

**Grantee: Waterford Township, MI**

**Grant: B-08-MN-26-0015**

**July 1, 2009 thru September 30, 2009 Performance Report**

**Grant Number:**

B-08-MN-26-0015

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

Waterford Township, MI

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

\$2,014,489.00

**Contract End Date:****Grant Status:**

Active

**Review by HUD:**

Reviewed and Approved

**QPR Contact:**

Robert W Vallina

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

NSP

**Narratives****Areas of Greatest Need:****Distribution and and Uses of Funds:****Definitions and Descriptions:****Low Income Targeting:****Acquisition and Relocation:****Public Comment:****Overall****This Report Period****To Date****Total Projected Budget from All Sources**

N/A

\$2,014,489.00

**Total CDBG Program Funds Budgeted**

N/A

\$2,014,489.00

**Program Funds Drawdown**

\$277,890.83

\$452,122.22

**Obligated CDBG DR Funds**

\$277,890.83

\$452,122.22

**Expended CDBG DR Funds**

\$277,890.83

\$452,122.22

Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$302,173.35	\$0.00
Limit on Admin/Planning	\$201,448.90	\$44,163.64
Limit on State Admin	\$0.00	\$0.00

## Progress Toward Activity Type Targets

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$503,622.25	\$1,281,974.43

## Overall Progress Narrative:

The Township continued to successfully implement its homeownership assistance program during this reporting period. 52 income-eligible applicants completed the homeownership counseling classes. The Township achieved 11 percent of its goal to assist 100 families to purchase, repair, and own/reside in formerly vacant foreclosed houses. Of the six families assisted during this reporting period, four are low-income and two are moderate-income. There are an additional seven applicants (4 low-income and 3 moderate-income) who have signed purchase agreements and are in the process of completing pre-closing processing with lending institutions. The Township is also working on acquiring two blighted vacant foreclosed properties and anticipates acquiring these properties and completing demolition during the next reporting period.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
001, Acquisition/Demolition	\$0.00	\$0.00	\$0.00
002, Low Income Homebuyer's Assistance	\$0.00	\$0.00	\$0.00
003, Program Administration	\$0.00	\$0.00	\$0.00
004, Moderate-Middle-Income Homebuyer's Assistance	\$0.00	\$0.00	\$0.00
005, NSP1	\$277,890.83	\$2,014,489.00	\$452,122.22
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

## Activities

**Grantee Activity Number:** 08-001-AD

**Activity Title:** 08-001-AD

**Activity Category:**

Acquisition - general

**Project Number:**

005

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

NSP1

**Projected End Date:**

07/15/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Charter Township of Waterford Community Planning and

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

**Total Projected Budget from All Sources**

N/A

\$86,510.14

**Total CDBG Program Funds Budgeted**

N/A

\$86,510.14

**Program Funds Drawdown**

\$675.00

\$675.00

**Obligated CDBG DR Funds**

\$675.00

\$675.00

**Expended CDBG DR Funds**

\$675.00

\$675.00

Charter Township of Waterford Community Planning and

\$675.00

\$675.00

**Match Contributed**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Program Income Drawdown**

\$0.00

\$0.00

**Activity Description:**

\$100,000 in NSP funding is allocated to acquire at least one single-family residential property within the NSP Target Areas containing blighted structures and then demolishing such structure. Once the acquired property is cleared, the Township will select a qualified nonprofit subrecipient or partnered nonprofit subrecipients (such as Christmas in Action and Habitat for Humanity) to whom the property will be donated and new housing is constructed for the benefit of a low-moderate income homeowner. The Township shall ensure that such subrecipients provide for the continued affordability for this form of NSP assisted housing in accordance with the requirements outlined in Section C(3) above.

**Location Description:**

Charter Township of Waterford, County of Oakland, State of Michigan

**Activity Progress Narrative:**

The Township is working on acquiring two blighted vacant foreclosed properties and anticipates acquiring these properties and completing demolition during the next reporting period.

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Properties</b>	0	0/1
<b># of Parcels acquired by</b>	0	0/0
<b># of Parcels acquired by admin</b>	0	0/0
<b># of Parcels acquired voluntarily</b>	0	0/1

Total acquisition compensation to	0	0/11500
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	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	0/1

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Total Households	0	0	0	0/0	0/1	0/1	0

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

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**Grantee Activity Number:** 08-001-LIDPA

**Activity Title:** 08-001-LIDPA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

005

**Projected Start Date:**

01/15/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Completed

**Project Title:**

NSP1

**Projected End Date:**

07/15/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Charter Township of Waterford Community Planning and

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$1,281,974.43
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$1,281,974.43
<b>Program Funds Drawdown</b>	\$217,803.65	\$350,421.88
<b>Obligated CDBG DR Funds</b>	\$217,803.65	\$350,421.88
<b>Expended CDBG DR Funds</b>	\$217,803.65	\$350,421.88
Charter Township of Waterford Community Planning and	\$217,803.65	\$350,421.88
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

\$1,230,000 in funding is allocated under this activity. On a first-come, first-serve basis, eligible low-income home buyers participating in this NSP activity will be able to receive up to \$60,000 in down payment assistance. This amount will be used to assist the home buyer with the closing costs and/or prepaid expenses to purchase an NSP eligible single family home they will occupy as their primary residence, the required down payment, and mortgage principal subsidy. NSP eligible single-family homes requiring repairs necessary to achieve compliance with the Michigan Rehabilitation Code for Existing Buildings shall be coordinated through FHA's streamlined 203(k) program and the assistance from the Township will also be available to provide a subsidy for FHA 203(k) rehabilitation assistance provided by the lender. The assistance the homebuyer receives from the Township will be a loan subject to recapture in accordance with the requirements outlined in Section C(3) above. All homebuyers who benefit from this activity shall be required to participate in the NSP Housing Counseling Assistance Program.

**Location Description:**

Charter Township of Waterford, County of Oakland, State of Michigan.

**Activity Progress Narrative:**

Four low-income families were provided homeownership assistance to purchase, repair, and own/occupy vacant foreclosed properties. The average amount of the assistance each family received during this reporting period was \$54,451. This homeownership assistance was applied to the required downpayment and pre-paid and closing costs, a portion to buy down the mortgage principal, and an amount to buy down FHA 203(k) streamlined home repair loan assistance.

**Accomplishments Performance Measures**

**This Report Period**  
**Total**

**Cumulative Actual Total / Expected**  
**Total**

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Total Households	4	0	4	7/23	0/0	7/23	100.00
# Owner Households	4	0	4	7/23	0/0	7/23	100.00

## Activity Locations

Address	City	State	Zip
97 Exmoor	Waterford	NA	48328
5927 Thornaby	Waterford	NA	48329
3461 Cutler	Waterford	NA	48329
4836 Rossiter	Waterford	NA	48329

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

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

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**Grantee Activity Number:** 08-001-PA

**Activity Title:** 08-001-PA

**Activity Category:**

Administration

**Project Number:**

005

**Projected Start Date:**

11/26/2008

**Benefit Type:**

N/A

**National Objective:**

N/A

**Activity Status:**

Completed

**Project Title:**

NSP1

**Projected End Date:**

07/15/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Charter Township of Waterford Community Planning and

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

**Total Projected Budget from All Sources**

N/A

\$134,267.55

**Total CDBG Program Funds Budgeted**

N/A

\$134,267.55

**Program Funds Drawdown**

\$26,014.08

\$44,163.64

**Obligated CDBG DR Funds**

\$26,014.08

\$44,163.64

**Expended CDBG DR Funds**

\$26,014.08

\$44,163.64

Charter Township of Waterford Community Planning and

\$26,014.08

\$44,163.64

**Match Contributed**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Program Income Drawdown**

\$0.00

\$0.00

**Activity Description:**

General NSP administration.

**Location Description:**

Charter Township of Waterford, County of Oakland, State of Michigan

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

No Accomplishments Performance Measures found.

**Beneficiaries Performance Measures**

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

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**Grantee Activity Number:** 08-002-MMDPA

**Activity Title:** 08-002-MMDPA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

005

**Projected Start Date:**

01/15/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Completed

**Project Title:**

NSP1

**Projected End Date:**

07/15/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Charter Township of Waterford Community Planning and

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$500,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$500,000.00
<b>Program Funds Drawdown</b>	\$31,556.78	\$50,576.78
<b>Obligated CDBG DR Funds</b>	\$31,556.78	\$50,576.78
<b>Expended CDBG DR Funds</b>	\$31,556.78	\$50,576.78
Charter Township of Waterford Community Planning and	\$31,556.78	\$50,576.78
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

\$500,000 in funding is allocated under this activity. On a first-come, first-serve basis, eligible low/moderate/middle-income home buyers participating in this NSP activity will be able to receive up to \$25,000 in down payment assistance. This amount will be used to assist the home buyer with the closing costs and/or prepaid expenses to purchase an NSP eligible single family home they will occupy as their primary residence, the required down payment, and mortgage principal subsidy. NSP eligible single-family homes requiring repairs necessary to achieve compliance with the Michigan Rehabilitation Code for Existing Buildings shall be coordinated through FHA's streamlined 203(k) program and the assistance from the Township will also be available to provide a subsidy for FHA 203(k) rehabilitation assistance provided by the lender. The assistance the homebuyer receives from the Township will be a loan subject to recapture in accordance with the requirements outlined in Section C(3) above. All homebuyers who benefit from this activity shall be required to participate in the NSP Housing Counseling Assistance Program.

**Location Description:**

Charter Township of Waterford, County of Oakland, State of Michigan.

**Activity Progress Narrative:**

Two moderate-income families were provided homeownership assistance to purchase, repair, and own/occupy vacant foreclosed properties. The average amount of the assistance each family received during this reporting period was \$15,778. This homeownership assistance was applied to the required downpayment and pre-paid and closing costs and an amount to buy down FHA 203(k) streamlined home repair loan assistance.

## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	2	4/23

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Total Households	0	2	2	0/0	4/23	4/23	100.00
# Owner Households	0	2	2	0/0	4/23	4/23	100.00

## Activity Locations

Address	City	State	Zip
3624 David K	Waterford	NA	48329
7412 View Ct.	Waterford	NA	48327

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

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

**Grantee Activity Number:** 08-003-HCDPA

**Activity Title:** 08-003-HCDPA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

005

**Projected Start Date:**

03/01/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Completed

**Project Title:**

NSP1

**Projected End Date:**

07/15/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Charter Township of Waterford Community Planning and

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$11,736.88
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$11,736.88
<b>Program Funds Drawdown</b>	\$1,841.32	\$6,284.92
<b>Obligated CDBG DR Funds</b>	\$1,841.32	\$6,284.92
<b>Expended CDBG DR Funds</b>	\$1,841.32	\$6,284.92
Charter Township of Waterford Community Planning and	\$1,841.32	\$6,284.92
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

\$24,489 in funding is allocated under this activity to provide mandatory housing counseling services to those individuals receiving assistance through the Low-Income Down Payment Assistance Program and the Moderate/Middle Income Down Payment Assistance Program. The Housing Counseling Assistance Program identified in Waterford's NSP is not a separate program to assist 100 low/moderate/middle-income households, but rather the housing counseling assistance required to be provided to the 20 low-income households to be assisted through the Low-Income Down Payment Assistance Program and to the 80 moderate/middle-income households to be assisted through the Moderate/Middle-Income Down Payment Assistance Program. This direct association between the down payment assistance programs and the housing counseling assistance will be documented by the Township to ensure conformance with HUD regulations.

**Location Description:**

Charter Township of Waterford, County of Oakland, State of Michigan

**Activity Progress Narrative:**

Fifty-two income-eligible applicants completed the homeownership counseling classes during this reporting period and became ready to engage the services of a realtor to find an eligible vacant foreclosed house to purchase. Thirty of this total are eligible to participate in the Township's low-income homeownership assistance program and 22 are eligible to participate in the moderate-middle-income homeownership assistance program.

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Housing Units</b>	0	0/100

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Total Households	0	0	0	18/20	17/80	35/100	100.00
# Owner Households	0	0	0	18/20	17/80	35/100	100.00

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

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