be determined by noting the markings (if any) on the conductor cable and finding its rated ampacity in the **National Electrical Code**, Table 310-16, or applicable local code. If the service entry conductor is in conduit, look for markings on the conductor wires as they emerge from the conduit into the panel board. If all conductors are unmarked, have an electrician evaluate them.
- The ampere rating on the panel board or service disconnect switch, as listed on the manufacturer's data plate.
- The ampere rating marked on the main circuit breaker or main building fuse(s). This rating should never be higher than the above two ratings; if it is, the system should not be used until it is evaluated by an electrician.

The building's service capacity is the lowest of the above three figures. Once the service ampacity has been determined, compare it to the estimated ampacity the building will require after rehabilitation. If the

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estimated ampacity exceeds the existing ampacity, the building's electrical service will need upgrading. The method for estimating required ampacity is found in the **National Electrical Code**, Article 220.

Plumbing

This assessment should be conducted only by a qualified plumber who is experienced in residential electrical work.

Piping. All piping, regardless of composition, should be checked for wet spots, discoloration, pitting, mineral deposits, and leaking or deteriorated fittings. Pressure test any piping suspected of having leaks. Repair or replace all leaks and deteriorated fittings. Replace all lead or galvanized steel piping throughout the house. If there are signs of deterioration, leakage or restriction of flow to copper piping replace those areas. Replace any brass piping that has signs of deterioration such as white mineral deposits.

Replace any undersized piping, partially closed valves, kinks in the piping or clogs of rust or mineral deposits.

If new fixtures are to be added to the distribution system, have a plumber determine whether the existing piping can carry the additional load by checking the size and condition of the piping and calculating the water demands of the fixtures to be added.

Main Shutoff. Replace the main if it is more than 40 years old.

Main shut off valve. Repair or replace the valve if it is corroded or damaged.

Traps. Replace S-Traps that can cause the loss of the water seal.

Vents. Repair or replace any vents that are obstructed or damaged.

Drain Lines. Replace any undersized drain lines. Secure any runs that are inadequately supported.

Hot Water Heater

Dates of tank manufacture are usually listed on the data plate (often in a simple 1995 code in the serial number; 0595, for instance, would mean manufactured in May 1995), and since water heaters are usually installed within several months of manufacture, the age of the tank often can be approximated. Replace a tank if there are three or less years of life expectancy remaining. Heavy mineral or rust deposits around the tank fittings are usually a sign that the tank is nearing the end of its service life and should be replaced. Replace any leaking tanks.

Water heater capacity is determined by the heater's storage capacity and its recovery rate, or the time it takes to reheat the water in its tank. Recovery rates vary with the type of fuel used. Generally, gas or oil fired heaters have a high recovery rate and electric heaters have a low recovery rate. Low recovery rates can be compensated for by the provision of larger storage capacity.

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Water heaters are sized according to the number of people living in the house and the type of heat source used:

Gas

30 gallon (115 L)	3 to 4 people
40 gallon (150 L)	4 to 5 people
50 gallon (190 L)	5 and more people

Electric

40 to 42 gallon (115 to 160 L)	3 to 4 people
50 to 52 gallon (190 to 200 L)	4 to 5 people
65 gallon (250 L)	5 and more people

A qualified plumber or mechanical engineer should determine the size of replacement units based on rehabilitation plans.

If a spa or whirlpool bath is in the house and the water is heated by either gas or electricity, an additional capacity of 10 gallons (40 L) is needed.

HVAC

This assessment should be conducted only by a qualified HVAC contractor who is experienced in residential electrical work.

Thermostats. Repair or replace any un-operational thermostat.

Venting. Repair or replace any items that do not meet the local, state, and national building codes.

HVAC Systems.

Replace any gravity system with at least a 90% efficiency forced air system.

If a steam or hot water system needs replaced, replace with at least a 90% efficiency forced air system.

If a gas or electric wall heater or electric baseboard heater needs replaced, replace with a new or upgraded heater of the same function.

Replace any system if there are three or less years of life expectancy remaining with at least a 90% efficiency forced air system.

Replace nonoperational electric wall/baseboard heaters with new updated electric wall/baseboard heaters.

Replace nonoperational gas wall heaters with new updated gas wall heaters.

Design calculation. An HVAC system's capacity can be more accurately determined by noting its heating or cooling output (in tons or BTUs) from information on the manufacturer's data plate and comparing it to the building's heating and cooling loads. These loads can be calculated using the Air Conditioning Contractors of America's Manual J or similar load calculation guide. A rough estimate of a

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building's required heating equipment size in BTUs per hour (BTUH) can be obtained by using the following formula:

$BTUH = .33 \times [\text{square footage of building to be heated}] \times [\text{difference between outside and inside design temperatures}]$ The factor of .33 in this formula is based on R11 exterior walls, an R19 ceiling at the top floor or roof, and double-glazed windows.

Central Air Conditioning Systems. If there is an existing air conditioning system that needs repaired, repair it. This program does not cover costs to install a new air conditioning system or replace an existing system.