

**Grantee: Waterford Township, MI**

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

**July 1, 2010 thru September 30, 2010 Performance Report**

**Grant Number:**

B-08-MN-26-0015

**Grantee Name:**

Waterford Township, MI

**Grant Amount:**

\$2,014,489.00

**Grant Status:**

Active

**QPR Contact:**

No QPR Contact Found

## 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

**Total Projected Budget from All Sources**

**This Report Period**

**To Date**

N/A

\$2,014,489.00

**Total CDBG Program Funds Budgeted**

N/A

\$2,014,489.00

**Program Funds Drawdown**

\$415,652.35

\$2,014,489.00

**Obligated CDBG DR Funds**

\$0.00

\$2,014,489.00

**Expended CDBG DR Funds**

\$89,045.08

\$2,014,489.00

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	\$134,267.55
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 Charter Township of Waterford has completed all NSP activities and expended 100% of its NSP funding.

## Project Summary

Project #, Project Title	This Report Period	To Date	
		Program Funds Drawdown	Project Funds Budgeted
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	\$415,652.35	\$2,014,489.00	\$2,014,489.00
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

## Activities

<b>Grantee Activity Number:</b>	<b>08-001-AD</b>
<b>Activity Title:</b>	<b>08-001-AD</b>

<b>Activitiy Category:</b>	<b>Activity Status:</b>
Acquisition - general	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
005	NSP1
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
04/01/2009	07/15/2010
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
Direct Benefit (Households)	08/31/2010
<b>National Objective:</b>	<b>Responsible Organization:</b>
NSP Only - LMMI	Charter Township of Waterford Community Planning and

<b>Overall</b>	<b>Jul 1 thru Sep 30, 2010</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$86,510.14
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$86,510.14
<b>Program Funds Drawdown</b>	\$74,155.43	\$86,510.14
<b>Obligated CDBG DR Funds</b>	\$0.00	\$86,510.14
<b>Expended CDBG DR Funds</b>	\$74,045.08	\$86,510.14
Charter Township of Waterford Community Planning and	\$74,045.08	\$86,510.14
<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:

\$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 vacant, condemned structure on the property acquired by the Township, located at 6019 Cooley Lake Road, was demolished during this reporting period. Also the Township entered into agreement with the nonprofit organization Christmas in Action of Oakland County and the Oakland Intermediate School District for a group of trade school students to construct a new house under the mentorship of a licensed general contractor. Construction is underway, the remaining funds have been deposited into a construction escrow at Seaver Title Insurance Company and are being used to pay for the materials and contractor mentoring. The Township has arranged with a local mortgage broker for one of the Township's program-eligible NSP applicants to acquire the new house through FHA financing. Project 100% expended.

### Accomplishments Performance Measures

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
# of Properties	0	1/1

# of Parcels acquired by	0	0/0
# of Parcels acquired by admin	0	0/0
# of Parcels acquired voluntarily	0	1/1
Total acquisition compensation to	0	11365/11500

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		0/1	

## Beneficiaries Performance Measures

# of Total Households	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total Low/Mod%
# of Total Households	0	0	0	1/0	0/1	1/1 100.00

## 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	

---

<b>Grantee Activity Number:</b>	<b>08-001-LIDPA</b>
<b>Activity Title:</b>	<b>08-001-LIDPA</b>

<b>Activitiy Category:</b>	<b>Activity Status:</b>
Homeownership Assistance to low- and moderate-income	Completed
<b>Project Number:</b>	<b>Project Title:</b>
005	NSP1
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
01/15/2009	07/15/2010
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
Direct Benefit (Households)	08/31/2010
<b>National Objective:</b>	<b>Responsible Organization:</b>
NSP Only - LH - 25% Set-Aside	Charter Township of Waterford Community Planning and

<b>Overall</b>	<b>Jul 1 thru Sep 30, 2010</b>	<b>To Date</b>
<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>	\$104,648.52	\$1,281,974.43
<b>Obligated CDBG DR Funds</b>	\$0.00	\$1,281,974.43
<b>Expended CDBG DR Funds</b>	\$15,000.00	\$1,281,974.43
Charter Township of Waterford Community Planning and	\$15,000.00	\$1,281,974.43
<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:

### Accomplishments Performance Measures

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>	
	<b>Total</b>	<b>Total</b>	
# of Housing Units	0	23/23	

## Beneficiaries Performance Measures

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

---

<b>Grantee Activity Number:</b>	<b>08-001-PA</b>
<b>Activity Title:</b>	<b>08-001-PA</b>

<b>Activitiy Category:</b>	<b>Activity Status:</b>
Administration	Completed
<b>Project Number:</b>	<b>Project Title:</b>
005	NSP1
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
11/26/2008	07/15/2010
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
N/A	08/31/2010
<b>National Objective:</b>	<b>Responsible Organization:</b>
N/A	Charter Township of Waterford Community Planning and

<b>Overall</b>	<b>Jul 1 thru Sep 30, 2010</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>		N/A \$134,267.55
<b>Total CDBG Program Funds Budgeted</b>		N/A \$134,267.55
<b>Program Funds Drawdown</b>	\$28,901.97	\$134,267.55
<b>Obligated CDBG DR Funds</b>	\$0.00	\$134,267.55
<b>Expended CDBG DR Funds</b>	\$0.00	\$134,267.55
<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:**

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	

---

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

08/31/2010

**Responsible Organization:**

Charter Township of Waterford Community Planning and

**Overall****Total Projected Budget from All Sources****Jul 1 thru Sep 30, 2010**

N/A

**To Date**

\$500,000.00

**Total CDBG Program Funds Budgeted**

N/A

\$500,000.00

**Program Funds Drawdown**

\$206,975.73

\$500,000.00

**Obligated CDBG DR Funds**

\$0.00

\$500,000.00

**Expended CDBG DR Funds**

\$0.00

\$500,000.00

**Match Contributed**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Program Income Drawdown**

\$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:****Accomplishments Performance Measures****This Report Period****Cumulative Actual Total / Expected****Total****Total**

# of Housing Units

0

22/23

## 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	22/23	22/23	100.00
# Owner Households	0	0	0	0/0	22/23	22/23	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	

---

<b>Grantee Activity Number:</b>	<b>08-003-HCDPA</b>
<b>Activity Title:</b>	<b>08-003-HCDPA</b>

<b>Activitiy Category:</b>	<b>Activity Status:</b>
Homeownership Assistance to low- and moderate-income	Completed
<b>Project Number:</b>	<b>Project Title:</b>
005	NSP1
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
03/01/2009	07/15/2010
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
Direct Benefit (Households)	08/31/2010
<b>National Objective:</b>	<b>Responsible Organization:</b>
NSP Only - LMMI	Charter Township of Waterford Community Planning and

<b>Overall</b>	<b>Jul 1 thru Sep 30, 2010</b>	<b>To Date</b>
<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>	\$970.70	\$11,736.88
<b>Obligated CDBG DR Funds</b>	\$0.00	\$11,736.88
<b>Expended CDBG DR Funds</b>	\$0.00	\$11,736.88
<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:

\$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:

### 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	32/20	28/80	79/100	75.95
# Owner Households	0	0	0	32/20	28/80	79/100	75.95

## 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	

---