

**Grantee: State of Nevada**

**Grant: B-11-DN-32-0001**

**April 1, 2011 thru June 30, 2011 Performance Report**

**Grant Number:**

B-11-DN-32-0001

**Obligation Date:****Grantee Name:**

State of Nevada

**Award Date:****Grant Amount:**

\$5,000,000.00

**Contract End Date:**

03/09/2014

**Grant Status:**

Active

**Review by HUD:**

Reviewed and Approved

**QPR Contact:**

No QPR Contact Found

**Disasters:****Declaration Number**

NSP

**Narratives****Summary of Distribution and Uses of NSP Funds:**

Nevada Housing Division: \$2,300,000 - Will use for Acquisition Rehabilitation activities.  
 Lyon County: \$1,000,000 - Will administer a down payment assistance program.  
 RNDC: \$800,000 - Will administer a down payment assistance program.  
 Clark County: \$500,000 - Will use for land banking.  
 Washoe County: 400,000 - Will use for Acquisition Rehabilitation.

**How Fund Use Addresses Market Conditions:**

NHD analyzed its single family and multi-family portfolios to identify areas with high rates of loan defaults and rental properties with high vacancy rates. This information was used to gain information on single and multi-family properties that may be located in high foreclosure areas and/or be negatively impacted by the current housing market crisis. The goal is to turn neighborhoods around by acquiring foreclosed homes and selling or renting them.

**Ensuring Continued Affordability:**

Long-term affordability shall be in accordance with the HOME program standards at 24 CFR 92.252(a),(c), (e), and (f) for rental properties and 24 CFR 92.254 for homeownership housing.

In addition, to secure these periods of continued affordability the State will require each sub-grantee, direct sub-recipient, developer, and homebuyer to execute a contract that identifies the period of continued affordability for the specific project and incorporates resale or recapture provisions should the government entity, organization, or individual transfer title of the property before the expiration of the continued affordability period.

For all properties acquired with NSP funds, the State will require the recordation of a Deed of Trust and/or Land Use Restriction Agreement that outlines the above terms.

**Definition of Blighted Structure:**

Blighted Structure is defined based on Title 18, Chapter 231, in the Nevada Revised Statutes that defines a blighted urban area. Combining this definition with the definition of "structure" provides the definition of "blighted structure." A "blighted structure" is a structure that is used or intended to be used for residential, commercial, industrial or other purposes, or any combination thereof, which is unfit or unsafe for those purposes and is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency or crime because of one or more of the following factors:

1. Defective design and character of physical construction;
- >2. Faulty arrangement of the interior and spacing of buildings;
- >3. Overcrowding;
- >4. Inadequate provision for ventilation, light, sanitation, open spaces and recreational facilities; and
- >5. Age, obsolescence, deterioration, dilapidation, mixed character or shifting of uses.

**Definition of Affordable Rents:**

The local definitions for the non-entitlement communities (Lyon County and Nye County) are included below. Definitions of "affordable rents" for entitlement communities (Washoe County, Clark County, City of Henderson and the City of Las Vegas) are included in their Substantial Amendments or Action Plans.

Gross rental rates for affordable rental housing shall not exceed 30% of the adjusted household income for households earning up to 120% of

the area median income within which the housing is located as adjusted for family size. At this time, the HOME program rents as published by HUD and adjusted from time to time will be used. More restrictive local definitions of "affordable rents" may be used with State approval.

Gross rents shall include contract rent and utilities. If the tenant pays utilities, a utility allowance must be subtracted from the maximum allowable rent to determine the maximum contract rent.

**Housing Rehabilitation/New Construction Standards:**

Housing acquired and rehabilitated with NSP funds will be required to meet local building code standards for the jurisdiction within which the property is located. In addition, each home and rental unit will be evaluated for opportunities to improve the energy efficiency of the unit balancing costs of such activities against the benefit of the improvement

**Vicinity Hiring:**

The Nevada Housing Division will require, through its contracts, as applicable, that sub-recipients, developers, and other covered entities give preference to Business Concerns and/or qualified residents that reside within the NSP3 target area when hiring additional workers or contracting for services. Part of this requirement will be issuing bid notices and employment notices in local areas and/or disseminating this information through Community Action Agencies or non-profit agencies that operate within the target area.

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

The Nevada Housing Division supports the development of new and preservation of existing rental housing for low and moderate income households as evidenced by funds appropriated to NSP3 housing activities in Washoe and Clark Counties. In addition, should housing acquired through the NSP3 program for resale not sell at reasonable prices (i.e. the cost of acquisition plus rehabilitation plus developer fee), the State will give preference to renting these homes to eligible households.

**Grantee Contact Information:**

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<b>Overall</b>	<b>This Report Period</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$5,000,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$5,000,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$750,000.00	\$0.00
Limit on Admin/Planning	\$500,000.00	\$0.00
Limit on State Admin	\$0.00	\$0.00

## Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$500,000.00	\$300,000.00

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$1,250,000.00	\$1,250,000.00

## Overall Progress Narrative:

The Nevada Housing Division has been working on executing contracts and working with Clark County and the City of Henderson to do a joint RFP to find a non-profit to acquire, rehabilitate and resale single family homes within targeted areas. The Division has completed its contract with Lyon County and Rural Nevada Development Corporation who are administering down payment assistance programs in Fernley and Pahrump. No funds were drawn this quarter, but we expect funds to be drawn down and completion data to be entered into DRGR in some of the activities.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
NV-1101-AD, ADMINISTRATION	\$0.00	\$300,000.00	\$0.00
NV-1102-NHD, NHD Projects	\$0.00	\$2,000,000.00	\$0.00
NV-1103-LY, Lyon County	\$0.00	\$1,000,000.00	\$0.00
NV-1104-RNDC, RNDC	\$0.00	\$800,000.00	\$0.00
NV-1105-CL, Clark County	\$0.00	\$500,000.00	\$0.00
NV-1106, Washoe County	\$0.00	\$400,000.00	\$0.00

## Activities

**Grantee Activity Number:** NV-1101-10

**Activity Title:** ADMINISTRATIVE FUNDS

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

NV-1101-AD

**Project Title:**

ADMINISTRATION

**Projected Start Date:**

05/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

N/A

**Completed Activity Actual End Date:**

**National Objective:**

N/A

**Responsible Organization:**

NEVADA HOUSING DIVISION

**Overall**

**Apr 1 thru Jun 30, 2011**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$300,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$300,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
LYON COUNTY	\$0.00	\$0.00
NEVADA HOUSING DIVISION	\$0.00	\$0.00
RURAL NEVADA DEVELOPMENT CORPORATION	\$0.00	\$0.00
WASHOE COUNTY COMMUNITY DEVELOPMENT	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

This activity will allow the State of Nevada Housing Division and its sub-recipients listed above to provide planning, legal, consulting, and professional services, including homebuyer education services, and general administration support for the NSP3 program.

**Location Description:**

State of Nevada Housing Division and sub-recipient offices (Lyon County, Washoe County, and Rural Nevada Development Corporation).

**Activity Progress Narrative:**

The Nevada Housing Division did have some administrative expenses this quarter, however, we did not get our plan entered into the DRGR in time to do the draws this quarter, so we will be drawing them next quarter. No other recipients submitted any administrative draws this quarter.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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<b>Grantee Activity Number:</b>	<b>NV-1102-4</b>
<b>Activity Title:</b>	<b>Buena Vista Springs-Acquisition,Rehab,Resale</b>

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NV-1102-NHD

**Project Title:**

NHD Projects

**Projected Start Date:**

06/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

NEVADA HOUSING DIVISION

<b>Overall</b>	<b>Apr 1 thru Jun 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$1,000,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$1,000,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
NEVADA HOUSING DIVISION	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Through this program the Nevada Housing Division will select one or more non-profit developers to acquire, rehabilitate, and resale single family homes within the targeted area. Non-profit agencies with development experience will be solicited through a Request for Proposals/Qualifications process. Applications will be reviewed by Division staff and its designees. The highest scoring applicant will be selected. If that applicant cannot fulfill the requirements of the contract, then the next highest scoring applicant will be selected. Preference will be given to entities that have experience with acquisition and rehab programs, entities that are familiar and worked with NSP regulations previously, and entities that are located within or have worked within the target area. The RFP/Q will be made available after execution with HUD of the State's NSP3 grant agreement. Properties in this target area have values below \$100,000 and RealtyTrac indicated that 1 of every 39 households in North Las Vegas received a foreclosure filing in December 2010. This target area is also adjacent to the Buena Vista Springs apartment complex slated for demolition and redevelopment by the City of North Las Vegas (see Activity 2) and will build upon those redevelopment efforts. Additionally, the Nevada Housing has used US Department of Energy ARRA Weatherization Assistance Funds to target weatherization into this area. These NSP3 monies also build on this effort to provide services in this community.

Properties in this area will be acquired, rehabilitated (if necessary), and resold to eligible households with incomes up to 120% of AMI. All homes acquired will be made more energy efficient. Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance, if available. All homes purchased must meet NSP3 requirements for a minimum 1% discount of the current market appraised value.

Should opportunities exist for hiring to facilitate the implementation of this activity, the State will require the selected non-profit developer to provide preference for the hiring of employees/contractors who reside in the Buena Vista Springs Target Area.

**Location Description:**

Buena Vista Springs (BVS) Target Area - Neighborhood 6232788 as reflected on HUD's mapping tool. This area, located within the City of North Las Vegas, has been greatly impacted by the current housing crisis with both single family and large multi-family projects in foreclosure. Adding to this is the fact that many families have abandoned their homes leaving behind blighted areas. The specific area that will be addressed is bounded on the north by Cartier Street, the west by Clayton Street, the south by W. Carey Avenue, and the east by Revere Street. HUD data shows that this area has a NSP3 need score

of 20. It also shows that approximately 65% of households have incomes at or below 80% of area median income. Clark County, within which the City of North Las Vegas is located, has a current unemployment rate of 15.6%. In terms of housing, the Las Vegas metro area has seen over a 50% decrease in home values since the peak value in the early 2000s. Of the households that received a mortgage between 2004 and 2007, 41.1% received high cost mortgages. This makes it more likely that a homeowner may default.

**Activity Progress Narrative:**

The State did a joint Request for Proposals with Clark County, however, the State did not select a non-profit to acquire, rehabilitate and resale single family home within the targeted area. At this time, no decision have been made as to who is going to administer this program.

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/10
# of Singlefamily Units	0	0/10

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/5	0/10	0
# Owner Households	0	0	0	0/0	0/5	0/10	0

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

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

**Grantee Activity Number:** NV-1102-8

**Activity Title:** Buena Vista Springs-Acq,Rehab and Rental

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NV-1102-NHD

**Project Title:**

NHD Projects

**Projected Start Date:**

06/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

Southern Nevada Regional Housing Authority

**Overall**

**Apr 1 thru Jun 30, 2011**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$400,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$400,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
Southern Nevada Regional Housing Authority	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Through this program the Nevada Housing Division will select one or more non-profit developers, or work with the Southern Nevada Regional Housing Authority, to acquire, rehabilitate, and rent single family homes within the targeted area. The Housing Authority has demonstrated ability to administer and operate a scattered-site acquisition, rehab, and rental program and would not be subject to selection through the Request for Proposals/Qualifications process. Non-profit agencies with development experience will be solicited through a Request for Proposals/Qualifications process. Applications will be reviewed by Division staff and its designees. The highest scoring applicant will be selected. If that applicant cannot fulfill the requirements of the contract, then the next highest scoring applicant will be selected. Preference will be given to entities that have experience with acquisition and rehab programs, entities that are familiar and worked with NSP regulations previously, and entities that are located within or have worked within the target area. The RFP/Q will be made available after execution with HUD of the State's NSP3 grant agreement.

Properties in this target area have values below \$100,000 and RealtyTrac indicated that 1 of every 39 households in North Las Vegas received a foreclosure filing in December 2010. This target area is also adjacent to the Buena Vista Springs apartment complex slated for demolition and redevelopment by the City of North Las Vegas (see Activity 2) and will build upon those redevelopment efforts. Additionally, the Nevada Housing has used US Department of Energy ARRA Weatherization Assistance Funds to target weatherization into this area. These NSP3 monies also build on this effort to provide services in this community.

All homes acquired will be made more energy efficient.

**Location Description:**

Buena Vista Springs (BVS) Target Area & Neighborhood #6232788 as reflected on HUD's mapping tool. This area, located within the City of North Las Vegas, has been greatly impacted by the current housing crisis with both single family and large multi-family projects in foreclosure. Adding to this is the fact that many families have abandoned their homes leaving behind blighted areas. The City of North Las Vegas is proposing to utilize NSP3 funds to acquire and redevelop the Buena Vista Springs apartment complex which recently went into foreclosure. The State will support this effort with an allocation of State NSP3 funds. In addition, the NHD will directly fund one or more non-profit agencies to assist with the acquisition, rehab, and resale/rental of foreclosed and abandoned single-family homes. The NHD selected this area to leverage its American Reinvestment and Recovery Act (ARRA) of 2009 Weatherization Assistance Program (WAP) funds which have been used to

make existing homes more energy efficient for lower income households. As the WAP funds cannot be utilized in vacant homes, NSP3 funds provide a viable way to achieve two goals: clearing inventory from the housing market and making homes more energy efficient for lower income households.

### Activity Progress Narrative:

The Nevada Housing Division is working on a contract with Southern Nevada Regional Housing Authority, to acquire, rehabilitate and rent single family homes within the Buena Vista Springs Target area. This agreement should be complete by the end of the next quarter.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/3
# of Singlefamily Units	0	0/3

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/3	0/0	0/3	0
# Renter Households	0	0	0	0/3	0/0	0/3	0

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

<b>Grantee Activity Number:</b>	<b>NV-1102-9</b>
<b>Activity Title:</b>	<b>New Construction or Rehab of Large Scale Multi-Fam</b>

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NV-1102-NHD

**Project Title:**

NHD Projects

**Projected Start Date:**

06/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

NEVADA HOUSING DIVISION

Overall	Apr 1 thru Jun 30, 2011	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$600,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$600,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
NEVADA HOUSING DIVISION	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Through this program the Nevada Housing Division will select one or more non-profit or for-profit developers to either: 1) acquire and rehabilitate, 2) rehabilitate only, or 3) newly construct rental housing for households with incomes up to 120% of AMI within the targeted areas described above. Developers with development experience will be solicited through a Request for Proposals/Qualifications process. Applications will be reviewed by Division staff and its designees. The highest scoring applicant will be selected. If that applicant cannot fulfill the requirements of the contract, then the next highest scoring applicant will be selected. Preference will be given to developers that have experience with acquiring/rehabilitating large scale (50+ units) multi-family housing, developing/newly constructing large scale (50+ units) multi-family housing, entities that are familiar and worked with NSP regulations previously, and entities that are receiving 4% or 9% Low Income Housing Tax Credits or local HOME funds. The RFP/Q will be made available after execution with HUD of the State's NSP3 grant agreement. NSP3 funds would be provided to these projects as deferred loans or grants with interest rates up to 2%, determined on a case by case basis. Repayment terms would vary on a case by case basis. The affordability period would be established using the HOME Program guidelines based on the type of construction and amount of funds invested and codified through a Land Use Restriction Agreement.

This project meets the NSP3 requirement for rental housing preference.

This project will meet the Vicinity Hiring and Long-term Affordability requirements.

**Location Description:**

Agate Target Area & Neighborhood# 2109893 as reflected on HUD's mapping tool. Also located in Clark County, this area contains a variety of mixed uses such as commercial, single-family, multi-family, and vacant land. The County has included this area in its Transit Oriented Development Corridor. Vacant land in this area has been considered for multi-family development of affordable senior or special needs housing. Market studies show there is a need for this type of housing in the area. Additionally, development of the vacant parcel(s) would enhance the neighborhood and reduce blight. This area is bordered on the north by W. Pebble Road, the west by I-15, the south by W. Serene Road, and the east by South Las Vegas Boulevard.

The HUD NSP3 score for this area was 19. The HUD data indicated that over 80% of the population in this area has incomes at or below 120% of area median income. Although the HUD data do not show that a large number of households are 90 days

delinquent on their mortgage or in foreclosure or that there is a large number of REO properties, development of vacant land in this community would act as a catalyst to attract more investment into the area and, in turn, increase surrounding property values.

Downtown Las Vegas Target Area – This area is adjacent to downtown Las Vegas and has a high NSP3 need score as calculated by HUD. There are several larger scale multi-family housing developments in this area that have moved into foreclosure. The Nevada Housing Division will pursue this area to see if there is a potential to provide a small amount of NSP3 funds to a developer seeking to acquire and rehabilitate a multi-family project. The majority of funding for the project would need to come from other sources such as HOME, private financing, and/or bond financing.

Pinewood Target Area – Neighborhood #2109893 as reflected on HUD’s mapping tool. This area is bounded on the north by E. Desert Inn Road, on the west by Paradise Road, on the south by E. Twain Avenue, and the east by Maryland Parkway. It contains a large multi-family apartment complex that is being considered for redevelopment. The apartment complex currently contains a high number of vacant units which is negatively impacting the community. If this project does not move forward, the Nevada Housing Division will not make investment in this target area.

>  
>The combined HUD NSP3 score for the above targeted areas is 19.37, far above the state minimum score of 17. It is felt that targeting resources into these areas and building on NSP1, local, or other state efforts in these areas will result in positively impacting the housing supply in the target neighborhoods. By leveraging NSP3 funds with ongoing efforts, the maximum impact can be achieved.

### Activity Progress Narrative:

The Nevada Housing Division plans on selecting one or more non-profit or for-profit developers to either 1)acquire and rehabilitate, 2)rehabilitate only or 3)newly construct rental housing for eligible households. At this time, the Division has not selected a developer for this activity.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/5
# of Multifamily Units	0	0/5

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/2	0/5	0
# Renter Households	0	0	0	0/0	0/2	0/5	0

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

<b>Grantee Activity Number:</b>	<b>NV-1103-1</b>
<b>Activity Title:</b>	<b>Fernley Target-Lyon County DPA-Moderate</b>

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Under Way

**Project Number:**

NV-1103-LY

**Project Title:**

Lyon County

**Projected Start Date:**

05/10/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

LYON COUNTY

Overall	Apr 1 thru Jun 30, 2011	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$750,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$750,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
LYON COUNTY	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

During NSP1 an effective Down Payment Assistance (DPA) program was implemented by Lyon County. Given the success of this effort, the NHD is proposing to provide funds to Lyon County so it can continue to provide DPA to eligible homebuyers. This program will assist qualified households to purchase, and rehabilitate if necessary, homes currently owned by the banks as a result of foreclosure through the provision of soft second loans. The neighborhood identified is significantly impacted by the incidence of foreclosures.

Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance. All homes purchased must meet NSP3 requirements for a minimum 1% discount of the current market appraised value.

Households receiving down payment assistance will be required to sign a loan document which includes information on the interest rate of the loan, if any, repayment terms, and affordability period requirements. HOME affordability periods will be followed.

**Location Description:**

1) Fernley Target Area &dash Neighborhood ID #7262756 Located in Lyon County, Fernley has been hard hit by the foreclosure crisis. The NHD is specifically targeting an area within Fernley bounded on the north by US 50, the west by State Route 95A, the south by Desert Shadows Road, and the east by US 50. According to HUD data, this area has a NSP3 need score of 18, above the state minimum threshold score of 17. There are over 3,000 housing units in this area of which 15.8% are 90 or more days delinquent on their mortgage or in foreclosure. Between July 2009 and June 2010 234 housing units were Real Estate Owned (REO) properties. Housing prices have decreased by approximately 29% since their peak value and unemployment in the area has increased from 5.5% in June 2005 to 18.3% in June 2010 (based on Bureau of Labor Statistics Local Area Unemployment Statistics).

During NSP1 an effective Down Payment Assistance (DPA) program was implemented by Lyon County. Given the success of this effort, the NHD is proposing to provide funds to Lyon County so it can continue to provide DPA to eligible homebuyers.

**Activity Progress Narrative:**

Lyon County administered a very successful down payment assistance program in Lyon County and will continue to offer down payment assistance in the hardest hit area of Lyon County which was Fernley; Neighborhood 726275 as per HUD's mapping

system.

## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/50
# of Singlefamily Units	0	0/50

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/25	0/50	0
# Owner Households	0	0	0	0/0	0/25	0/50	0

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

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<b>Grantee Activity Number:</b>	<b>NV-1103-2</b>
<b>Activity Title:</b>	<b>Fernley Target Area-Lyon County DPA-Low Income</b>

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NV-1103-LY

**Projected Start Date:**

05/20/2011

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Lyon County

**Projected End Date:**

03/09/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

LYON COUNTY

<b>Overall</b>	<b>Apr 1 thru Jun 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$250,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$250,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
LYON COUNTY	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

This program will assist qualified households at or below 50% of median income to purchase, and rehabilitate if necessary, homes currently owned by the banks as a result of foreclosure through the provision of soft second loans. The neighborhood identified is significantly impacted by the incidence of foreclosures.

Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance. All homes purchased must meet NSP3 requirements for a minimum 1% discount of the current market appraised value.

Households receiving down payment assistance will be required to sign a loan document which includes information on the interest rate of the loan, if any, repayment terms, and affordability period requirements. HOME affordability periods will be followed.

**Location Description:**

1) Fernley Target Area; Neighborhood ID#7262756 as reflected on HUD's mapping tool is located in Lyon County, Fernley has been hard hit by the foreclosure crisis. The NHD is specifically targeting an area within Fernley bounded on the north by US 50, the west by State Route 95A, the south by Desert Shadows Road, and the east by US 50. According to HUD data, this area has a NSP3 need score of 18, above the state minimum threshold score of 17. There are over 3,000 housing units in this area of which 15.8% are 90 or more days delinquent on their mortgage or in foreclosure. Between July 2009 and June 2010 234 housing units were Real Estate Owned (REO) properties. Housing prices have decreased by approximately 29% since their peak value and unemployment in the area has increased from 5.5% in June 2005 to 18.3% in June 2010 (based on Bureau of Labor Statistics Local Area Unemployment Statistics).

**Activity Progress Narrative:**

Lyon County will be assisting homeowners at or below 50% of median income. This is made possible by partnering with Rural Development who can in turn use their first time homebuyer programs to offer very attractive interest rates.

## Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		0/8	
# of Singlefamily Units	0		0/8	

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/8	0/0	0/8	0
# Owner Households	0	0	0	0/8	0/0	0/8	0

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

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**Grantee Activity Number:** NV-1104-5

**Activity Title:** Pahrump-RNDC DPA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Under Way

**Project Number:**

NV-1104-RNDC

**Project Title:**

RNDC

**Projected Start Date:**

06/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

RURAL NEVADA DEVELOPMENT CORPORATION

<b>Overall</b>	<b>Apr 1 thru Jun 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$600,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$600,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
RURAL NEVADA DEVELOPMENT CORPORATION	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

This program will assist qualified households to purchase and to provide rehabilitation, if necessary, to homes currently owned by the banks as a result of foreclosure through the provision of soft second loans. The neighborhood identified is significantly impacted by the incidence of foreclosures.

Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance. All homes purchased must meet NSP3 requirements for a minimum 1% discount of the current market appraised value.

Households receiving down payment assistance will be required to sign a loan document which includes information on the interest rate of the loan, if any, repayment terms, and affordability period requirements. HOME affordability periods will be followed.

**Location Description:**

Pahrump Target Area &dash Neighborhood ID#1607543 and #4290405 as reflected on HUD's mapping tool is located within Nye County, the City of Pahrump enjoyed economic and population growth during the latter 20th Century. However, as the housing bubble burst and the economy in the Las Vegas valley went into decline so did this once thriving area. Like the other NSP3 target areas, the Pahrump Target Area has a high NSP3 need score. It also is similar in that there has been a substantial fall in home values and an increase in the number of REO and abandoned properties. During the past year alone, there have been over 180 foreclosure starts and over 16% of properties are 90 or more days delinquent on their mortgage or in foreclosure.

The specific areas within the City of Pahrump that will be targeted are: Area #1 bounded on the north by Route 372, the west by S. Barney Street, the south by Gamebird Road, and the east by Route 160 and Mandy Avenue. Area #2 bounded on the north by Highway 160, on the east by Highway 160 and Hafen Ranch Road, on the west by Homestead Road, and on the south by Kellog Road. Given the large number of abandoned and foreclosed properties in these areas, the NHD will use NSP3 funds to support a DPA program for eligible homebuyers. A similar program was operated in NSP1, although in a broader area, and had success.

**Activity Progress Narrative:**

Nevada Housing Division has contracted with Rural Nevada Development Corporation (RNDC), a non-profit located in Ely, Nevada to administer a down payment assistance program in Pahrump, NV. RNDC has been administering a down payment program for the State since 1993 using HOME funds. They were successful in administering the NSP I funds in Pahrump and will continue the program. Contracts have been executed with RNDC.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/15
# of Singlefamily Units	0	0/15

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/10	0/15	0
# Owner Households	0	0	0	0/0	0/10	0/15	0

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

**Grantee Activity Number:** NV-1104-6

**Activity Title:** Pahrump-RNDC-DPA Very Low Income

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Under Way

**Project Number:**

NV-1104-RNDC

**Project Title:**

RNDC

**Projected Start Date:**

06/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

RURAL NEVADA DEVELOPMENT CORPORATION

**Overall**

**Apr 1 thru Jun 30, 2011**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$200,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$200,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
RURAL NEVADA DEVELOPMENT CORPORATION	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

This program will assist qualified households at or below 50% of median income to purchase and to provide rehabilitation, if necessary, to homes currently owned by the banks as a result of foreclosure through the provision of soft second loans. The neighborhood identified is significantly impacted by the incidence of foreclosures.

Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance. All homes purchased must meet NSP3 requirements for a minimum 1% discount of the current market appraised value.

Households receiving down payment assistance will be required to sign a loan document which includes information on the interest rate of the loan, if any, repayment terms, and affordability period requirements. HOME affordability periods will be followed.

**Location Description:**

Pahrump Target Area &ndash Neighborhood ID# 1607543 and ID# 4290405 Located within Nye County, the City of Pahrump enjoyed economic and population growth during the latter 20th Century. However, as the housing bubble burst and the economy in the Las Vegas valley went into decline so did this once thriving area. Like the other NSP3 target areas, the Pahrump Target Area has a high NSP3 need score. It also is similar in that there has been a substantial fall in home values and an increase in the number of REO and abandoned properties. During the past year alone, there have been over 180 foreclosure starts and over 16% of properties are 90 or more days delinquent on their mortgage or in foreclosure.

The specific areas within the City of Pahrump that will be targeted are: Area #1 bounded on the north by Route 372, the west by S. Barney Street, the south by Gamebird Road, and the east by Route 160 and Mandy Avenue. Area #2 bounded on the north by Highway 160, on the east by Highway 160 and Hafen Ranch Road, on the west by Homestead Road, and on the south by Kellog Road. Given the large number of abandoned and foreclosed properties in these areas, the NHD will use NSP3 funds to support a DPA program for eligible homebuyers. A similar program was operated in NSP1, although in a broader area, and had success.

**Activity Progress Narrative:**

Nevada Housing Division has contracted with Rural Nevada Development Corporation (RNDC), a non-profit located in Ely, Nevada to administer a down payment assistance program in Pahrump, NV. These funds will assist homebuyers at or below

50% of median income. RNDC is able to assist families at 50% of median income because they can partner with Rural Development and leverage their first time homebuyers program with NSP funding. Contracts have been executed with RNDC.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/4
# of Singlefamily Units	0	0/4

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/4	0/0	0/4	0
# Owner Households	0	0	0	0/4	0/0	0/4	0

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

<b>Grantee Activity Number:</b>	<b>NV-1105-3</b>
<b>Activity Title:</b>	<b>Buena Vista Springs Target Area-North Las Vegas</b>

**Activity Category:**

Land Banking - Acquisition (NSP Only)

**Project Number:**

NV-1105-CL

**Projected Start Date:**

06/01/2011

**Benefit Type:**

Area Benefit (Census)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Clark County

**Projected End Date:**

03/09/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

CLARK COUNTY-COMMUNITY RESOURCES

<b>Overall</b>	<b>Apr 1 thru Jun 30, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$500,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$500,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
CLARK COUNTY-COMMUNITY RESOURCES	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

The purpose of this activity is to provide State NSP funds to the City of North Las Vegas to be used towards acquiring the property. The City of North Las Vegas has designated other NSP funds to assist with the acquisition of the property, the demolition of the buildings and the relocation of current tenants. The property will be acquired, demolished, and the land banked until an appropriate affordable housing redevelopment project can be undertaken. Demolition of these structures will result in immediate elimination of blight, reduced crime, increased health and safety, and stabilization of two adjoining low income housing tax credit developments regulated by the Nevada Housing Division.

Approximately 65% of households have incomes at or below 80% of area median income. Clark County, within which the City of North Las Vegas is located, has a current unemployment rate of 15.6%. In terms of housing, the Las Vegas metro area has seen over a 50% decrease in home values since the peak value in the early 2000s. Of the households that received a mortgage between 2004 and 2007, 41.1% received high cost mortgages. This makes it more likely that a homeowner may default.

Once a project has been identified for construction, the City of North Las Vegas will set aside eight (8) units in the redeveloped project for households with incomes at or below 50% of AMI in return for the State's NSP3 investment. When developed, the State will enter into a contract with the City of North Las Vegas and/or Land Use Restriction Agreement that outlines the affordability period requirements. HOME affordability periods will be followed. This project meets the NSP3 preference for rental housing.

**Location Description:**

Buena Vista Springs (BVS) Target Area & Neighborhood #6232788 as shown on the HUD Mapping Tool. This area, located within the City of North Las Vegas, has been greatly impacted by the current housing crisis with both single family and large multi-family projects in foreclosure. Adding to this is the fact that many families have abandoned their homes leaving behind blighted areas.

The specific area that will be addressed is bounded on the north by Cartier Street, the west by Clayton Street, the south by W. Carey Avenue, and the east by Revere Street. HUD data shows that this area has a NSP3 need score of 20.

**Activity Progress Narrative:**

Clark County will be working with the City of North Las Vegas in the acquisition of a dilapidated apartment complex, Buena Vista Springs that has gone into foreclosure. The City of North Las Vegas is in negotiations with the servicer for the Buena Vista Springs property and is awaiting the results of a review appraisal. The first appraisal ordered and received by North Las Vegas was submitted to the servicer, but the servicer then required a second appraisal in order to confirm value. The two appraisals have considerably different fair market values therefore the City has contracted with a professional review appraiser to reconcile the two appraisals.

The Environmental Assessment of this project was completed, and on May 6, 2011, the Authority to Use Grant Funds was received from HUD. The Authority to Use Grant Funds was received from the State of Nevada Housing Division on May 18, 2011.

North Las Vegas has submitted a purchase option for the purchase of the property at a discount of 1% below appraised value in order to comply with the NSP purchase discount requirement. The servicer has not yet accepted the City's offer and a contract is not yet signed — upon execution of a purchase contract, funds will be obligated accordingly.

Relocation services will be contracted by the City and proposals are currently under review.

## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/8
# of Multifamily Units	0	0/8

## Beneficiaries Performance Measures

**No Beneficiaries Performance Measures found.**

## Activity Locations

**No Activity Locations found.**

## Other Funding Sources Budgeted - Detail

**No Other Match Funding Sources Found**

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

<b>Grantee Activity Number:</b>	<b>NV-1106-7</b>
<b>Activity Title:</b>	<b>Washoe County-Acq of Small Multi-Family Apts</b>

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NV-1106

**Project Title:**

Washoe County

**Projected Start Date:**

06/01/2011

**Projected End Date:**

03/09/2014

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

WASHOE COUNTY COMMUNITY DEVELOPMENT

Overall	Apr 1 thru Jun 30, 2011	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$400,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$400,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Obligated</b>	\$0.00	\$0.00
<b>Program Funds Expended</b>	\$0.00	\$0.00
WASHOE COUNTY COMMUNITY DEVELOPMENT	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Washoe County proposes to acquire a total of eight (8) apartments in one or more small multi-family apartment buildings. Additionally it is anticipated that in order to have the greatest impact on the neighborhood, the property or properties selected would also receive rehabilitation. The units may be purchased in smaller stand alone buildings or as part of larger purchases made with other funds (including Washoe County's NSP3 funds). All eight (8) units will be reserved for households with incomes at or below 50% AMI. These units will be dedicated for use as permanent supportive housing. The renters will pay 30% of their income towards rent. The balance of rent will be paid through current Washoe County Social Service programs to assist the most vulnerable. The affordability period on the property will be set at a minimum of 15 years and secured through a Land Use Restrictive Agreement. The duration of the assistance for the participants will be unlimited as these units will be permanent supportive housing.

The Washoe County NSP3 program will, to the maximum extent possible provide for the hiring of individuals who reside in the vicinity of the NSP3 target area.

Further information on this project can be found in the Washoe County NSP3 Action Plan at: <http://www.washoecounty.us>

**Location Description:**

Washoe County Target Area &ndash Neighborhood #3823211 as reflected on HUD's mapping tool. Many areas in Washoe County have been hard hit by the changes in the housing market. In order to have maximum impact in Washoe County, the NHD has worked with Washoe County staff to determine a target area that was negatively impacted. This area is comprised of the community the extends north to McCarran Boulevard, west to Sutro Street, south to Interstate 80, and east to US 395. This is a lower income area with an NSP3 need score of 19.51, significantly above the State's minimum need score. Of the 688 households to receive a mortgage between 2004 and 2007, HUD data indicates that 26.47% received a high cost mortgage. Further, over 18% of households are 90 or more days delinquent on their mortgage or in foreclosure. Like Fernley, this area has experiences substantial housing value declines since the height of the market. Washoe County is also experiencing high unemployment.

**Activity Progress Narrative:**

The State of Nevada is working with Washoe County to acquire multi-family units in order to house families at or below 50% of median income. The Housing Division is working on the contracts and they will be completed by the end of next quarter. Further information on this project can be found in the Washoe County NSP3 Action Plan at <http://www.washoecounty.us>

### Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		0/8	
# of Multifamily Units	0		0/8	

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/8	0/0	0/8	0
# Renter Households	0	0	0	0/8	0/0	0/8	0

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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