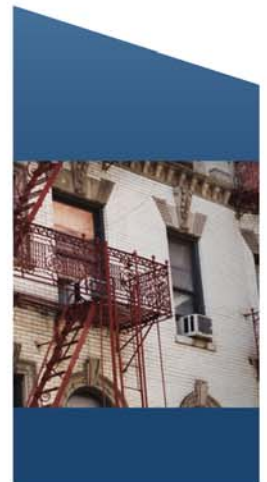




Instructions for Completing the NSP3 Substantial Amendment or Abbreviated Action Plan



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Part I. Overview

On October 19, 2010, HUD released the NSP3 Notice with the requirements for the new allocation of NSP funds that were authorized in the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Act provides \$970 million in new NSP funds to states and local governments to continue to assist in the redevelopment of abandoned and foreclosed homes. These Instructions should be used to complete the required submissions for NSP3 funding. An optional template is also included in Part III of these instructions to assist NSP3 grantees in completing Substantial Amendments (for states and entitlement communities) or Abbreviated Plans (non-entitlement communities).

1. General Information and Deadlines

Notice

NSP3 grantees can download the NSP3 Notice at:

<http://hudnsphelp.info/index.cfm?do=viewResource&ResourceID=790>. Before beginning work on the NSP3 Action Plan, grantees are strongly encouraged to download and read the Notice in its entirety. A webinar on the NSP3 Notice was held on October 19th 2010 and can be used as supplemental guidance.

NSP3 grantees can download the webinar transcript and power point presentation at:

<http://hudnsphelp.info/learning/index.cfm?do=viewLearningCenter>.

Forms of Submission

All local and state entitlement jurisdictions must submit a **Substantial Amendment** to their current HUD approved Consolidated Plan and 2010 Annual Action Plan describing their NSP3 program. Non-entitlement jurisdictions that do not have a HUD approved Consolidated Plan must submit an **Abbreviated Plan** describing their NSP3 program. The Abbreviated Plan must include all the required elements that entitlement communities provide as part of the NSP3 Action Plan.

NOTE: Throughout these instructions the term "Action Plan" is sometimes used to refer to "Substantial Amendment or Abbreviated Plan."

Grantees can submit their Action Plan one of two ways:

- Electronically through the Disaster Recovery Grant Reporting system (DRGR)
- Paper submission (electronic versions of paper submissions should be sent via email to the local HUD field office)

Grantees should contact their local field office for the DRGR submission directions. Paper submissions are allowed but each grantee must set up its action plan in DRGR prior to the deadline for the first required performance report after receiving a grant.

Due Date

The NSP3 Action Plan incorporating all public comments is due to each grantee's designated HUD field office representative no later than **March 1, 2011**. A list of NSP3 grantees and the designated field offices can be found on the NSP Resource Exchange Website (www.hud.gov/nspta) by clicking on "Grantees" at the top of the web page. Failure to submit a substantially complete application by March 1, 2011 or submitting an application for less than the total allocation amount will result in a cancellation of all or part of the allocation amount. For local jurisdictions, the funds will be reallocated to the state in which the jurisdiction is located. For states or insular areas, the funds will be reallocated to the ten highest-need states based on original rankings of need.

Joint Implementation

There are three options for jurisdictions if they are interested in implementing a joint program:

- **Option 1:** Jurisdictions may cooperate to carry out their grant programs through a joint request to HUD. HUD is providing regulatory waivers and alternative requirements to allow joint requests among units of general local government and to allow joint requests between units of general local government and a state. Grantees that want to consider joint implementation with another jurisdiction should consult the Notice for further details and contact their local field office as soon as possible for technical guidance on how to complete the NSP3 action plan.
- **Option 2:** Any existing cooperation agreements between a local government and an urban county governing FY2010 CDBG funding (for purposes of either an urban county or a joint program) automatically cover NSP funding.
- **Option 3:** A jurisdiction may choose to apply for its entire grant, and then enter into a subrecipient agreement with another jurisdiction or nonprofit entity to administer the grant. In this manner, for example, all of the grantees operating in a single metropolitan area could designate the same land-bank entity (or the state housing finance agency) as a subrecipient for some or all of their NSP activities.

Submission Format

The Action Plan has nine required sections. The instructions for completing each of these sections is included in **Part II. Required Sections and Information**. Each section includes an explanation of the required topics that must be covered and where applicable, where it is required to provide the information in a particular format. An optional template recommended for submission of NSP3 Action Plans is included in **Part III. Submitting Your NSP3 Action Plan**. Grantees are also required to submit a map of their Areas of Greatest Need in the format described in Part II.

Page Limits

An adequate and acceptable Substantial Amendment or Abbreviated Plan should be no longer than 25 pages. Grantees may incorporate additional information, such as detailed rehabilitation standards, by referencing a website in their plans where the information is posted.

Designing Your NSP3 Action Plan

NSP3 Action Plans are intended to reflect the community's vision of how it can make its neighborhoods not only more stable, but also more sustainable, inclusive, competitive, and integrated into the overall metropolitan fabric, including access to transit, affordable housing, employers, and services. HUD has

also published the **NSP3 Program Design Guidebook** to assist grantees with design strategies based on local market conditions and grantee capacity. This guidebook is available on the NSP Resource Exchange (www.hud.gov/nspta).

Where to go for Assistance

Grantees are strongly encouraged to contact their field office representative if they have any questions, concerns or need advice while completing their NSP3 Action Plan.

Part II. Required Sections and Information

Below is a list of required sections and information that must be included in the NSP3 Action Plan.

- | | |
|----------------------------------------|---------------------------------------|
| 1. NSP3 Grantee Information | 5. Acquisition and Relocation |
| 2. Areas of Greatest Need | 6. Public Comment |
| 3. Definitions and Descriptions | 7. NSP Information by Activity |
| 4. Low-Income Targeting | 8. Certifications |

Each required section and the information that must be included in each section are explained below.

1. NSP3 Grantee Information

All NSP3 grantees are required to provide the contact information for the grantee program administrator so that citizens and other interested parties know whom to contact for additional information.

2. Areas of Greatest Need

In this section, grantees identify the specific geography where they expect to carry out their NSP3 program. Each grantee must use the HUD Foreclosure Need website (<http://www.huduser.org/portal/datasets/NSP.html>) to submit to HUD the locations of its NSP3 areas of greatest need. On this site, HUD provides estimates of foreclosure need and a foreclosure related needs scores at the Census Tract level. The scores range from 1 to 20, with a score of 20 indicating census tracts with the HUD-estimated greatest need. The HUDuser site provides additional information and instructions.

The neighborhood or neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. HUD will provide the minimum threshold for each state at its website at www.hud.gov/nsp. If more than one neighborhood is identified in the Action Plan, HUD will average the neighborhood NSP3 scores, weighting the scores by the estimated number of housing units in each identified neighborhood. HUD is developing a new tool to allow communities to assess the weighted average score of multiple target areas. This will be available soon on the Mapping site.

Map Submission

The Areas of Greatest Need map should be created by following the instructions at the HUD NSP3 Mapping Tool for Preparing Action Plan website at <http://www.huduser.org/NSP/NSP3.html>. The tool assists NSP3 applicants to prepare data to provide to citizens during the public comment period and to submit with their grant application by allowing applicants to draw the exact location of their target neighborhood. The tool then calculates the number of housing units, Neighborhood NSP3 Score, and

State Minimum threshold NSP3 score of the area drawn and sends an email back to the applicant within 24 hours. The email has an attachment containing the necessary data for the NSP3 application, along with information HUD can use to confirm the intended program area. This document should be included with the Action Plan submission to HUD due no later than March 1, 2011.

Information for States

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 to 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.

3. Definitions and Descriptions

There are some definitions and descriptions that must be included in the NSP3 Action Plan. These definitions and descriptions are to be determined by the grantee and applied to all properties assisted with NSP3 funds. Listed below are the terms that must be defined in your NSP3 Action Plan.

- **Blighted Structures:** Most states and localities have official statutes or regulations that define "blighted" structure for that jurisdiction. If there is no definition of "blighted structure" to be found in state or local law, grantees must determine an alternate definition and apply it consistently throughout the NSP3 program. Under NSP, structures must be "blighted" to qualify for demolition, which is why defining the term is so important for NSP grantees.
- **Affordable Rents:** Grantees may use the definition adopted for their CDBG or HOME programs but should carefully review their existing definition to ensure compliance with NSP and its specific requirements including continued affordability. HOME program standards can be used as a safe harbor, but if an alternative standard is applied it must be equal to or exceed the HOME standard.
- **Ensuring Continued Affordability:** Under NSP, all grantees are required to adopt a definition of continued affordability that at a minimum is at least as strict as the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254. HOME program standards can be used as a safe harbor, but if an alternative standard is applied it must be equal to or exceed the HOME standard.
- **Applicable Housing Rehabilitation Standards:** The rehabilitation and new construction standards that will apply for NSP-assisted projects must be included in the Action Plan. Specifically, HUD requires that:
 - All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.
 - All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning

Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy).

- Other rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.
- Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.
- Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires).

HUD also encourages the adoption of energy efficient and environmentally-friendly green elements as part of NSP3 program design. Attachment C to the NSP3 Notice describes in more detail how energy efficient and environmentally-friendly green elements can be incorporated and additional tools on incorporating green rehabilitation standards can be found on the NSP Resource Exchange at www.hud.gov/nspta.

4. Low-Income Targeting

NSP3 grantees are required to allocate at least 25 percent of their NSP3 funding allocation to housing for individuals and families with incomes at or below 50 percent of the area median income. NSP grantees may rehabilitate or redevelop abandoned or foreclosed residential property and vacant or demolished residential or nonresidential property to meet this requirement. This section must:

- Identify the estimated amount of funds appropriated or otherwise made available under the NSP 3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income:
- Provide a summary that describes the manner in which the grantee's low income targeting goals will be met.

5. Acquisition and Relocation

When a grantee or one of its partners acquires a property, there are certain tenant protection requirements that may be applicable under the Tenant Protection Act of 2009 and certain relocation requirements that may be applicable under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970. For details on the circumstances that trigger these requirements and the steps that must be taken to ensure compliance, read the *NSP Tenant Protections at Foreclosure Under the Recovery Act* guidance at <http://www.hud.gov/offices/cpd/library/relocation/nsp/pdf/nsp-tenant-protection-8122010.pdf> and the *Real Estate Acquisition and Relocation Policy and Guidance* at <http://www.hud.gov/offices/cpd/library/relocation/policyandguidance/handbook1378.cfm>.

6. Public Comment

NSP3 grantees are required to follow their citizen participation process as described in the Consolidated Plan and as modified by the NSP3 Notice in order to ensure the public is aware of the NSP3 substantial amendment. Non-entitlement grantees must follow the same abbreviated citizen participation requirements as NSP3 entitlement grantees.

A grantee's proposed NSP3 Action Plan must be published and posted on the jurisdiction's website for no less than 15 calendar days for public comment. NSP3 grantees should provide a summary of all public comments in an appendix attached to the Action Plan that is submitted to HUD.

7. NSP Information by Activity

Grantees must describe the activities they plan to implement with their NSP3 awards in the NSP3 Action Plans submitted to HUD. The following information must be included by activity:

- Eligible CDBG activity or activities
- Eligible use of funds under NSP3
- Brief description of the activity and the general terms under which assistance will be provided including:
 - how the activity will address local housing market conditions
 - range of interest rates (if any)
 - duration or term of assistance
 - tenure of beneficiaries (e.g. renters or homeowners)
 - expected benefit to income-qualified persons or households or areas
 - if the activity produces housing, how the design of the activity will ensure continued affordability
 - how the grantee shall, to the maximum extent possible, provide for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project including information on existing local ordinances that address these requirements
 - the procedures used to create preferences for the development of affordable rental housing developed with NSP3 funds
- Areas of greatest need addressed by the activity or activities
- Amount of funds budgeted for the activity
- Appropriate performance measures for the activity (e.g. units of housing to be acquired rehabilitated or demolished for the income levels represented in DRGR)
- Expected start and end dates of the activity
- Name and location of the entity that will carry out the activity

Figure 2-1 provides a summary of eligible uses for NSP3 funds and the correlated CDBG eligible activities that can be used under NSP3.

Figure 2-1: Eligible Uses for NSP3 Funds and Correlated CDBG Eligible Activities

NSP Eligible Uses	Correlated Eligible Activities From the CDBG Entitlement Regulations
(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers	As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out.
(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	24 CFR 570.201(a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties. HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost
(C) Establish and operate land banks for homes and residential properties that have been foreclosed upon	24 CFR 570.201(a) Acquisition and (b) Disposition. HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost
(D) Demolish blighted structures	24 CFR 570.201(d) Clearance for blighted structures only.
(E) Redevelop demolished or vacant properties as housing	24 CFR 570.201(a) Acquisition, (b) Disposition, (c) Public facilities and improvements, (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties, (i) Relocation, and (n) Direct homeownership assistance (as modified below). 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. 24 CFR 570.204 Community based development organizations. HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost. New construction of housing is eligible as part of the redevelopment of demolished or vacant properties.

8. Certifications

The certification forms located in Part III (9) of these instructions must be signed and submitted with the NSP3 Substantial Amendment. Note that there is one set of certifications that must be signed and submitted by state and entitlement communities and another set of certifications that must be signed and submitted by non-entitlement communities.

It is anticipated that grantees will abide by the approved NSP3 Action Plan and the signed certifications. These two documents will be used to measure program compliance as they contain the approved program design and the grantees legal certification to operate a program that is compliant with all applicable federal, state, and local laws, regulations, and executive orders. In order to ensure program compliance, HUD will monitor grantees, using the approved Substantial Amendment or Abbreviated Plans and certifications as a basis for the review. Also, for the purposes of grantee monitoring, HUD will use the applicable chapters and accompanying exhibits that are contained within the *Community Planning and Development Grantee Monitoring Handbook 6509.2* and all applicable laws, regulations, and executive orders. Grantees are strongly encouraged to maintain a level of documentation that sufficiently demonstrates compliance with all program requirements. Grantees are reminded that they have certified their administration of NSP-3 funds, and are therefore held accountable for the use of those funds and the compliance with all of the program requirements. Moreover, HUD will use the monitoring review as an opportunity for grantees to demonstrate compliance. If HUD finds any noncompliance issues pertaining to the administration of NSP-3 funding, HUD will address any concerns and/or findings, seek remedies for noncompliance, and if needed may exercise sanction authority and/or notify the Office of the Inspector General of any known or suspected cases of fraud, waste and abuse.

The NSP3 allocation included statutory language requiring grantees to —establish procedures to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds. HUD is requiring grantees to describe such procedures as part of their substantial amendments or abbreviated plans.

Grantees also must, to the maximum extent feasible, provide for the hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects. For the purposes of administering this requirement, HUD is adopting the Section 3 applicability thresholds for community development assistance at 24 CFR 135.3(a)(3)(ii). Note that the NSP3 local hiring requirement does not replace the responsibilities of grantees under Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135, except to the extent the obligations may be in direct conflict. For the purposes of NSP3, HUD defines vicinity as each neighborhood identified by the NSP3 grantee as being the areas of greatest need.

Part III. NSP3 Action Plan

Below is an optional template recommended for submission of the NSP3 Action Plan. Please follow the instructions below to enable document protection so that the fillable fields, text boxes, and check boxes included in this template can be used. When these protections are enabled, the rest of the document is not editable.

If you are not sure how to fill in a particular field, click once to place your cursor in the field and then press F1.

If using this template, please note that the map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website and a summary of public comments should be included as attachments.

Enabling Protection in Word 2007

1. Click the round Office button on the top left-hand corner of the menu.
2. Click on the “Word Options” button at the bottom of the dropdown.
3. The “Popular” menu item should be selected by default. In this menu, click on the third checkbox down -- next to “Show Developer Tab.”
4. Click OK.
5. The “Developer” ribbon should now display as the last tab on the ribbon menu. Click on it.
6. Click the “Protect Document” button and click on “Restrict Formatting and Editing” in the dropdown. A menu will appear in the right panel of Word.
7. Click the checkbox next to “Allow only this type of editing in the document.”
8. Select “Filling in Forms” from the dropdown below the checkbox.
9. Click on “Yes, Start Enforcing Protection.” If this button is greyed out, you are probably in design mode and you will need to exit design mode before you can click the box.
10. A popup box will appear. Click OK. As long as you don’t enter a password, no password protection will be applied.

Enabling Protection in Word 2003

1. Click on Tools in the top menu bar.
2. Click on “Protect Document” in the dropdown.
3. A popup box will appear. Follow steps 7 through 10 above.

Deleting Extraneous Activity Number Tables

The template below provides space to enter seven different activities. If you have fewer than seven activities, you should delete the extraneous tables in **Section 8**. To delete an extra table, take the following steps:

- 1) Ensure that the top of the unwanted table is visible on your screen.
- 2) Click one to place the cursor anywhere in the table.
- 3) Click on the crosshatch that appears in either the upper left-hand corner of the table. This should highlight the entire table.
- 4) Press the “Backspace” button on your keyboard. (Do not use the “Delete” button, as this will only delete the content of the table and not the table itself)

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Lopez, Hilary
Email Address	hlopez@housing.nv.gov
Phone Number	775-687-2033
Mailing Address	1535 Old Hot Springs Road, Suite50, Carson City, NV 89706

2. Areas of Greatest Need

Map Submission

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

Data Sources Used to Determine Areas of Greatest Need

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

Response:

The State of Nevada utilized the following quantitative and qualitative data sources in developing its Neighborhood Stabilization Plan – Round 3 (NSP3) Substantial Amendment:

- HUDUSER.org – Neighborhood Stabilization Program Data: This data provides information on the number of vacant properties, real estate owned (REO) properties, and high-cost mortgages within a targeted geographic area. It also provides information on the percent of low and moderate households within the targeted area and the potential number of units that need to be addressed through NSP3 or another program to positively impact that area.
- RealtyTrac: The data on RealtyTrac.org provides information on the number of households that received a foreclosure filing in the previous month by county and/or major urban area. This information can assist in pinpointing geographic areas with a high number of foreclosures relative to other areas in the State.
- NHD data: 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.
- Peer-to-peer discussion: The Nevada Housing Division (NHD) staff worked with colleagues from across the state to gain information on which neighborhoods, at a local level, were most impacted by the housing downturn and foreclosure crisis. In the rural areas of the state, where quantitative data is harder to find, peer-to-peer exchange provided good qualitative data on the situation in these rural communities. This information was also used to determine which areas were slated to receive other local or federal funds that could be leveraged with the State's NSP3 monies for maximum impact.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response: The State of Nevada was particularly hard hit by the current economic downturn and housing crisis. As the fastest growing state for much of the late 20th and early 21st Centuries, it enjoyed economic prosperity associated with new housing and business development, investor interest, and an expanding population. However, this growth was also accompanied by rapid housing price escalation and a greater dependence on exotic and subprime mortgages to make homeownership a reality. Once these exotic and subprime mortgages started to reset to higher interest rates and/or required interest and principal payments, many households found they were unable to afford the monthly mortgage payments. This signaled the first wave of foreclosures. Then, as the housing bubble burst and home prices declines significantly, homeowners found they owned more on their mortgage than the home was worth. This caused numerous homeowners to abandon their homes which have resulted in blighted neighborhoods. Further, as the economy slid into recession, the unemployment rate in Nevada skyrocketed to the highest in the nation – currently 14.5% - which caused many more families to move into foreclosure.

Data from RealtyTrac (www.realtytrac.org accessed February 7, 2011) indicates that Nevada continues to post the highest foreclosure rate in the nation with 1 in every 84 households receiving a foreclosure filing in December 2010. The national rate is 1 in every 501 households for December 2010 according to RealtyTrac. The Las Vegas-Paradise metro area posted the nation's highest foreclosure rate with 1 in every 9 households receiving a foreclosure filing during 2010.

Within the State and as of December 2010, in terms of counties, Lyon County, Clark County, Nye County, and Washoe County are the most impacted by the foreclosure crisis, respectively. Data shows that in Lyon County 1 in every 66 households received a foreclosure filing in December 2010 – just slightly ahead of Clark County at 1 in every 71 households. Nye and Washoe Counties are at 1 in every 77 households and 1 in every 151 households, respectively. The next closest county, Churchill County, has only 1 in every 266 households receiving a foreclosure filing in December 2010. The top four impacted counties also contain the two largest metro areas in the state – the Las Vegas-Paradise Metro Area and the Reno-Sparks Metro Area. Additionally, in 2000, the US Census Bureau introduced Combined Statistical Areas (CSA) made up of adjacent metropolitan and micropolitan areas which are population and economic centers. The two largest CSAs in Nevada are the Las Vegas-Paradise-Pahrump CSA and the Reno-Sparks-Fernley CSA. These are economic and population centers in the state. All of these areas are located within the top four counties impacted by the foreclosure crisis. Since the State is responsible for serving both rural and urban areas, communities within the CSAs in the four most impacted counties have been selected for NSP3 targeting.

Given the State's limited NSP3 resources, and in order to try and impact each targeted area, it was necessary to hone-in on specific neighborhoods within Lyon, Clark, Nye, and Washoe Counties that have been negatively impacted by the foreclosure crisis. The US Department of Housing and Urban Development (HUD) Foreclosure Needs Data was used to assist in this process. Data derived from HUD, in combination with other data sources, led to the selection of the following target areas:

- 1) Fernley Target Area – 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.

- 2) Buena Vista Springs (BVS) Target Area – 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.

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.

- 3) Pahrump Target Area – 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 Kellogg 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.

- 4) Washoe County Target Area – 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.

To assist in positively impacting this area, the State will provide Washoe County with NSP3 funds to support their effort to acquire, rehabilitate, and rent units within this target neighborhood. The County will target assistance to very low income households and utilize county social service resources to provide additional services to those assisted.

- 5) Agate Target Area – 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.

- 6) 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.
- 7) Pinewood Target Area – 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.

Per HUD’s NSP3 requirements for State’s, the Nevada Housing Division is responsible for restating the need of Nevada’s other entitlement communities. These communities consist of the Clark County and North Las Vegas Consortium, the City of Las Vegas, the City of Henderson, the City of Reno, and Washoe County (a non-entitlement community that received a direct allocation of NSP3). The needs in these communities are varied and, therefore, interested individuals are referred to the following documents for more information on each jurisdiction’s foreclosure mitigation needs and proposed programs to address those needs:

- Clark County/North Las Vegas NSP3 Substantial Amendment located at: <http://www.clarkcountynv.gov/Depts/finance/crm/Pages/NSP.aspx>
- City of Las Vegas NSP3 Substantial Amendment located at: http://lasvegasnevada.gov/Government/parks_neighborhood.htm
- City of Henderson NSP3 Substantial Amendment located at: http://www.cityofhenderson.com/neighborhood_services/CDBG/NSP3%20DRAFT%20Action%20Plan%20w-summary.pdf
- City of Reno NSP3 Substantial Amendment located at: <http://www.reno.gov/index.aspx?page=126>
- Washoe County NSP3 Action Plan located at: www.washoecounty.us

The State met with staff from each jurisdiction and discussed particular needs in each geographic area. The State was able to sponsor several jurisdictional programs as a result of these discussions. The Nevada Housing Division provides other sources of funding, such as HOME and State Low Income Housing Trust Funds, to each of these jurisdictions to assist in developing single and multi-family housing for low and moderate-income households. Therefore, while the Nevada Housing Division did not provide NSP3 funds to each entitlement community, it is still partnering with them on housing projects.

3. Definitions and Descriptions

Definitions

Term	Definition
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Blighted Structure	<p>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:</p> <ol style="list-style-type: none"> 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.
Affordable Rents	<p>The local definitions for non-entitlement communities are included below. Definitions of “affordable rents” for entitlement communities are included in their Substantial Amendments or Action Plans.</p> <p>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.</p> <p>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.</p>

Descriptions

Term	Definition
Long-Term Affordability	<p>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.</p> <p>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.</p> <p>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.</p>

Housing Rehabilitation 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.
Rental Housing Preference	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.
Vicinity Hiring Preference	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.

4. Low-Income Targeting

Low-Income Set-Aside Amount

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

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

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 34.00%

Total funds set aside for low-income individuals = \$1,700,000.00

Meeting Low-Income Target

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

Response:

A minimum of \$1,250,000.00 in NSP3 monies will be directed to eligible activities benefitting households with incomes at or below 50% of area median income for the jurisdiction within which the activity is located. Anticipated amounts by project are as follows:

- Fernley Target Area DPA – \$250,000.00
- Pahrump Target Area DPA – \$200,000.00

- Washoe County Target Area – \$400,000.00
- Buena Vista Springs Target Area - \$400,000.00

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	(Select One) Yes-Buena Vista Springs
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	288
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	N/A – Land Bank
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	8

6. Public Comment

Citizen Participation Plan

<p>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</p> <p>Response:</p> <p>In accordance with NSP regulations, a copy of this Substantial Amendment was posting on February 11, 2011, at www.nvhousing.state.nv.us for a 15-day public comment period ending at noon on February 26, 2011. Notice of this posting was published in the <i>Reno Gazette Journal</i>, <i>Las Vegas Review Journal</i>, <i>Pahrump Valley Times</i>, <i>Lahontan Valley News</i> and <i>El Tiempo</i> (the Las Vegas area’s Spanish Language newspaper). A hard copy of the Substantial Amendment was also posted at the Division’s Carson City and Las Vegas offices, the State of Nevada Library and Archives, city and county offices in jurisdictions impacted by this Amendment, and public libraries.</p> <p>Additionally, NHD announced the NSP3 funding and provided a broad overview of the program and potential activities at the State Legislature’s Interim Finance Committee meeting on December 17, 2010.</p>

Summary of Public Comments Received.

No public comment was received.

7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).)

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

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

Activity Number 1		
Activity Name	Fernley Target Area – Lyon County Down Payment Assistance	
Uses	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	24 CFR 570.201(n) Direct homeownership assistance	
National Objective	Low Moderate Middle Income Housing	
Activity Description	<p>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.</p> <p>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.</p> <p>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.</p>	
Location Description	Fernley Target Area; Neighborhood ID #7262756	
Budget	Source of Funding	Dollar Amount
	NSP3	\$750,000.00
Total Budget for Activity	\$750,000.00	
Performance Measures	25 households between 50% and 120% of area median income (AMI) will receive direct financial assistance in order to purchase a foreclosed or abandoned home.	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Lyon County
	Location	27 S. Main Street, Yerington, NV 89447
	Administrator Contact Info	Josh Foli, Lyon County Comptroller (775) 463-6510 jfoli@lyon-county.org

Activity Number 2		
Activity Name	Fernley Target Area – Lyon County Down Payment Assistance	
Uses	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	24 CFR 570.201(n) Direct homeownership assistance	
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)	
Activity Description	This program will assist qualified households with incomes at or below 50% AMI 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	Fernley Target Area; Neighborhood ID #7262756	
Budget	Source of Funding	Dollar Amount
	NSP3	\$250,000.00
Total Budget for Activity	\$250,000.00	
Performance Measures	8 households with incomes up to 50% of area median income (AMI) will receive direct financial assistance in order to purchase a foreclosed or abandoned home.	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Lyon County
	Location	27 S. Main Street, Yerington, NV 89447
	Administrator Contact Info	Josh Foli, Lyon County Comptroller (775) 463-6510 jfoli@lyon-county.org

Activity Number 3	
Activity Name	Buena Vista Springs Target Area – North Las Vegas
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition, 24 CFR 570.208(a)(1) and 25 CFR 570.483(b)(1): Land Bank
National Objective	Low Moderate Middle Income Area Benefit (LMMA)
Activity Description	<p>The purpose of this activity is to provide funds to the City of North Las Vegas for the acquisition of a dilapidated apartment complex, Buena Vista Springs, that has gone into foreclosure and to eliminate blight through demolition of buildings. 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.</p> <p>The State’s NSP3 funds will be used towards acquiring the property. The City of North Las Vegas has designated NSP3 and other funds to also assist with the acquisition of the property, the demolition of the buildings, and the relocation of current tenants.</p> <p>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.</p> <p>Should opportunities exist for hiring to facilitate the implementation of this activity the City of North Las Vegas staff will give preference for the hiring of employees/contractors who reside in the Buena Vista Springs Target Area.</p> <p>This program will target NSP Neighborhood # 6232788.</p> <p>The State of Nevada, in partnership with Clark County/City of North Las Vegas as a project sponsor, is seeking a REQUEST FOR A WAIVER OF THE 10 PERCENT RULE FOR DEMOLITION. Demolition will exceed the allowable 10% cap under the NSP3 notice and the State of Nevada Housing Division is hereby requesting a waiver of this cap from the US Department of Housing and Urban Development (HUD). Clark County/City of North Las Vegas Consortium</p>

	<p>requested the same waiver for the same units in their NSP3 Substantial Amendment. The total amount, based on the full project budget, estimated for demolition of the 288 units is \$2,126,000 which is 10.50% of the total NSP3 budget. This exceeds the cap by only .50% and obtaining the waiver from HUD will serve in making an important redevelopment project feasible.</p> <p>More information on this project, including a full project budget, can also be found in the Clark County/City of North Las Vegas Substantial Amendment for NSP3 at: http://www.clarkcountynv.gov/Depts/finance/crm/Pages/NSP.aspx</p>	
Location Description	Buena Vista Springs Target Area; Neighborhood # 6232788	
Budget	Source of Funding	Dollar Amount
	NSP3	\$500,000.00
	Clark County – NSP3	\$2,665,503.00
	City of North Las Vegas – NSP3	\$3,687,432.00
Total Budget for Activity	\$6,852,935.00	
Performance Measures	288 units of foreclosed rental housing will be acquired for redevelopment	
Projected Start Date	June 2011	
Projected End Date	March 2014 (funds expended) and March 2021 (redevelopment)	
Responsible Organization	Name	City of North Las Vegas
	Location	2225 Civic Center Drive, Suite 220 North Las Vegas, NV 89030
	Administrator Contact Info	Kathy Somers Neighborhood Services Manager 702-633-1532 somersk@cityofnorthlasvegas.com

Activity Number 4	
Activity Name	Buena Vista Springs Target Area – Acquisition, Rehab, Resale of Single Family Homes
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition, (b) Disposition, (n) Direct Homeownership and 24 CFR 570.202: Rehab
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

	Additionally, this project will meet the Vicinity Hiring and Long-term Affordability requirements outlined in the “Descriptions” section of this Plan. Should homes acquired through this program be unable to sell at a reasonable price (acquisition cost plus rehab cost plus developer fee), then preference will be given to renting the homes.	
Location Description	Buena Vista Springs Target Area; Neighborhood # 6232788	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,000,000.00
Total Budget for Activity	\$1,000,000.00	
Performance Measures	10 homes acquired, rehabilitated, and resold	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Nevada Housing Division
	Location	1535 Old Hot Springs Rd., Suite 50 Carson City, NV 89706
	Administrator Contact Info	Hilary Lopez, Ph.D., Chief of Federal Programs 775-687-2033 hlopez@housing.nv.us

Activity Number 5		
Activity Name	Pahrump Target Area – RNDC Down Payment Assistance	
Use	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition, (b) Disposition, and (n) Direct homeownership assistance 24 CFR 570.202: Rehab	
National Objective	Low Moderate Middle Income Housing (LMMH)	
Activity Description	<p>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.</p> <p>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.</p> <p>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.</p>	
Location Description	Pahrump Target Area; Neighborhood ID # 1607543 and # 4290405	
Budget	Source of Funding	Dollar Amount
	NSP3	\$600,000.00
Total Budget for Activity		\$600,000.00
Performance Measures	<p>20 households up to 120% of area median income (AMI) will receive direct financial assistance in order to purchase a foreclosed or abandoned home. At least 25% of the funds will be used to assist homebuyers with incomes at or below 50% of AMI.</p> <p>Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance.</p>	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Rural Nevada Development Corporation
	Location	1301 S. Highway 160 NSB Bldg, 2 nd Floor Pahrump, NV 89041
	Administrator Contact Info	Ferrel Hansen, Executive Director 775-289-8519

fhanzen@rndcnv.org

Activity Number 6		
Activity Name	Pahrump Target Area – RNDC Down Payment Assistance for Very Low Income	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition, (b) Disposition, and (n) Direct homeownership assistance 24 CFR 570.202: Rehab	
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)	
Activity Description	<p>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.</p> <p>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.</p> <p>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.</p>	
Location Description	Pahrump Target Areas; Neighborhood ID # 1607543 and ID # 4290405	
Budget	Source of Funding	Dollar Amount
	NSP3	\$200,000.00
Total Budget for Activity	\$200,000.00	
Performance Measures	6 households with incomes up to 50% of area median income (AMI) will receive direct financial assistance in order to purchase a foreclosed or abandoned home.	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Rural Nevada Development Corporation
	Location	1301 S. Highway 160 NSB Bldg, 2 nd Floor Pahrump, NV 89041
	Administrator Contact Info	Ferrel Hansen, Executive Director 775-289-8519 fhanzen@rndcnv.org

Activity Number 7		
Activity Name	Washoe County Target Area – Acquisition of Small Multi-family Apartments	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition and 24 CFR 570.202: Rehabilitation	
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)	
Activity Description	<p>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.</p> <p>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.</p> <p>Further information on this project can be found in the Washoe County NSP3 Action Plan at: http://www.washoecounty.us</p>	
Location Description	Washoe County Target Area; Neighborhood # 3823211	
Budget	Source of Funding	Dollar Amount
	NSP3	\$400,000.00
Total Budget for Activity	\$400,000.00	
Performance Measures	8 units of foreclosed housing acquired and rehabilitated for households with incomes at or below 50% AMI.	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	Washoe County
	Location	1001 E. 9 th St., Bldg. A, Rm. A 275 Reno, NV 89520
	Administrator Contact Info	Eric Young, Ph.D., Principal Planner

		775-328-3613 eyoung@washoecounty.us
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Activity Number 8	
Activity Name	Buena Vista Springs Target Area – Acquisition, Rehab, and Rental
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition, (b) Disposition 24 CFR 570.202: Rehab
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<p>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.</p> <p>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.</p> <p>All homes acquired will be made more energy efficient. Homebuyers must complete homebuyer counseling prior to receiving the NSP3 down payment assistance. All homes purchased must meet NSP3 requirements for a</p>

	<p>minimum 1% discount of the current market appraised value.</p> <p>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. This activity meets the rental housing preference.</p>	
Location Description	Buena Vista Springs Target Area ; Neighborhood # 6232788	
Budget	Source of Funding	Dollar Amount
	NSP3	\$400,000.00
Total Budget for Activity	\$400,000.00	
Performance Measures	4 foreclosed or abandoned homes acquired, rehabilitated, and rented to households with incomes at or below 50% of AMI	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Nevada Housing Division
	Location	1535 Old Hot Springs Rd, Suite 50 Carson City, NV 89706
	Administrator Contact Info	Hilary Lopez, Ph.D., Chief of Federal Programs 775-687-2033 hlopez@housing.nv.gov

Activity Number 9		
Activity Name	New Construction or Rehabilitation of Large Scale Multi-family Rental Housing	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a): Acquisition, (b) Disposition 24 CFR 570.202: Rehab New construction of housing is eligible as part of the redevelopment of demolished or vacant properties	
National Objective	Low Moderate Middle Income Housing (LMMH)	
Activity Description	<p>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. 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.</p> <p>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.</p> <p>This project meets the NSP3 requirement for rental housing preference.</p> <p>This project will meet the Vicinity Hiring and Long-term Affordability requirements previously outlined in the "Descriptions" section of this Plan.</p>	
Location Description	Agate Target Area ; Neighborhood # 2109893 Pinewood Target Area; Neighborhood # 1038726 Las Vegas Target Area; Neighborhood #	
Budget	Source of Funding	Dollar Amount
	NSP3	\$600,000.00

Total Budget for Activity	\$600,000.00	
Performance Measures	30 units of rental housing in one or more developments for households with incomes up to 120% of AMI	
Projected Start Date	June 2011	
Projected End Date	December 2013	
Responsible Organization	Name	Nevada Housing Division
	Location	1535 Old Hot Springs Rd, Suite 50 Carson City, NV 89706
	Administrator Contact Info	Hilary Lopez, Ph.D., Chief of Federal Programs 775-687-2033 hlopez@housing.nv.gov

Activity Number 10		
Activity Name	Administration – State of Nevada and subrecipients	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.205 and 24 CFR 570.206: Administration and Planning Costs	
National Objective	N/A	
Activity Description	This activity will allow the State of Nevada Housing Division and its sub-recipients 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, City of North Las Vegas and Rural Nevada Development Corporation)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$300,000.00
Total Budget for Activity	\$300,000.00	
Performance Measures	The State of Nevada Housing Division and its sub-recipients will effectively and efficiently meet all requirements of the NSP3 program and achieve all performance measures identified within this Substantial Amendment. 50% of NSP3 funds will be expended within 2 years following execution of the grant agreement and 100% of funds will be expended within 3 years following execution of the grant agreement with HUD.	
Projected Start Date	May 2011	
Projected End Date	May 2014	
Responsible Organization	Name	Nevada Housing Division
	Location	1535 Old Hot Springs Rd, Suite 50, Carson City, NV 89706
	Administrator Contact Info	Hilary Lopez, Ph.D., Chief of Federal Programs 775-687-2033 hlopez@housing.nv.gov

8. Certifications

Certifications for State and Entitlement Communities

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

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

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

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

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

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

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

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

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

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

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

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

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

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

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

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

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

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

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

Signature/Authorized Official

Date

Title

Certifications for Non-Entitlement Local Governments

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.
- (7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (9) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.
- (10) **The jurisdiction certifies:**
 - a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
 - b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to

the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

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

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

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

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

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

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

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

Signature/Authorized Official

Date

Title

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
• Blighted structure in context of state or local law,	<input type="checkbox"/>

<ul style="list-style-type: none"> • Affordable rents, • Ensuring long term affordability for all NSP funded housing projects, • Applicable housing rehabilitation standards for NSP funded projects 	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input type="checkbox"/>

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	<input type="checkbox"/>

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input type="checkbox"/>

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input type="checkbox"/>
• Associated national objective?	<input type="checkbox"/>
• How the activity will address local market conditions?	<input type="checkbox"/>
• Range of interest rates (if any)?	<input type="checkbox"/>
• Duration or term of assistance?	<input type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input type="checkbox"/>
• Amount of funds budgeted for the activity?	<input type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input type="checkbox"/>
• Expected start and end dates of the activity?	<input type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input type="checkbox"/>

