

**SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

330



FROM: Economic Development Agency

SUBMITTAL DATE:
November 14, 2008

SUBJECT: 2008-2009 Action Plan Amendment – Neighborhood Stabilization Program

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the Neighborhood Stabilization Program (NSP) Action Plan Amendment to the 2008-2009 One Year Action Plan of the 2004-2009 Five-Year Consolidated Plan by adding the NSP program and activities (Attachment "A");
2. Authorize the Assistant County Executive Officer/EDA to execute contracts and related documents not to exceed \$500,000 per transaction for "targeted area" property acquisition where there does not exist enough time to secure Board of Supervisors authorization and provided that all documents are approved by County Counsel; and

(Continued on Next Page)

Robin Zimpfer

Robin Zimpfer, Assistant County Executive Officer/EDA

RZ:DL:SH:JT:mv
S:\CDBG\NSP\F11 NSP Final 11-14-08

FINANCIAL DATA	Current F.Y. Total Cost:	\$ 48,567,786	In Current Year Budget:	No
	Current F.Y. Net County Cost:	\$ 0	Budget Adjustment:	Yes
	Annual Net County Cost:	\$ 0	For Fiscal Year:	2008-2009

COMPANION ITEM ON BOARD OF DIRECTORS AGENDA: No

SOURCE OF FUNDS: Community Development Block Grant- Neighborhood Stabilization Program	Positions To Be Deleted Per A-30	<input type="checkbox"/>
	Requires 4/5 Vote	<input checked="" type="checkbox"/>

C.E.O. RECOMMENDATION: APPROVE

BY: *Jennifer L. Sargent*
Jennifer L. Sargent

County Executive Office Signature

Policy

Consent

Dept Recomm.:
Per Exec. Ofc.:

Prev. Agn. Ref.: 3.19 10/21/08
3.7 5/6/08

District: ALL

Agenda Number:

3.12

FISCAL PROCEDURES APPROVED
ROBERTE BYRD, AUDITOR-CONTROLLER
BY: *Susana Garcia-Bocanegra* 11/14/08
SUSANA GARCIA-BOCANEGRA

Departmental Concurrence

3. Approve and direct the Auditor-Controller to make the following budget adjustment:

Increase Appropriations	\$48,567,786
21370-1900200000-536200-Contib to Non-County Agency	

Increase Estimated Revenue	\$48,567,786
21370-1900200000-766000-Fed-Community Redevelopment Hm	

4. Direct staff to prepare and return for approval an ordinance implementing this delegation of authority to the Assistant County Executive Officer/EDA in compliance with Government Code Section 25350.60

BACKGROUND: On October 21, 2008, the Board of Supervisors directed the Economic Development Agency to prepare the final Action Plan Amendment for the use of the funds under the Neighborhood Stabilization Program (NSP). The allocation to be received through the NSP appropriation is \$48,567,786.

The intent of NSP is to mitigate the impacts of increasing foreclosures and falling home prices by: purchasing foreclosed and abandoned homes and other residential properties at a discounted value; rehabilitating or redeveloping these properties if necessary; and reselling or reusing the properties. The targeted areas of greatest need have been identified by using actual foreclosure data as well as HUD's *Foreclosure and Abandonment Risk Score* data. HUD's Risk Score data takes into consideration: area unemployment rate; area average housing sales price decline (since the peak of the market); high-cost loan rate (mortgages with interest-only payment options); the predicted 18 month underlying foreclosure rate; and housing units that have been vacant for at least 90 days.

The Economic Development Agency has prepared a NSP Action Plan Amendment that identifies those areas in the County with the greatest need and establishes the primary uses and activities for the NSP funds. The Agency has developed several NSP-funded activities that have been determined to be effective and efficient uses of NSP funds and are based on existing programs that have proven successful. The following are the NSP activities:

- (1) Acquisition, rehabilitation, and resale of housing units
- (2) Acquisition, rehabilitation, and rental of housing units
- (3) Enhanced First-Time Homebuyer Program
- (4) Special Housing Projects - Multi-family units
- (5) Redevelopment of vacant or demolished properties for new public facilities

The Agency recommends approval of the NSP Action Plan Amendment and authorization to submit to HUD no later than December 1, 2008. The County must use its NSP funds within 18 months of receipt of the grant. Special acquisition provisions are requested in order for the Agency to comply with this regulation. Should the County fail to comply, HUD will proceed to recapture and reallocate the unused funds.

The Economic Development Agency has published a 15 day public notice notifying citizens of the proposed NSP Action Plan Amendment and posted the plan amendment on the Agency's web for the required comment period.



DRAFT

COUNTY OF RIVERSIDE

NEIGHBORHOOD STABILIZATION PROGRAM
(NSP)

SUBSTANTIAL AMENDMENT
TO THE
2008-2009 ONE YEAR ACTION PLAN

NOVEMBER 10, 2008

COUNTY OF RIVERSIDE
NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

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**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED December 1, 2008	Applicant Identifier B-08-UC-08-0506
Pre-application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION			
Legal Name: County of Riverside		Organizational Unit: Department: Economic Development Agency	
Organizational DUNS: 064772721		Division: Community Services	
Address: Street: 1325 Spruce Street, Suite 400		Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: First Name: Suzanne	
City: Riverside		Middle Name	
County: Riverside		Last Name Holland	
State: CA	Zip Code 92507	Suffix:	
Country: USA		Email: sholland@rivcoeda.org	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 95-6000930		Phone Number (give area code) 951-955-9801	Fax Number (give area code) 951-955-9505
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		7. TYPE OF APPLICANT: (See back of form for Application Types) B. County Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-218 TITLE (Name of Program): Community Development Block Grant		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Riverside County		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: County of Riverside Neighborhood Stabilization Program	
13. PROPOSED PROJECT Start Date: 12/1/2008 Ending Date: 7/30/2013		14. CONGRESSIONAL DISTRICTS OF: a. Applicant 41st, 44th, 45th, 49th b. Project 41st, 44th, 45th, 49th	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 48,567,786 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$ ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$ ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$ ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
e. Other	\$ ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$ ⁰⁰		
g. TOTAL	\$ 48,567,786 ⁰⁰		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative			
Prefix	First Name Robin	Middle Name	
Last Name Zimpher			Suffix
b. Title Assistant County Executive Officer/EDA		c. Telephone Number (give area code) 951-955-8916	
d. Signature of Authorized Representative		e. Date Signed	



COUNTY OF RIVERSIDE

NEIGHBORHOOD STABILIZATION PROGRAM (NSP) SUBSTANTIAL AMENDMENT TO THE 2008-2009 ONE YEAR ACTION PLAN NOVEMBER 10, 2008

Jurisdiction(s): County of Riverside (Urban County Program)	NSP Contact Person: Suzanne Holland 1325 Spruce Street, Riverside, CA 92507 951-955-8916 951-955-9505 Email: <u>sholland@rivoceda.org</u>
Jurisdiction Web Address: www.countyofriverside.us www.rivcoeda.org	

INTRODUCTION:

On September 26, 2008, the U.S. Department of Housing and Urban Development (HUD) announced that the County of Riverside would receive \$48,567,786 as part of the Neighborhood Stabilization Program (NSP). This allocation will be provided through HUD's Community Development Block Grant (CDBG) program under the *Housing and Economic Recovery Act of 2008*. These targeted funds will be used to acquire foreclosed homes; demolish or rehabilitate abandoned properties; and/or to offer down-payment and closing cost assistance to low to moderate-income homebuyers.

In order to receive the NSP funding, the County is required to process a Substantial Amendment to the 2008-2009 One Year Action Plan, effectively adding the NSP to the 2008-2009 CDBG allocation. Consequently, the County has prepared this draft Substantial Amendment for the NSP allocation.

The public is invited to review this document and submit comments to the Economic Development Agency no later than 9:00 A.M on November 26, 2008. Comments may be submitted as follows:

Address: Riverside County EDA
1325 Spruce Street, Suite 400
Riverside, CA 92507
FAX: (951) 955-9505
Email: mmvaldivia@rivcoeda.org

A. AREAS OF GREATEST NEED

As of October 21, 2008, there were more than 29,107 foreclosed properties (REOs) in the entire County of Riverside – nearly 3.8% of all housing units. When the “pre-foreclosure” and “units at auction” are included, the number of impacted housing units is nearly 52,000, or 7.0% of all housing units. The County’s NSP allocation is the third-highest (non-State) allocation in the Country, and the Riverside-San Bernardino MSA is the fourth most impacted region in the nation.

The foreclosure impact within the County’s CDBG program jurisdiction is just as severe and devastating. The County’s current CDBG program includes the unincorporated areas (including the recently incorporated cities of Wildomar and Menifee) and fourteen (14) participating cities: Banning, Beaumont, Blythe, Canyon Lake, Cathedral City, Desert Hot Springs, Indio, Lake Elsinore, La Quinta, Murrieta, Norco, Perris, San Jacinto, Temecula. On October 21, 2008, the total number of REO properties within the County’s program area was 18,004 (10,508 within the 14 participating cities and 7,486 within the unincorporated areas). The 18,004 units represent 4.1% of the total housing stock within the County’s program area. When the “pre-foreclosure” and “units at auction” are considered, the number of impacted housing units in the County’s program area is 32,118, or 7.3% of all housing units. (Note: Housing data based upon *RealtyTrac* and California Department of Finance reports)

Targeting Areas of Greatest Need

The number and concentration of foreclosed units varies throughout the County’s program area. There are pockets of heavy concentrations within several participating cities and semi-urban unincorporated areas. In addition, there are several rural areas with a very large number of foreclosed units spread over a larger area.

The County has determined that the most effective and appropriate method to identify and target areas with the greatest need and most impacted by the foreclosure crisis is a correlation between actual foreclosed units and HUD’s *Foreclosure and Abandonment Risk Score* data.

Attachment A to this NSP Substantial Amendment contains various maps of the County’s program areas that reflect actual foreclosures and HUD’s Risk Score data. The maps indicate boundaries of Supervisorial districts, participating cities, and unincorporated areas. Each map contains a legend that identifies the type of foreclosed property, Risk Score, political boundaries, major roads, and highways.

The HUD Risk Scores are indicated by 2000 U.S. Census block groups and do not necessarily correspond to other boundaries. In the populated urban areas, the census block groups are smaller, and therefore more numerous; conversely, block groups in rural areas are much larger, yet they contain fewer people and fewer foreclosures. The HUD *Foreclosure and Abandonment Risk Score* data for the County’s program area is available upon request.

HUD's Risk Scores are based upon the following factors:

- Area unemployment rate;
- Area average housing sales price decline (since the peak of the market);
- High cost loan rate (mortgages with interest-only payment options, stated income mortgages, mortgages with high loan to ratios, etc.);
- The predicted 18 month underlying foreclosure rate; and
- Housing units that have been vacant for at least 90 days.

The areas with the highest concentrations of foreclosures and highest Risk Scores are readily identifiable on the maps. In general, the areas or highest foreclosures correspond to the census block groups with the highest HUD Risk Score [7 (yellow) to 10 (red)]. However, there are a few areas with high foreclosure concentrations that correspond to low HUD Risk Scores [0-6 (green)], and there are census tracts with high HUD Risk Scores with low numbers of actual foreclosures.

The table below identifies those participating cities and unincorporated communities within the County NSP program area with HUD Risk Scores of 7 and above. It should be noted that more than 87% of all census block groups in the County's program area have a HUD Risk Score of 7 or higher.

Risk Score (See Attachments A & B)	Unincorporated Community / Participating City
10	Home Gardens (2), Sky Valley (4), Banning (5), Desert Hot Springs (5), Mountain Communities (3)
8-9	Winchester (3), Lake Elsinore (1), Canyon Lake (3), Perris (5), Menifee (3), Beaumont (5), Cathedral City (4), Indio (4), Bermuda Dunes (4), San Jacinto (3), East Hemet (3), Blythe (4), Thousand Palms (4), El Cerrito (2), Pedly (2), Mira Loma (2), Rubidoux (2), Highgrove (5), Temescal Canyon (1), Glen Ivy (1)
7	Temecula (3), Murrieta (3), La Quinta (4), Norco (2)
Number in parentheses () indicates the corresponding Supervisorial District	

The County's NSP program will target and focus NSP activities in those areas indicated by a HUD Risk Score (7-10) and corresponding rates of excessive foreclosures. However, NSP program activities will not be excluded from other areas (i.e., HUD Risk Score of 0-6).

Due to the substantial geographic area covered under the County's NSP program, it was difficult to prepare maps that indicate HUD Risk Scores as well as individual foreclosed units, yet at the same time, be suitable for on-line viewing.

B. DISTRIBUTION AND USES OF FUNDS

B.1. Distribution of NSP Funds

The County of Riverside will distribute the NSP funds by targeting areas with the “greatest need” within the NSP Program Area in accordance with the requirements of Section 2301(c)(2) of *Housing and Economic Recovery Act of 2008*. The County will comply with the “greatest need” targeting requirements by prioritizing the distribution and use of NSP funds to those neighborhoods and communities with the:

- Highest percentages of home foreclosures;
- Highest percentages of homes financed by sub-prime mortgage related loans; and
- Areas most likely to experience a significant rise in the rate of home foreclosure (predicted 18 month underlying problem foreclosure rate).

As described in Section A, the County has determined that the most effective and appropriate method to identify and target areas with the greatest need is by correlating the actual foreclosed unit data with HUD’s *Foreclosure and Abandonment Risk Score* data. The HUD Risk Score incorporates the sub-prime mortgage related loan data and the areas most likely to experience significant increase in foreclosure rate data. This correlated data is presented in the various NSP maps found in Attachment A. Due to the vast geographic territory within the County’s NSP program area, it is not feasible at this time for the County to identify specific streets and neighborhoods to be targeted. However, the NSP maps provide adequate detail to identify and target impacted areas.

In summary, the County will prioritize NSP funding distribution and uses as follows:

- Areas with HUD Risk Scores of 7 or more
- 120% Low/Moderate Middle Income block groups (435 in NSP area)
- Areas with high cost loan rates above 20% (range in NSP area is 6.0% to 52.4%)
- Areas with highest predicted problem foreclosure rates above 7.0% (range in NSP area is 4.2% to 12.1%)
- REO units with current market values of less than \$415,000 (affordable under County’s NSP)
- Discernable clusters of foreclosed properties adversely impacting neighborhoods or communities

B.2. Uses of NSP Funding

NSP funds will be used in four (4) primary activities, plus administration:

1. Acquisition, rehabilitation, and resale to first-time homebuyers - \$20,000,000;
2. Acquisition, rehabilitation, and rental, to very-low income persons - \$1,855,000;
3. Enhanced First-Time Home Buyer Program - \$9,700,000;

4. Acquisition and rehabilitation of foreclosed, vacant multi-family properties, new construction of multi-family rental projects - \$12,157,000; and
5. Redevelopment of vacant or demolished properties for non-residential uses including public facilities, commercial uses, or mixed residential and commercial uses. No specific amount of NSP funds have been allocated to this use at this time.
6. NSP program administration: administration costs will not exceed ten-percent (10%) of the NSP grant and ten-percent (10%) of program income - \$4,855,786.

NSP 1 ACQUISITION, REHABILITATION, AND RESALE TO FIRST-TIME HOMEBUYERS

The County of Riverside will acquire and rehabilitate foreclosed, or abandoned (for at least 90 days) single family homes and sell them to income-eligible first-time homebuyers. The County will partner with various public and private non-profit organizations to carry out this activity, including, but not limited to the Housing Authority of the County of Riverside. The final sales price will not exceed the cost of acquisition, rehabilitation, and resale. All acquisitions will be at least 15% below the current market appraised value as determined within sixty (60) days of the date of the purchase offer. Homes may be purchased in bulk from a single seller.

The eligible home buyers must not have owned a home in the previous three (3) years, have a household income that does not exceed 120% median and attend a HUD certified home buyer counseling session.

The full acquisition, rehabilitation, and resale may be funded with NSP funds. The County proposes to allocate a total of **\$20,000,000** of NSP funds to the combined activities including: acquisition, rehabilitation and resale to first time homebuyers.

NSP 2 ACQUISITION, REHABILITATION, AND RENTAL OF AFFORDABLE UNITS

The County of Riverside may acquire and rehabilitate foreclosed, abandoned (for at least 90 days) single family homes and rent them to households earning not more than 120% of the County area median income (See Attachment C). The County will partner with various public and private non-profit organizations to carry out this activity, including, but not limited to the Housing Authority of the County of Riverside. All acquisitions will be at least 15% below the current market appraised value as determined within sixty (60) days of the date of the purchase offer. Homes may be purchased in bulk from a single seller.

The full acquisition and rehabilitation may be funded with NSP funds. The County proposes to allocate a total of **\$1,855,000** of NSP funds to the combined activities including: acquisition, rehabilitation, and rental of affordable units.

NSP 3 ENHANCED FIRST TIME HOME BUYER PROGRAM

The County of Riverside will offer a financing mechanism to eligible first-time home buyers to enable them to directly acquire foreclosed, or abandoned single family homes using NSP funds.

The *Enhanced First Time Home Buyer Program* provides down-payment assistance to low and moderate-income households that have not owned homes within a three-year period. The program is available for households with an annual income that is no greater than 120% of the area median income as published by HUD (**See Attachment C**). The Enhanced FTHB Program provides 20% of the purchase price with a 15-year affordability period as a “silent second” loan plus a rehabilitation component to enhance the physical appearance of the home and remove all health and safety concerns to satisfy the Housing Quality Standards (HQS). The total amount of assistance for each home will not exceed \$75,000 (which includes both down payment assistance and rehab).

A variety of media will be used to inform the public and potential homebuyers of the homebuyer assistance program including the website: www.rchomelink.com. Brochures in English and Spanish will be distributed to businesses, schools, and other public areas. The County will partner with community organizations, employment centers, fair housing groups, lenders, and housing counseling agencies which will be in the forefront of disseminating information about the Enhanced FTHB program.

The down payment assistance and rehabilitation costs will be funded with NSP funds. The County proposes to allocate **\$9,700,000** of NSP funds to this activity.

NSP 4 ACQUISITION AND REHABILITATION OF FORECLOSED AND VACANT MULTI-FAMILY PROPERTIES, OR THE CONSTRUCTION OF NEW MULTI-FAMILY RENTAL PROJECTS

The County of Riverside will meet its requirement to expend at least twenty-five (25%) of the NSP allocation on projects that provide affordable housing to the persons and families earning less than 50% area median income (**See Attachment C**). The County will partner with various public and private development organizations to provide for the redevelopment or new construction of affordable multi-family rental projects. The County will use and operate this allocation of NSP funds in a form compatible with the use of HOME funds to the extent that NSP and HOME regulations do not contradict.

All designated NSP units will be reserved and affordable to households earning less than fifty percent (50%) of the area median income. The County will require and monitor a regulatory agreement to ensure an affordability period of at least fifty-five (55) years.

NSP funds will be eligible for use in any aspect of development including land acquisition, soft development costs, and hard construction costs. The County proposes to allocate **\$12,157,000** of NSP funds to this activity.

NSP 5 REDEVELOPMENT OF VACANT OR DEMOLISHED PROPERTIES, OR THE REDEVELOPMENT OF ACQUIRED AND DEMOLISHED RESIDENTIAL PROPERTIES FOR NON-RESIDENTIAL USES INCLUDING PUBLIC FACILITES.

The County will consider proposals to use NSP funds for eligible costs associated with activities under this category. Priority will be given to projects providing eligible pubic facilities in census block groups with HUD Risk Scores of seven to ten (7-10). Public facilities would include health clinics, community center and parks, as well as facilities for childcare, seniors, job training, neighborhoods, and other eligible public facilities.

As noted above, no NSP funds have been allocated to this activity under this Substantial Amendment. However, if specific projects under this category are approved by the County, sufficient NSP funds will be reprogrammed from NSP activities 1-3.

NSP 6 ADMINISTRATION

The County will allocate not more than 10% of the NSP grant to the administration of the above stated programs and projects. The County proposes to allocate **\$4,855,786** of NSP funds to this activity.

C. DEFINITIONS AND DESCRIPTIONS

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

The County of Riverside defines blight consistent with the *California Health and Safety Code* definition of a blighted structure as:

California Health and Safety Code Section 33030

It is found and declared that there exist in many communities blighted areas that constitute physical and economic liabilities, requiring redevelopment in the interest of health, safety, and general welfare of the people of these communities and of the state.

A blighted area is one that contains BOTH of the following:

- a. An area that is predominately urbanized, as the term is defined in section 33320.1, and is an area in which the combination of conditions set forth in Section 33031 is so prevalent and so substantial that it causes a reduction of, or lack of, proper utilization of the area to such an extent that it constitutes a serious physical and economic burden on the community that cannot reasonably be expected to be reversed or alleviated by private enterprise or governmental action, or both, without redevelopment.

- b. An area that is characterized by one or more conditions set forth in any paragraph of subdivision (a) of Section 33031 and one or more conditions set forth in any paragraph of subdivision (b) of Section 33031.

A blighted area that contains the conditions described in subdivision (b) may also be characterized by the existence of inadequate public improvements or inadequate water or sewer facilities

California Health and Safety Code Section 33031

This subdivision describes physical conditions that cause blight:

- a. Buildings which are unsafe or unhealthy for persons to live or work. These conditions can be caused by serious building code violations, serious dilapidation and deterioration caused by long-term neglect, construction that is vulnerable to serious damage from seismic or geologic hazards, and faulty or inadequate water or sewer utilities.
- b. Conditions that prevent or substantially hinder the viable use or capacity of buildings or lots. This condition may be caused by buildings of a substandard, defective or obsolete design or construction given the present general plan, zoning or other development standards.
- c. Adjacent or nearby incompatible land uses that prevent the development of those parcels or other portions of the project area.
- d. The existence of subdivided lots that are in multiple ownership and whose physical development has been impaired by their irregular shapes and inadequate sizes, given the present general plan, and zoning standards and present market conditions

This subdivision describes economic conditions that cause blight:

- a. Depreciated or stagnant property values.
- b. Impaired property values, due in significant part, to hazardous wastes on property where the agency may be eligible to use its authority as specified in Article 12.5 (commencing with Section 33459).
- c. Abnormally high business vacancies, abnormally low lease rates, or an abnormally high number of abandoned buildings.
- d. A serious lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, and banks and other lending institutions.

- e. Serious residential overcrowding that has resulted in significant public health or safety problems. As used in this paragraph, "overcrowding" means exceeding the standard referenced in Article 5 (commencing with Section 32) of Chapter 1 of Title 25 of the California Code of regulations.
- f. An excess of bars, liquor stores, or adult-oriented businesses that has resulted in significant public health, safety, or welfare problems.
- g. A high crime rate that constitutes a serious threat to the public safety and welfare.

(2) Definition of "affordable rents"

The County of Riverside defines affordable rents consistent with the *California Health and Safety Code* definition of affordable rents as:

California Health and Safety Code Section 50053

- (a) For any rental housing development that receives assistance prior to January 1, 1991, and a condition of that assistance is compliance with this section, "affordable rent" with respect to lower income households shall not exceed the percentage of the gross income of the occupant person or household established by regulation of the department that shall not be less than 15 percent of gross income nor exceed 25 percent of gross income.
- (b) For any rental housing development that receives assistance on or after January 1, 1991, and a condition of that assistance is compliance with this section, "affordable rent," including a reasonable utility allowance, shall not exceed:
 - i. For extremely low income households the product of 30 percent times 30 percent of the area median income adjusted for family size appropriate for the unit.
 - ii. For very low income households, the product of 30 percent times 50 percent of the area median income adjusted for family size appropriate for the unit.
 - iii. For lower income households whose gross incomes exceed the maximum income for very low income households, the product of 30 percent times 60 percent of the area median income adjusted for family size appropriate for the unit. In addition, for those lower income households with gross incomes that exceed 60 percent of the area median income adjusted for family size, it shall be optional for any state or local funding agency to require that affordable rent be established at a level not to exceed 30 percent of gross income of the household.
 - iv. For moderate-income households, the product of 30 percent times 110 percent of the area median income adjusted for family size appropriate for the unit. In addition, for those moderate-income households whose gross incomes exceed 110 percent of the area median income adjusted for family size, it shall be optional for

any state or local funding agency to require that affordable rent be established at a level not to exceed 30 percent of gross income of the household.

(3) Continued affordability for NSP assisted housing.

For homebuyers, the County of Riverside will adopt the affordability periods required in the HOME regulations defined in 24 CFR Part 92. The County will record a regulatory agreement against title to the property requiring owner-occupancy by an initially determined first time home buyer earning not more than 120% of the area median income. This affordability period will be allowed to terminate where homeowner repays the loan upon transfer, sale or refinancing of the home.

For single-family rental units, the County of Riverside will adopt the affordability periods required in the HOME regulations defined in 24 CFR Part 92. The County will record a regulatory agreement against title to the property requiring affordable rents to the very low-income population or those households earning not more than 50% of the area median income.

For multi-family rental units, the County of Riverside will require rents affordable to the very low-income population or those households earning not more than 50% of the area median income for a minimum period of fifty-five (55) years. The County will record a regulatory agreement against title to the property requiring property management and maintenance in addition to affordable rents for the term of the regulatory agreement.

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

The County of Riverside will adopt the HUD defined *Housing Quality Standards* (HQS) as its standard for rehabilitation.

D. LOW-INCOME TARGETING

The County's total NSP allocation is \$48,567,786. The County will allocate at least 25%, or \$12,157,000, for housing activities that benefit individuals and families whose incomes do not exceed 50% of the area median income (See Attachment C).

The County will utilize the 25% set-aside for very-low income persons through activity NSP 4 (described in Section B.2). ~~Where feasible and appropriate, the County will assist very-low income families through other NSP activities such as the Enhanced First-Time Homebuyer Program~~

E. ACQUISITIONS & RELOCATION

All activities below are anticipated to be initiated upon the release of NSP funds. All funds will be initially committed within eighteen (18) months; several of these activities anticipate the receipt of program income which will continue to be used within the NSP guidelines until the program ends (estimated July 2013).

- a. **No conversions are anticipated.** As indicated in Section B above, a small number of units may be acquired and demolished. The County does not anticipate any of these units to have affordability covenants; however, some of these may have been occupied and/or owned by low- and moderate-income households. The number of units in this category should not exceed eight (8).
- b. **The number of NSP affordable housing units made available to low-, moderate-, and middle-income households reasonably expected to be produced by the various activities are as follows:**

- i. **Acquisition/Rehabilitation/Resale to First-Time Homebuyer:** With an allocation of \$20,000,000 of NSP allocated and expended for this activity, the County anticipates **220 units** being made available to households with incomes at 51% to 120% of the area median income.

The amount of final NSP assistance per unit will depend upon purchase price of units, rehabilitation costs, disposable income of purchaser (affordability), and the availability of private and other non-NSP financing. It is anticipated that most units will be sold to households earning between 75% and 120% of the area median income.

In the event that other private and non-NSP funds are limited, the County may have to finance all or a larger portion of the sale of a unit. This will result in a significantly lower number of units being made available.

- ii. **Acquisition/rehabilitation/rental:** With an allocation of \$1,855,000 for this activity, the County anticipates up to **ten (10) units** being acquired, rehabilitated, and made available to rent to households earning less than 120% of the area median income. The amount of final NSP assistance per unit will depend upon purchase price of units and final rehabilitation costs.
- iii. **Enhanced First-Time Homebuyer:** With an allocation of \$9,700,000, the County anticipates that up to **190 units** will be made available to households with incomes at 51% to 120% of the area median income. The amount of final NSP assistance per unit will depend upon purchase price of units, rehabilitation costs, disposable income of purchaser (affordability), and the availability of private and other non-NSP financing. It is anticipated that most units will be sold to households earning between 75% and 120% of the area median income.

- c. **The number of dwelling units anticipated to be made available to households at or below 50% AMI:** The number of units to be made available to households earning less than fifty-percent (50%) AMI will be dependent upon the amount of leveraging that the non-profit affordable housing partners can produce, as well as acquisition and rehabilitation costs. The County anticipates that **40-120 units** will be made available for this income category.

The County of Riverside does not intend to demolish or convert any existing low or moderate-income dwelling units.

F. PUBLIC COMMENT

The Draft NSP Substantial Amendment for the County of Riverside was made available for public comment on November 10, 2008, on the Economic Development Agency's website (www.rivcoeda.org). In addition, printed versions of the draft NSP plan were made available, starting November 10, at the following locations:

Economic Development Agency
1325 Spruce Street, Suite 400
Riverside, CA 92507

Workforce Development Center
44-199 Spruce Street
Indio, CA 92201

On November 11, 2008, the County published a Public Notices in the Press Enterprise (a publication of general circulation) informing the public of the availability of the Draft NSP Substantial Amendment for public comment and review.

All comments received will be included in **Attachment D** of this document.

G. NSP ACTIVITY INFORMATION

(1) Activity Name: **(NSP 1) Acquisition, Rehabilitation, and Resale to First-Time Homebuyers \$20,000,000**

(2) Activity Type:

NSP eligible use:

Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell to eligible buyers through a First Time Homebuyer Program

CDBG eligible activity:

24 CFR 570.201 (a) acquisition and (b) disposition

24 CFR 570.202 rehabilitation and preservation activities for homes and other residential properties

(3) National Objective: Funds will meet the national objective of benefiting low, moderate, and middle-income persons, as defined by NSP regulations (120% of area median income), by the sale of rehabilitated homes to households earning not more than 120% of the area median income (See Attachment C).

(4) Projected Start Date: Execution of the NSP Agreement by HUD

(5) Projected End Date: The projected end date is July 30, 2013

(6) Responsible Organization:

Emilio Ramirez
Riverside County Economic Development Agency
1325 Spruce Street, Suite 400
Riverside, CA 92507
Phone: 951.955.8916
Fax: 951.955.6686

(7) Location Description: This activity will be available throughout the County of Riverside; however, the County will target those areas with a risk factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

(8) Activity Description: The County of Riverside will acquire and rehabilitate foreclosed, Or abandoned single family homes and sell them to income-eligible first-time homebuyers. The County will partner with various public and private non-profit organizations to carry out this activity, including, but not limited to the Housing Authority of the County of Riverside. The final sales price will not exceed the cost of acquisition, rehabilitation, and resale. All acquisitions will be at least 15% below the current market appraised value as determined within sixty (60) days of the date of the purchase offer. Homes may be purchased in bulk from a single seller.

The eligible home buyers must: not have owned a home in the previous three (3) years; have a household income that does not exceed 120% median; and attend a HUD certified home buyer counseling session.

Acquisition/Rehabilitation:

Target Areas. This activity will be available throughout the County's program area; however, the County will target those areas with a risk factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

Blighted structures. Unoccupied homes, vacant for a period of 90 days that may be inhabitable and require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods.

Eligible Properties. Blighted single-family homes that have been foreclosed upon, bank-owned or real estate owned (REO) and certified as vacant for a period of 90 days. The County will give priority to properties constructed after January 1, 2000; older dwellings are eligible if they are suitable for renovation and if rehabilitation costs are reasonable. However, all properties must be post-1978 and must not be listed on, or eligible for listing on, the National Register of Historic Places.

Appraisals. The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub recipient, developer, or individual homebuyer.

Discount. Properties must be purchased at a minimum average discount rate of 15% below the current market-appraised value.

Displacement, relocation, and acquisition. The relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps must be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.

Environmental Review. The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain & Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.

Rehabilitation Standards. Any NSP-assisted rehabilitation of a foreclosed-upon home or residential property shall be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties. The rehabilitation will strategically incorporate modern, green-building, and energy-efficiency improvements thereby providing increased sustainability and attractiveness of housing and neighborhoods.

Labor Standards. Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds must contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.

Resale:

- a. Sales Price. The final sales price will be no greater than the initial acquisition and rehabilitation costs. NSP regulations direct that, if an abandoned or foreclosed-upon home or residential property is purchased, redeveloped, or otherwise sold to an individual as a primary residence, then such sale shall be in an amount equal to or less than the cost to acquire and redevelop or rehabilitate such home or property up to a decent, safe, and habitable condition. (Sales and closing costs are eligible NSP redevelopment or rehabilitation costs.) Note that the maximum sales price for a property is determined by aggregating all costs of acquisition, rehabilitation, and redevelopment (including related activity delivery costs, which generally may include, among other items, costs related to the sale of the property).
- b. Income Restrictions. Low, moderate, and middle income (LMMI) households whose incomes are at or below 120% of the area median income, adjusted by family size at the time of occupancy, for the County of Riverside.
- c. Terms of Affordability. Homes shall be affordable for a minimum of fifteen (15) years.
- d. Counseling. Each homebuyer must receive and complete at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan. The homebuyer will obtain a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages.

- (9) Total Budget: The full acquisition, rehabilitation, and resale may be funded with NSP funds. The County proposes to allocate a total of **\$20,000,000** of NSP funds to the activities including: Acquisition, rehabilitation and resale to first time homebuyers.
- (10) Performance Measures At least **100 units** of housing will be acquired, rehabilitated, and resold to households earning not more than 120% of the area median income.

(1) Activity Name: **(NSP 2) Acquisition, Rehabilitation, and Rental of Affordable Units \$1,855,000**

(2) Activity Type:

NSP eligible use:

Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to rent/lease to qualified 120% AMI families.

CDBG eligible activity:

24 CFR 570.201 (a) acquisition and (b) disposition

24 CFR 570.202 rehabilitation and preservation activities for homes and other residential properties

(3) National Objective: Funds will meet the national objective of benefiting low, moderate, and middle-income persons, as defined by NSP regulations (120% of area median income), by rental of rehabilitated homes to households earning not more than 120% of the area median income (See Attachment C).

(4) Projected Start Date: Execution of the NSP Agreement by HUD

(5) Projected End Date: The projected end date is July 30, 2013

(6) Responsible Organization:

Emilio Ramirez
Riverside County Economic Development Agency
1325 Spruce Street, Suite 400
Riverside, CA 92507
Phone: 951.955.8916
Fax: 951.955.6686

(7) Location Description: This activity will be available throughout the County of Riverside; however, the County will target those areas with a HUD Risk Score of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

(8) Activity Description: The County of Riverside will acquire and rehabilitate foreclosed, abandoned single family homes and rent them to households earning not more than fifty percent (50%) of the County area median income. The County will partner with various public and

private non-profit organizations to carry out this activity, including, but not limited to the Housing Authority of the County of Riverside.

Acquisition/Rehabilitation:

Target Areas. This activity will be available throughout the County of Riverside; however, we will target those areas with a risk factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

Blighted structures. Unoccupied homes, vacant for a period of 90 days that may be inhabitable and require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods.

Eligible Properties. Blighted single-family homes that have been foreclosed upon, bank-owned or real estate owned (REO) and certified as vacant for a period of 90 days. The County will give priority to properties constructed after January 1, 2000; older dwellings are eligible if suitable for renovation and if rehabilitation costs are reasonable. However, all properties must be post-1978 and must not be listed on, or eligible for listing on, the National Register of Historic Places.

Appraisals. The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103.

Discount. Properties must be purchased at a minimum average discount rate of 15% below the current market-appraised value.

Displacement, relocation, and acquisition. The relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps must be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.

Environmental Review. The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain & Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.

Rehabilitation Standards. Any NSP-assisted rehabilitation of a foreclosed-upon home or residential property shall be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties. Under the Rebuild 2009 Program, rehabilitation will strategically incorporate modern, green-building, and energy-efficiency improvements thereby providing increased sustainability and attractiveness of housing and neighborhoods.

Labor Standards. Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds must contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.

Rent:

- a. Affordable Rents. The County of Riverside will adopt affordable rents as defined by the California Health and Safety Code Section 50053 (b) (4) as the minimal compliance with this standard. The maximum monthly allowances for utilities and services (excluding telephone) will not exceed utility allowance set by the Housing Authority of the County of Riverside.
 - b. Income Restrictions. Program will be limited to households whose incomes do not exceed 120% area median income, adjusted by family size at the time of occupancy, for the County of Riverside. The County will prioritize rental housing under this activity for households earning less than fifty percent (50%) area median income.
 - c. Terms of Affordability. HOME program standards at 24 CFR 92.252(e) provides that the length of the affordability period per existing housing unit shall remain affordable for a minimum of fifteen (15) years.
- (9) Total Budget: The full acquisition, rehabilitation, and rental may be funded with NSP funds. The County proposes to allocate a total of **\$1,855,000** of NSP funds to the combined activities including: Acquisition, rehabilitation, and rental of affordable units.
- (10) Performance Measures Approximately eight (8) units of housing will be acquired, rehabilitated, and rented to households earning not more than 120% of the area median income. Priority will be given to households earning less than fifty-percent (50%) of are median income.

(1) Activity Name: **(NSP 3) Enhanced First-Time Home Buyer Program**
\$9,700,000

(2) Activity Type:

NSP eligible use:

Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers

CDBG eligible activity:

24 CFR 570.201 (n) direct homeownership assistance

(3) National Objective: Funds will meet the national objective of benefiting low, moderate and middle income persons, as defined by NSP regulations (120% of area median income), by providing direct homeownership assistance to households earning not more than 120% of the area median income.

(4) Projected Start Date: Execution of the NSP Agreement by HUD

(5) Projected End Date: The project end date is July 30, 2013.

(6) Responsible Organization:

Emilio Ramirez
Riverside County Economic Development Agency
1325 Spruce Street, Suite 400
Riverside, CA 92507
Phone: 951.955.8916
Fax: 951.955.6686

(7) Location Description: This activity will be available throughout the County of Riverside; however, we will target those areas with a risk factor of seven (7) or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

(8) Activity Description:

The County of Riverside will offer a financing mechanism to eligible first time home buyers in their effort to directly acquire foreclosed, abandoned single family homes.

The Enhanced First Time Home Buyer Program provides down-payment assistance to low and moderate-income households that have not owned homes within a three-year period. The program is available for households with an annual income that is no greater than 120% of the

area median income as published by HUD. The Enhanced FTHB Program provides 20% of the purchase price with a 15-year affordability period as a "silent second" loan plus a rehabilitation component to enhance the physical appearance of the home and remove all health and safety concerns as listed in the Housing Quality Standards (HQS). The total amount of assistance for each home will not exceed \$75,000 (which includes both down payment assistance and rehab).

A variety of media will be used to inform the public and potential homebuyers of the homebuyer assistance program. Brochures in English and Spanish will be distributed to businesses, schools, and other public areas. The County will partner with community organizations, employment centers, fair housing groups, lenders, and housing counseling agencies which will be in the forefront of disseminating information about the Enhanced FTHB program.

The down payment assistance and rehabilitation costs will be funded with NSP funds.

Target Areas. This activity will be available throughout the County of Riverside; however, we will target those areas with a risk factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's sixteen (16) cooperating cities and the unincorporated areas of the County of Riverside.

Blighted structures. Unoccupied homes, vacant for a period of 90 days that may be require minimal rehabilitation to improve sustainability and attractiveness of housing and neighborhoods.

Eligible Properties. Blighted single-family homes that have been foreclosed upon, bank-owned or real estate owned (REO) and certified as vacant for a period of 90 days. The County will give priority to properties constructed after January 1, 2000; older dwellings are eligible if they are suitable for renovation and if rehabilitation costs are reasonable. However, all properties must be post-1978 and must not be listed on, or eligible for listing on, the National Register of Historic Places.

Appraisals. The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub recipient, developer, or individual homebuyer.

Discount. Properties must be purchased at a minimum average discount rate of 15% below the current market-appraised value.

Displacement, relocation, and acquisition. The County will require that all homes be vacant for a minimum period of ninety (90) days prior the purchase offer in an effort to avoid displacement and relocation. Under this activity, the County will not directly acquire or demolish properties.

Environmental Review. The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain & Wetlands,

Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.

Rehabilitation Standards. Home acquisitions funded with this activity may also receive an assistance to repair or rehabilitate the otherwise blighted conditions. NSP-assisted rehabilitation of a foreclosed-upon home or residential property shall be to the extent necessary to comply with Housing Quality Standards.

Labor Standards: Federal Labor Standards and Davis Bacon wages will not be required by this activity.

Income Restrictions. Homebuyer must be low, moderate, and middle income (LMMI) households whose incomes are at or below 120% of the area median income, adjusted by family size at the time of occupancy, for the County of Riverside.

Terms of Affordability. Homes shall be affordable for a minimum of fifteen (15) years.

Counseling. Each homebuyer must receive and complete at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan. The homebuyer will obtain a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages.

(9) Total Budget: The down payment and rehabilitation may be funded with NSP funds. The County proposes to allocate **\$9,700,000** of NSP funds to this activity.

(10) Performance Measures: Approximately 190 units of housing will be acquired and / or rehabilitated by households earning not more than 120% of the area median

(1) Activity Name: **(NSP 4) Acquisition and Rehabilitation of Foreclosed, Vacant Properties, or New Construction of Multi-Family Rental Projects \$12,157,000**

(2) Activity Type:

NSP eligible use:

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.

Redevelop demolished or vacant properties

Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties

CDBG eligible activity:

24 CFR 570.201 (a) acquisition and (b) disposition

24 CFR 570.202 rehabilitation and preservation activities for homes and other residential properties

(3) National Objective: Funds will meet the national objective of benefiting very low income persons, as defined by NSP regulations (50% of area median income), by providing rental housing households earning not more than 50% of the area median income.

(4) Projected Start Date: Execution of the NSP Agreement by HUD

(5) Projected End Date: The project end date is, July 30, 2013.

(6) Responsible Organization:

Emilio Ramirez

Riverside County Economic Development Agency

1325 Spruce Street, Suite 400

Riverside, CA 92507

Phone: 951.955.8916

Fax: 951.955.6686

(7) Location Description: This activity will be available throughout the County of Riverside; however, we will target those areas with a risk factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

(8) Activity Description:

The County of Riverside will meet its requirement to set aside at least twenty-five percent (25%) of the NSP allocation to provide affordable housing to the population earning less than fifty percent (50%) area median income. The County will partner with various public and private development organizations to provide for the redevelopment or new construction of affordable multi-family rental projects. The County will use and operate this allocation of NSP funds in a form compatible with the use of HOME funds to the extent that NSP and HOME regulations do not contradict.

All designated NSP units will be reserved and affordable to households earning less than 50% of the area median income. The County will require and monitor a regulatory agreement ensure an affordability period of at least fifty-five (55) years.

NSP funds will be eligible for use in any aspect of development including land acquisition, soft development costs, and hard construction costs.

Target Areas. This activity will be available throughout the County of Riverside; however, we will target those areas with a risk factor of seven (7) or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

Blighted structures. Unoccupied residential properties, vacant for a period of 90 days that may be inhabitable and require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods. Vacant or demolished will also be included in the definition of blight.

Eligible Properties. Blighted multi-family residential that have been foreclosed upon, bank-owned or real estate owned (REO) and certified as vacant for a period of 90 days. Vacant or demolished properties will also be eligible to the extent that those properties or developed as affordable, multi-family, rental projects.

Appraisals. The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub recipient, developer, or individual homebuyer.

Discount. Properties must be purchased at a minimum average discount rate of 15% below the current market-appraised value.

Displacement, relocation, and acquisition. The relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps must be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.

Environmental Review. The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain & Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.

Rehabilitation Standards. Any NSP-assisted rehabilitation of a foreclosed-upon home or residential property shall be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability, in order to construct or redevelop properties. Construction or rehabilitation will strategically incorporate modern, green-building, and energy-efficiency improvements thereby providing increased sustainability and attractiveness of housing and neighborhoods.

Labor Standards. Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds must contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.

Affordable Rents. The County of Riverside will adopt affordable rents as defined by the California Health and Safety Code Section 50053 (b) (2) as the minimal compliance with this standard. The maximum monthly allowances for utilities and services (excluding telephone) will not exceed utility allowance set by the Housing Authority of the County of Riverside.

Income Restrictions. Very low income households whose incomes are at or below 50% of the area median income, adjusted by family size at the time of occupancy, for the County of Riverside.

Terms of Affordability. The length of the affordability period shall be for minimum period of fifty-five (55) years.

(9) Total Budget:

NSP funds will be eligible for use in any aspect of development including land acquisition, soft development costs, and hard construction costs. The County proposes to allocate **\$12,157,000** of NSP funds to this activity.

(10) Performance Measures:

Approximately 120 units of housing will be produced and made available and affordable to households earning not more than 50% of the area median income.

(1) Activity Name: **(NSP 5) Redevelopment of vacant or demolished properties, or the redevelopment of acquired or demolished residential properties, for eligible public facilities.**

(2) Activity Type:

NSP eligible use:

Acquire abandoned or foreclosed upon blighted residential properties, redevelop, and construct public facilities; redevelop demolished or vacant properties for the construction of public facilities or improvements.

CDBG eligible activity:

24 CFR 570.201 (a) acquisition, (b) disposition, and (c) public facilities

(3) National Objective: Funds will meet the national objective of benefiting low, moderate, and middle-income persons, as defined by NSP regulations (120% of area median income).

(4) Projected Start Date: Execution of the NSP Agreement by HUD

(5) Projected End Date: The projected end date is July 30, 2013

(6) Responsible Organization:

Suzanne Holland - Sholland@rivcoeda.org
John Thurman - jthurman@rivcoeda.org
Riverside County Economic Development Agency
1325 Spruce Street, Suite 400
Riverside, CA 92507
Phone: 951.955.8916
Fax: 951.955.6686

(7) Location Description: This activity will be limited LMMI block groups and areas with a HUD Risk Score factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

(8) Activity Description: (a) The County of Riverside will acquire and rehabilitate foreclosed or abandoned single family homes that are blighted. The County will demolish and/or redevelop these properties for eligible public facilities; (b) The County will redevelop demolished or vacant properties for eligible public facilities.

All acquisitions, if applicable, will be at least 15% below the current market appraised value as determined within sixty (60) days of the date of the purchase offer. Homes may be purchased in bulk from a single seller.

Acquisition/Rehabilitation:

Target Areas. This activity will be available throughout the County's program area; however, the County will target those areas with a risk factor of 7 or more as defined in the greatest need determination section above. The program will be limited to the County's fourteen (14) cooperating cities and the unincorporated areas of the County of Riverside.

Blighted structures. Unoccupied homes, vacant for a period of 90 days that may be inhabitable and require rehabilitation to improve sustainability and attractiveness of housing and neighborhoods.

Eligible Properties. (1) Blighted single-family homes that have been foreclosed upon and certified as vacant for a period of 90 days, and certified as non-suitable for rehabilitation. (2) vacant or blighted non-residential properties acquired without NSP funds. All properties must not be listed on, or eligible for listing on, the National Register of Historic Places.

Appraisals. The current market appraised value is the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub recipient, developer, or individual homebuyer.

Discount. Properties must be purchased at a minimum average discount rate of 15% below the current market-appraised value.

Displacement, relocation, and acquisition. The relocation requirements of Title II and the acquisition requirements of Title III of the Uniform Relocation Act (URA) and Real Property Acquisition Policies Act of 1970, and the implementing regulations at 24 CFR Part 42. All reasonable steps must be taken to minimize the displacement of persons as a result of activity assisted with NSP Funds.

Environmental Review. The environmental effects of each activity carried out with NSP funds must be assessed in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and related authorities listed at 24 CFR Part 58. Projects may be required to comply with Laws and Authorities of §58.5: Historic Preservation, Floodplain & Wetlands, Coastal Zone, Aquifers, Endangered Species, Rivers, Air, Farmlands, HUD Environmental Standards and Environmental Justice.

Rehabilitation Standards. Any NSP-assisted rehabilitation or redevelopment of a foreclosed-upon home or residential property, or other vacant or blighted property, shall be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties. The rehabilitation will strategically incorporate modern, green-building, and energy-efficiency improvements thereby providing increased sustainability and attractiveness of housing and neighborhoods.

Labor Standards. Every contract for the rehabilitation of housing that includes 8 or more units assisted with NSP funds must contain a provision requiring the payment of not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act. The Davis-Bacon Act requires that all contractors and subcontractors performing on federal contracts (and contractors or subcontractors performing on federally assisted contracts under the related Acts) in excess of \$2,000 pay their laborers and mechanics not less than the prevailing wage rates and fringe benefits, as determined by the Secretary of Labor, for corresponding classes of laborers and mechanics employed on similar projects in the area.

Resale: Not applicable for NSP-funded public facilities

- (9) Total Budget: At this time, the County has not allocated any NSP funds to this activity. The acquisition, redevelopment, or construction of eligible public facilities may be funded with NSP funds if approved by the County.
- (10) Performance Measures Approximately one (1) public facility will be constructed to serve a LMMI area with a HUD Risk Score of seven (7) or higher.

(1) Activity Name: (NSP 6) **Administration \$4,855,786**

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

NSP – General Administration and Planning Activities
24 CFR 570.205 and 206.

(3) National Objective: Not applicable to NSP Administrative activities

(4) Projected Start Date: Execution of the NSP Agreement by HUD

(5) Projected End Date: Continued grant administration through June 2013.

(6) Responsible Organization:

County of Riverside Economic Development Agency

Suzanne Holland sholland@rivcoeda.org

John Thurman jthurman@rivcoeda.org

Riverside County Economic Development Agency

1325 Spruce Street, Suite 400

Riverside, CA 92507

Phone: 951.955.8916

Fax: 951.955.6686

(7) Location Description: Countywide

(8) Activity Description: This activity is grant administration which includes, but is not limited to, the following activities: general management, oversight, coordination, public information, reporting, evaluation, and indirect costs.

(9) Total Budget: Ten-percent (10%) of the NSP grant (\$4,855,786) and ten-percent (10%) of Program Income.

(10) Performance Measures: Performance measures not applicable to NSP administrative activities.

County of Riverside
Neighborhood Stabilization Program
Draft Substantial Amendment

ATTACHMENT A

NSP TARGET AREA MAPS

Riverside County – Countywide

First District

Lake Elsinore Detail

Temescal Canyon Detail

Second District

Eastvale Detail

Norco Detail

Third District

Murrieta Detail

San Jacinto Detail

Temecula Detail

Fourth District

Desert Hot Springs & Cathedral City Detail

Indio & La Quinta Detail

Thousand Palms Detail

Fifth District

Beaumont & Banning Detail

Desert Hot Springs Detail

Perris Detail

County of Riverside
 Neighborhood Stabilization Program
 Draft Substantial Amendment

ATTACHMENT B

NSP FORECLOSURE DATA RIVERSIDE COUNTY

CITY/COUNTY	Pre-foreclosure	Auction	Bank Owned	Total	Value	Share
Murrieta	1,028	430	2111	3,569	34,248	6.2%
Lake Elsinore	723	258	1398	2,379	16,140	8.7%
Perris	654	263	1209	2,126	15,392	7.9%
San Jacinto	527	250	951	1,728	14,015	6.8%
Indio	518	196	912	1,626	27,794	3.3%
Desert Hot Springs	445	166	926	1,537	10,907	8.5%
Cathedral City	359	100	623	1,082	21,561	2.9%
Beaumont	331	130	496	957	11,800	4.2%
Temecula	247	111	511	869	32,453	1.6%
Banning	199	74	486	759	11,631	4.2%
La Quinta	254	79	371	704	21,058	1.8%
Canyon Lake	140	54	250	444	4,416	5.7%
Norco	126	43	209	378	7,222	2.9%
Blythe	27	8	55	90	5,444	1.0%
Unincorporated County	4,419	1,955	7496	13,870	207,057	3.6%

Source: RealtyTrac October 21, 2008

* State of California Dept. of Finance January 1, 2008 estimates (table E-5)

** Previous report September 12, 2008

County of Riverside
Neighborhood Stabilization Program
Draft Substantial Amendment

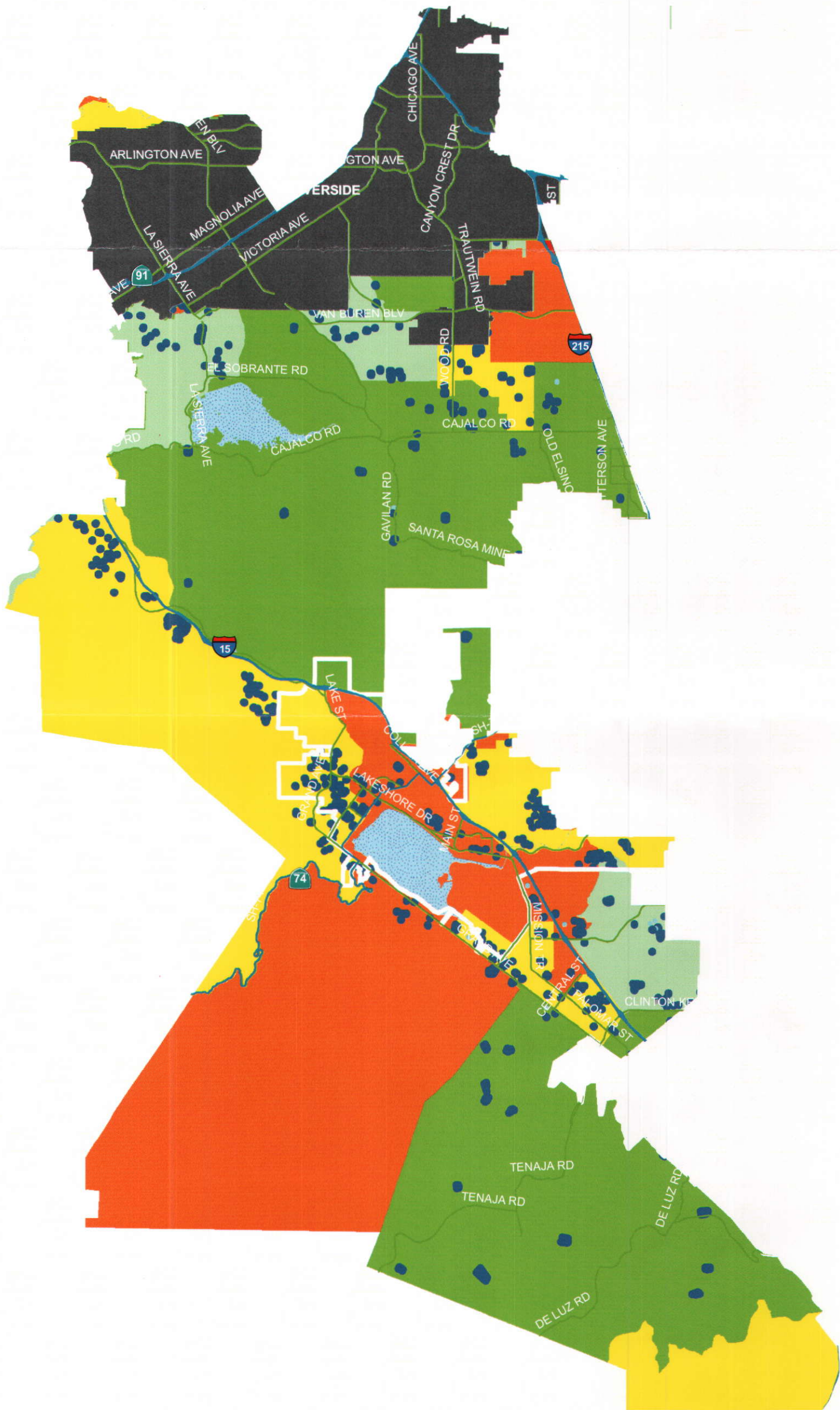
ATTACHMENT C

**COUNTY OF RIVERSIDE
NSP INCOME LIMITS**

<u>FY 2008 Income Limits for 50% of HUD Area Median Income</u>							
<u>1 person household</u>	<u>2 person household</u>	<u>3 person household</u>	<u>4 person household</u>	<u>5 person household</u>	<u>6 person household</u>	<u>7 person household</u>	<u>8 person household</u>
23300	26650	29950	33300	35950	38650	41300	43950

<u>FY 2008 Income Limits for 120% of HUD Area Median Income</u>							
<u>1 person household</u>	<u>2 person household</u>	<u>3 person household</u>	<u>4 person household</u>	<u>5 person household</u>	<u>6 person household</u>	<u>7 person household</u>	<u>8 person household</u>
55950	63950	71950	79900	86300	92700	99100	105500

County of Riverside, First Supervisorial District: Foreclosure Locations & Risk



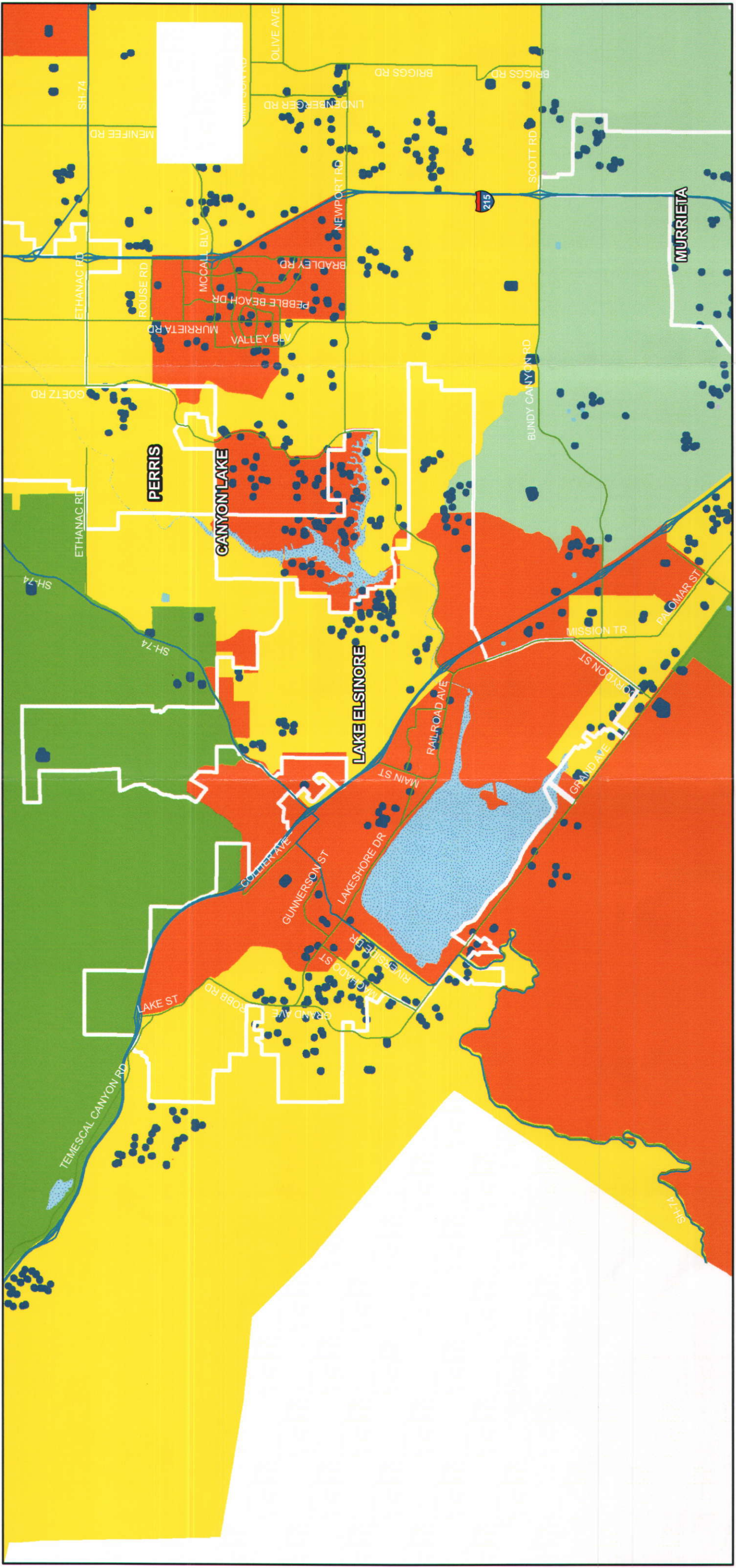
Legend

NSP Properties	● Duplex (2 units any combination)	● Planned Unit Development (PUD)	▭ NSP City Boundary	— Major Roads	2000 Census Tract Block Groups	8
Property Type	● Mobile Home Park Trailer Park	● Quadraplex (4 units any combination)	▭ Non Co-operating City Boundary	— Highways	Foreclosure risk	9
● Apartment house (5+ units)	● Mobile home	● Single Family Residence			0 to 6	10
● Condominium	● Multi-Family Dwellings (Generic any combination)				7	





County of Riverside Canyon Lake and Lake Elsinore: Foreclosure Locations & Risk



Legend

NSP Properties

- Duplex (2 units any combination)
- Mobile Home Park Trailer Park
- Apartment house (5+ units)
- Condominium

Property Type

- Multi-Family Dwellings (Generic any combination)
- Mobile home
- Mobile Home Park Trailer Park
- Duplex (2 units any combination)
- Apartment house (4 units any combination)
- Single Family Residence

Planned Unit Development (PUD)

NSP City Boundary

Non Co-operating City Boundary

Major Roads

Highways

Waterbodies

2000 Census Tract Block Groups

- 8
- 9
- 10

Foreclosure risk

- 0 to 6
- 7

ESD
RIVERSIDE COUNTY
Economic Development Agency
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County of Riverside Temescal Canyon: Foreclosure Locations & Risk

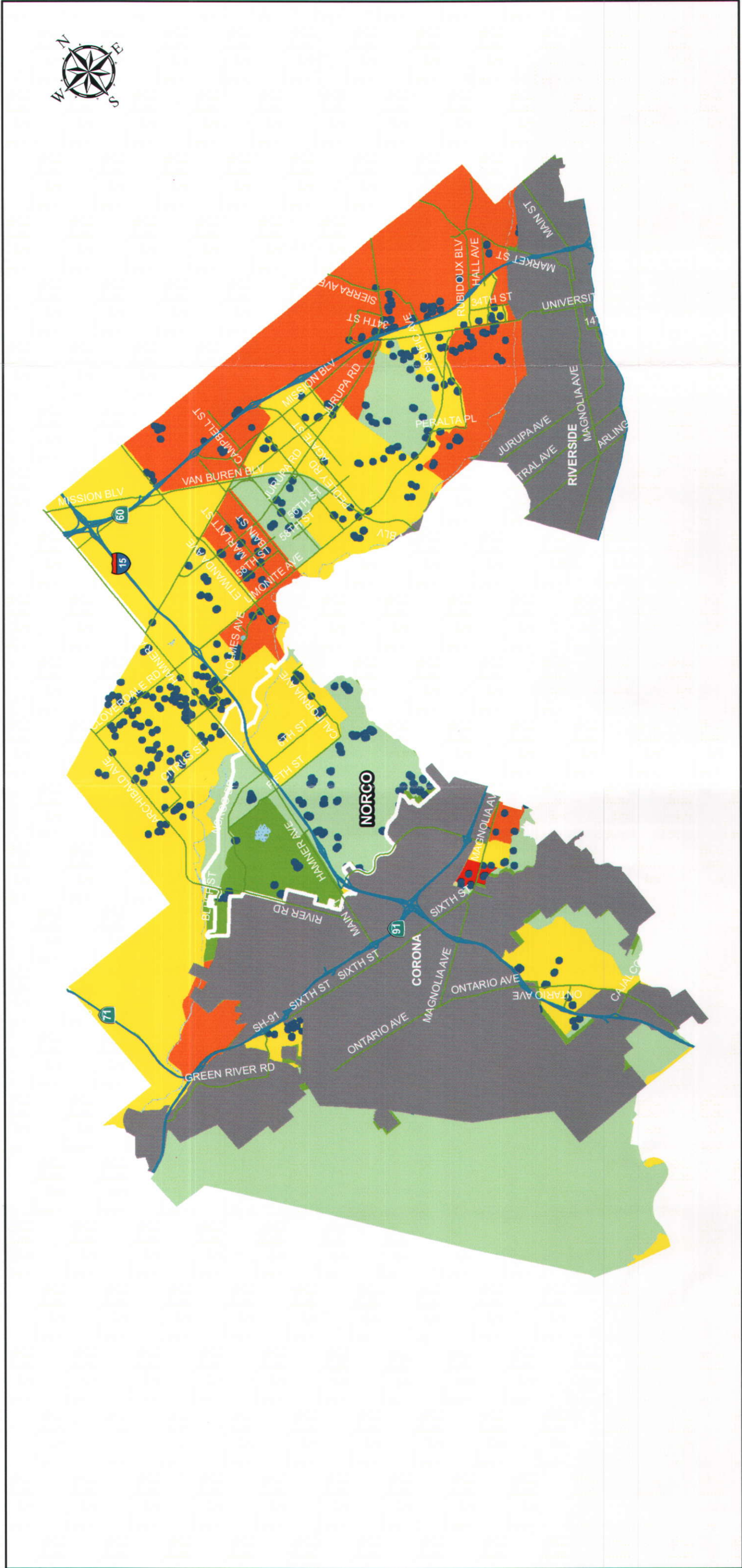


Legend

- NSP Properties**
 - Duplex (2 units any combination)
 - Mobile Home Park Trailer Park
 - Mobile home
 - Multi-Family Dwellings (Generic any combination)
- Property Type**
 - Apartment house (5+ units)
 - Condominium
 - Planned Unit Development (PUD)
 - Quadruplex (4 units any combination)
 - Single Family Residence
- City Boundaries**
 - NSP City Boundary
 - Non Co-operating City Boundary
- Infrastructure**
 - Major Roads
 - Highways
 - Waterbodies
- 2000 Census Track Block Groups**
 - 8
 - 9
 - 10
- Foreclosure risk**
 - 0 to 6
 - 7



County of Riverside, Second Supervisorial District: Foreclosure Locations & Risk



Legend

NSP Properties

- Duplex (2 units any combination)
- Mobile Home Park Trailer Park
- Apartment house (5+ units)
- Condominium
- Mobile home
- Multi-Family Dwellings (Generic any combination)

Property Type

- Blue dot: Single Family Residence
- Pink dot: Quadruplex (4 units any combination)
- Grey dot: Planned Unit Development (PUD)

City Boundaries

- White outline: NSP City Boundary
- Black outline: Non Co-operating City Boundary

Infrastructure

- Thick blue line: Major Roads
- Thin blue line: Highways
- Blue hatched area: Waterbodies

2000 Census Tract Block Groups

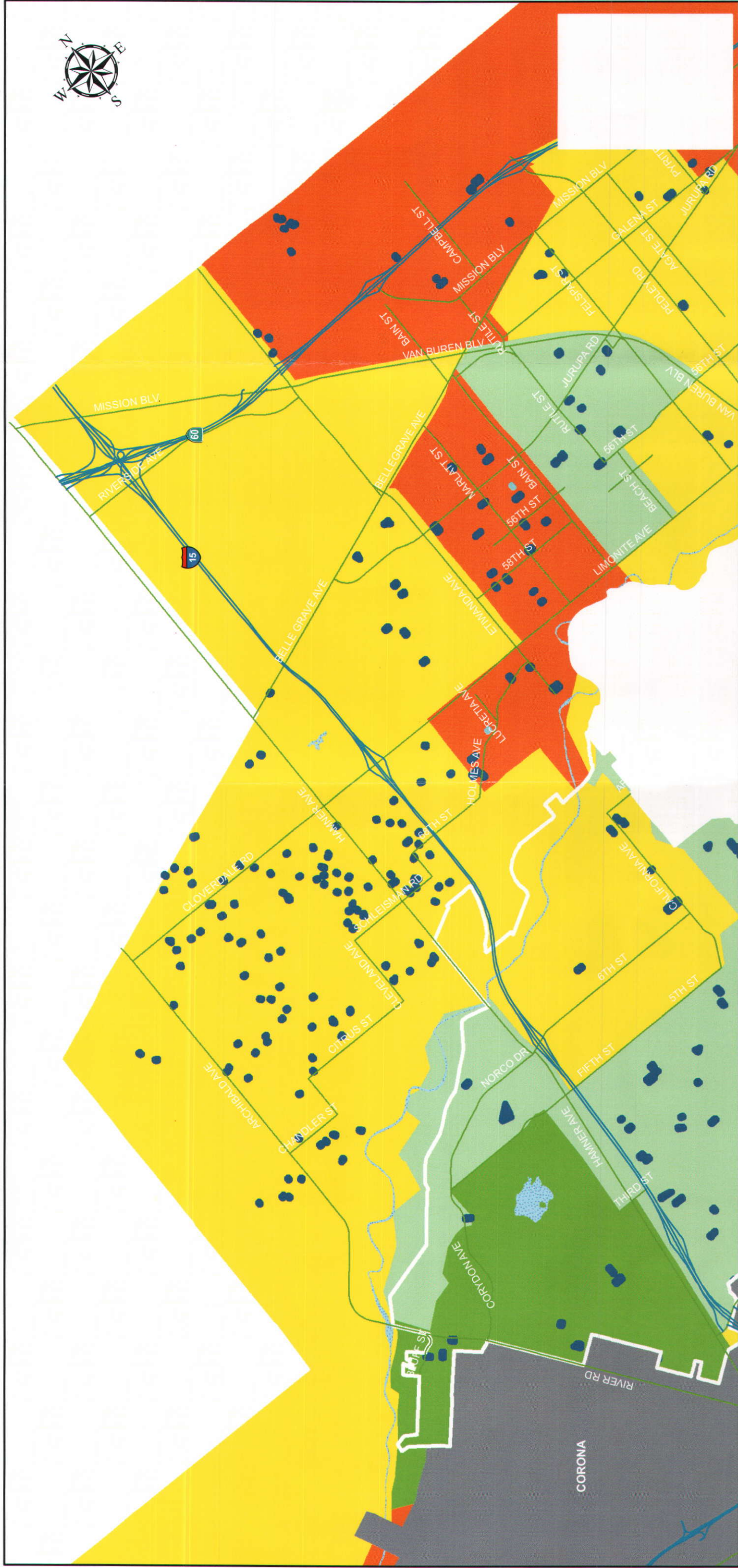
- Yellow: 8
- Orange: 9
- Red: 10

Foreclosure risk

- Light green: 0 to 6
- Dark green: 7

RIVERSIDE COUNTY
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County of Riverside, Eastvale: Foreclosure Locations & Risk

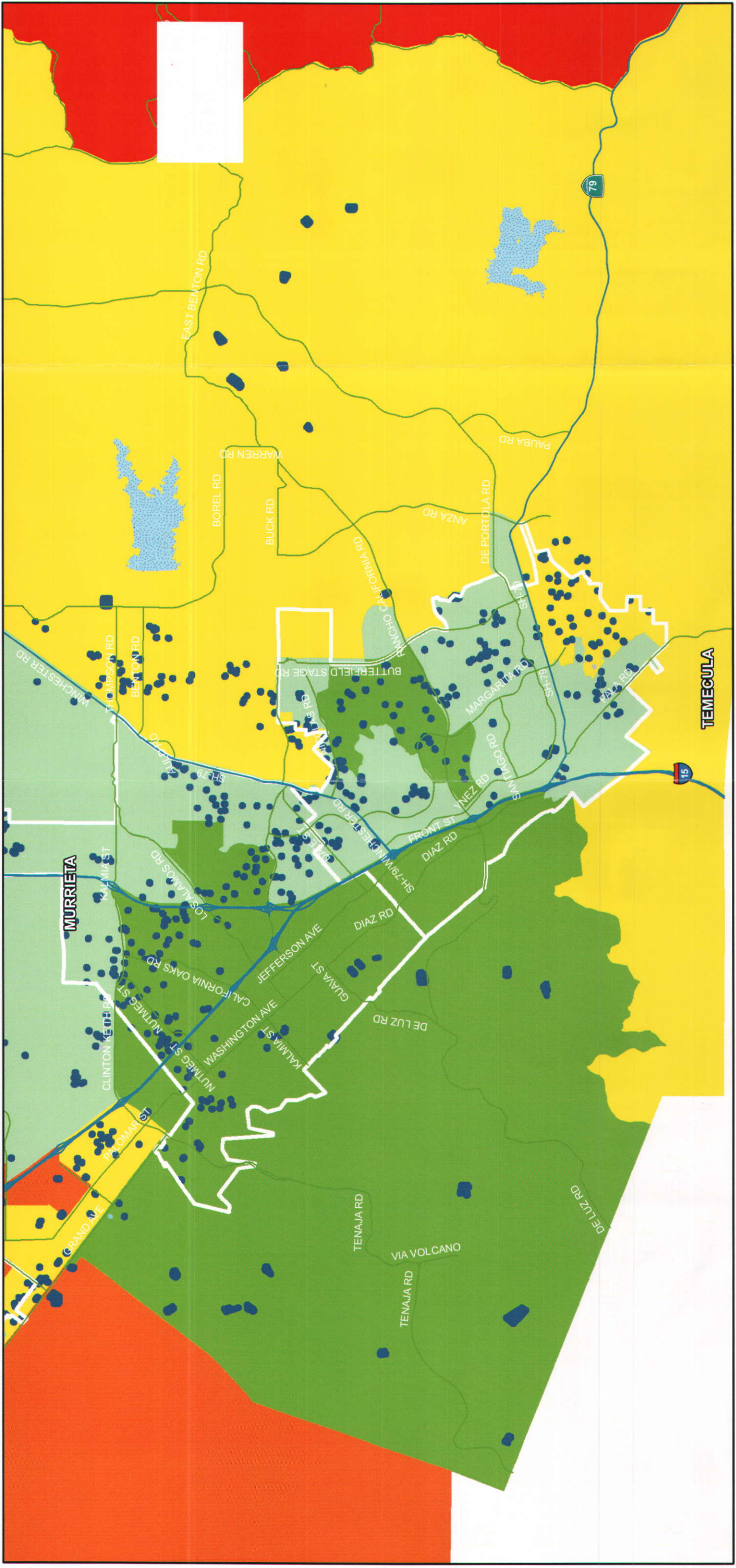


Legend

- NSP Properties**
 - Duplex (2 units any combination)
 - Mobile Home Park Trailer Park
 - Mobile home
 - Multi-Family Dwellings (Generic any combination)
- Property Type**
 - Apartment house (5+ units)
 - Condominium
- Planned Unit Development (PUD)
- Quadruplex (4 units any combination)
- Single Family Residence
- NSP City Boundary
- Non Co-operating City Boundary
- Major Roads
- Highways
- Waterbodies
- 2000 Census Tract Block Groups**
 - 8
 - 9
 - 10
- Foreclosure risk**
 - 0 to 6
 - 7



County of Riverside Murrieta and Temecula: Foreclosure Locations & Risk



Legend

NSP Properties

- Duplex (2 units any combination)
- Mobile Home Park Trailer Park
- Mobile home
- Multi-Family Dwellings (Generic any combination)

Property Type

- Apartment house (5+ units)
- Condominium

Planned Unit Development (PUD)

Quadruplex (4 units any combination)

Single Family Residence

NSP City Boundary

Non Co-operating City Boundary

Major Roads

Highways

Waterbodies

2000 Census Track Block Groups

- 8
- 9
- 10

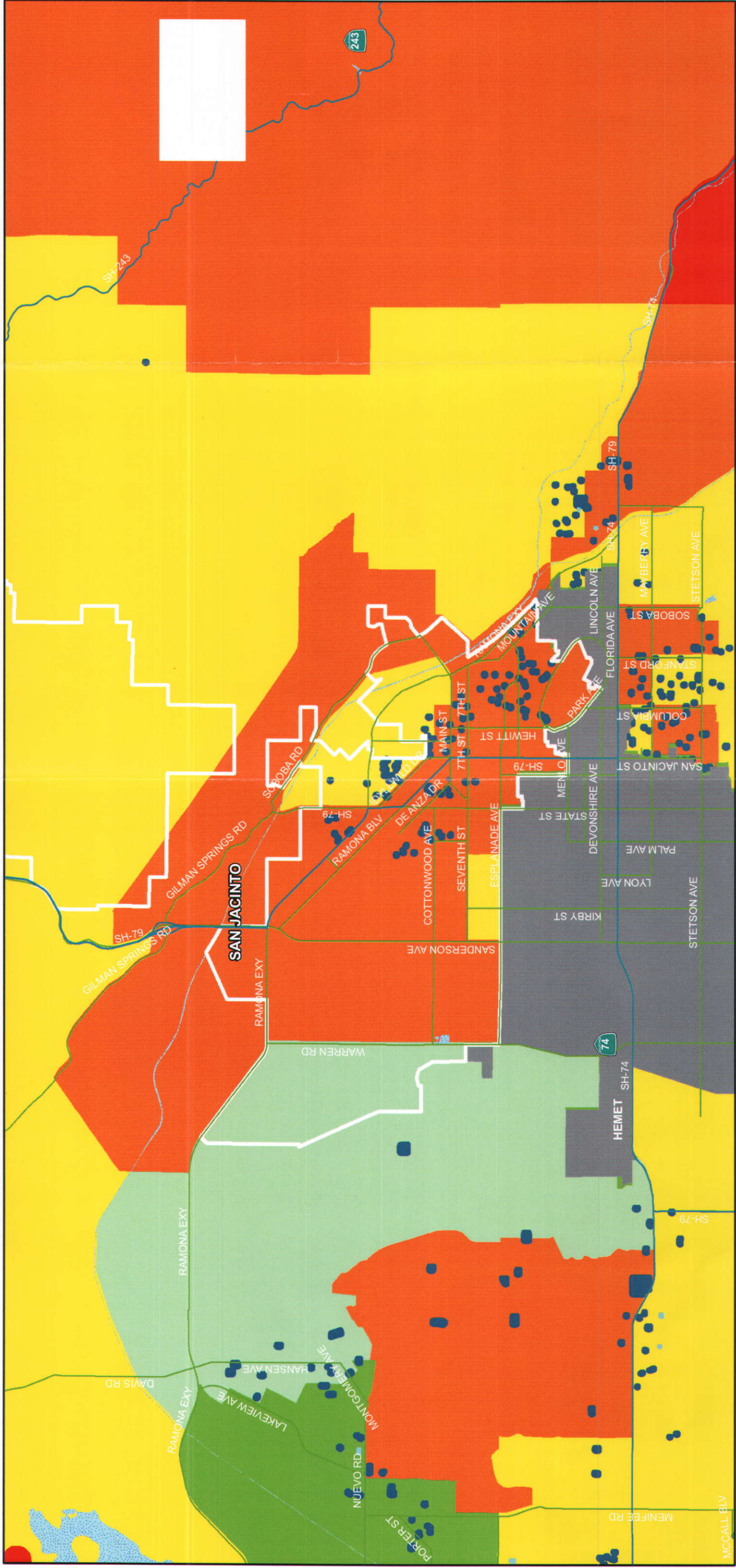
Foreclosure risk

- 0 to 6
- 7

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County of Riverside San Jacinto: Foreclosure Locations & Risk



Legend

- NSP Properties**
 - Duplex (2 units any combination)
 - Mobile Home Park Trailer Park
 - Mobile home
 - Multi-Family Dwellings (Generic any combination)
- Property Type**
 - Apartment house (5+ units)
 - Condominium
 - Duplex (2 units any combination)
 - Mobile Home Park Trailer Park
 - Mobile home
 - Multi-Family Dwellings (Generic any combination)
- Planned Unit Development (PUD)
- Quadruplex (4 units any combination)
- Single Family Residence
- NSP City Boundary
- Non Co-operating City Boundary
- Major Roads
- Highways
- Waterbodies
- 2000 Census Tract Block Groups**
 - 8
 - 9
 - 10
- Foreclosure risk**
 - 0 to 6
 - 7



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1000 Main Street, Suite 100
Riverside, CA 92501
Phone: (951) 953-1000
Fax: (951) 953-1001
www.riversidecountyeda.com



County of Riverside Fourth Supervisorial District: Foreclosure Locations & Risk



Legend

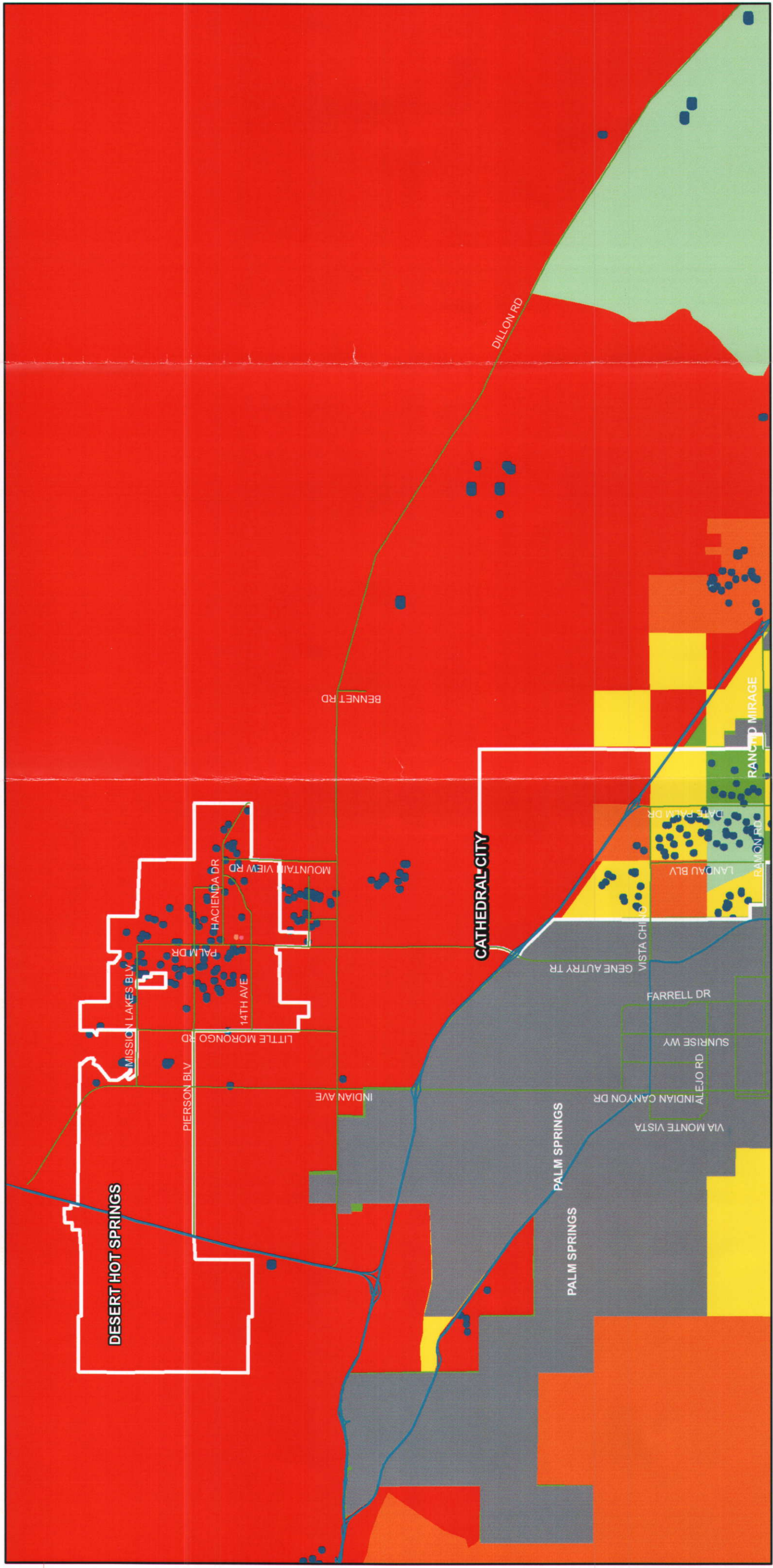
- Duplex (2 units any combination)
- Mobile Home Park Trailer Park
- Mobile home
- MultiFamily Dwellings (Generic any combination)
- Apartment house (5+ units)
- Condominium
- Planned Unit Development (PUD)
- Quadplex (4 units any combination)
- Single Family Residence
- NSP City Boundary
- Non Co-operating City Boundary
- Supervisorial Districts
- Major Roads
- Highways
- Waterbodies
- 2000 Census Track Block Groups
- Foreclosure risk 8
- Foreclosure risk 9
- Foreclosure risk 0 to 6
- Foreclosure risk 7



RIVERSIDE COUNTY
Economic Development Agency
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County of Riverside, Desert Hot Springs and Coachella : Foreclosure Locations & Risk



Legend

8	Major Roads	NSP City Boundary	Planned Unit Development (PUD)	Duplex (2 units any combination)
9	Highways	Non Co-operating City Boundary	Quadruplex (4 units any combination)	Mobile Home Park Trailer Park
10	Waterbodies	Single Family Residence	Mobile home	Apartment house (5+ units)
			Multi-Family Dwellings (Generic any combination)	Condominium

2000 Census Tract Block Groups

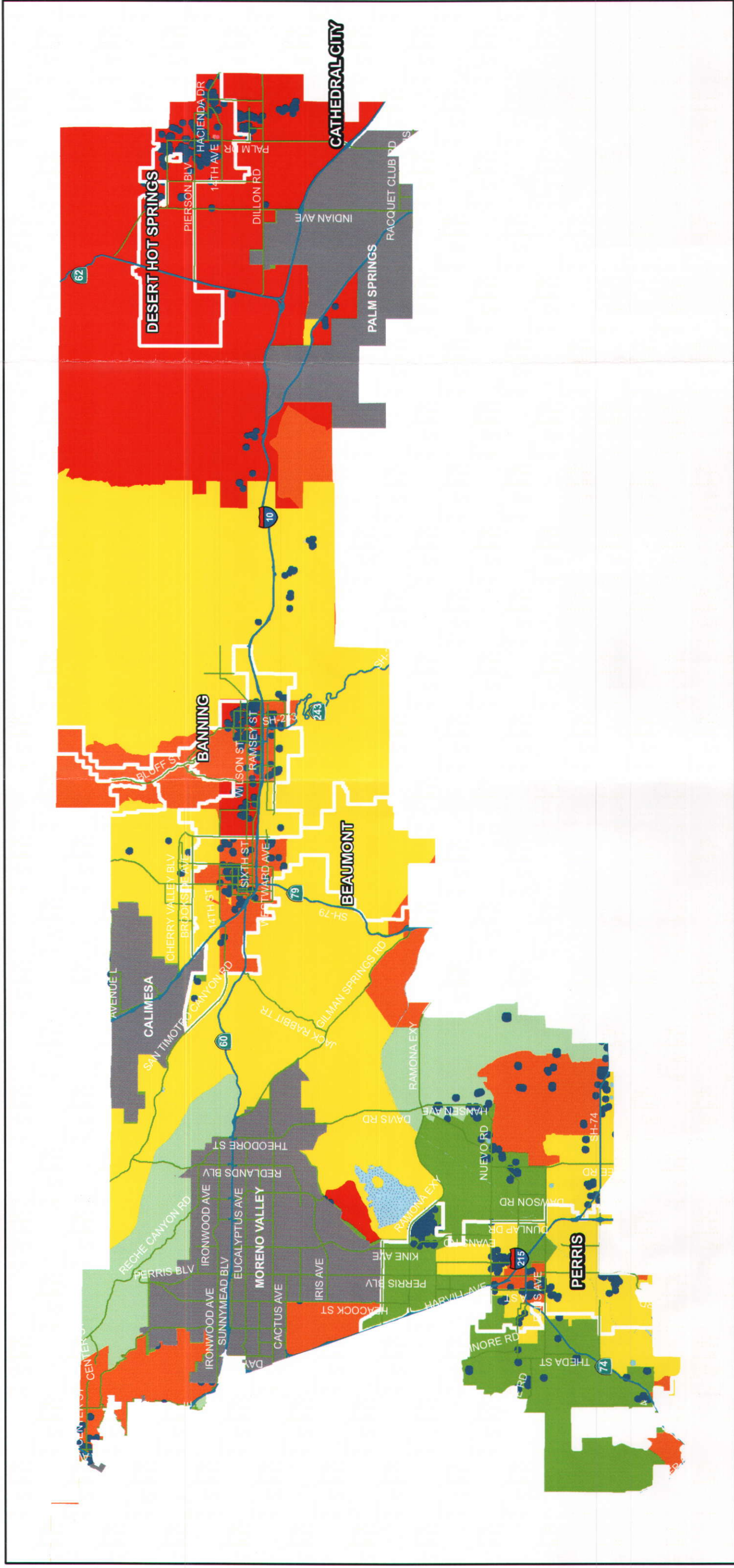
Foreclosure risk

NSP Properties

Property Type

eda
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Economic Development Agency
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County of Riverside Fifth Supervisorial District: Foreclosure Locations & Risk

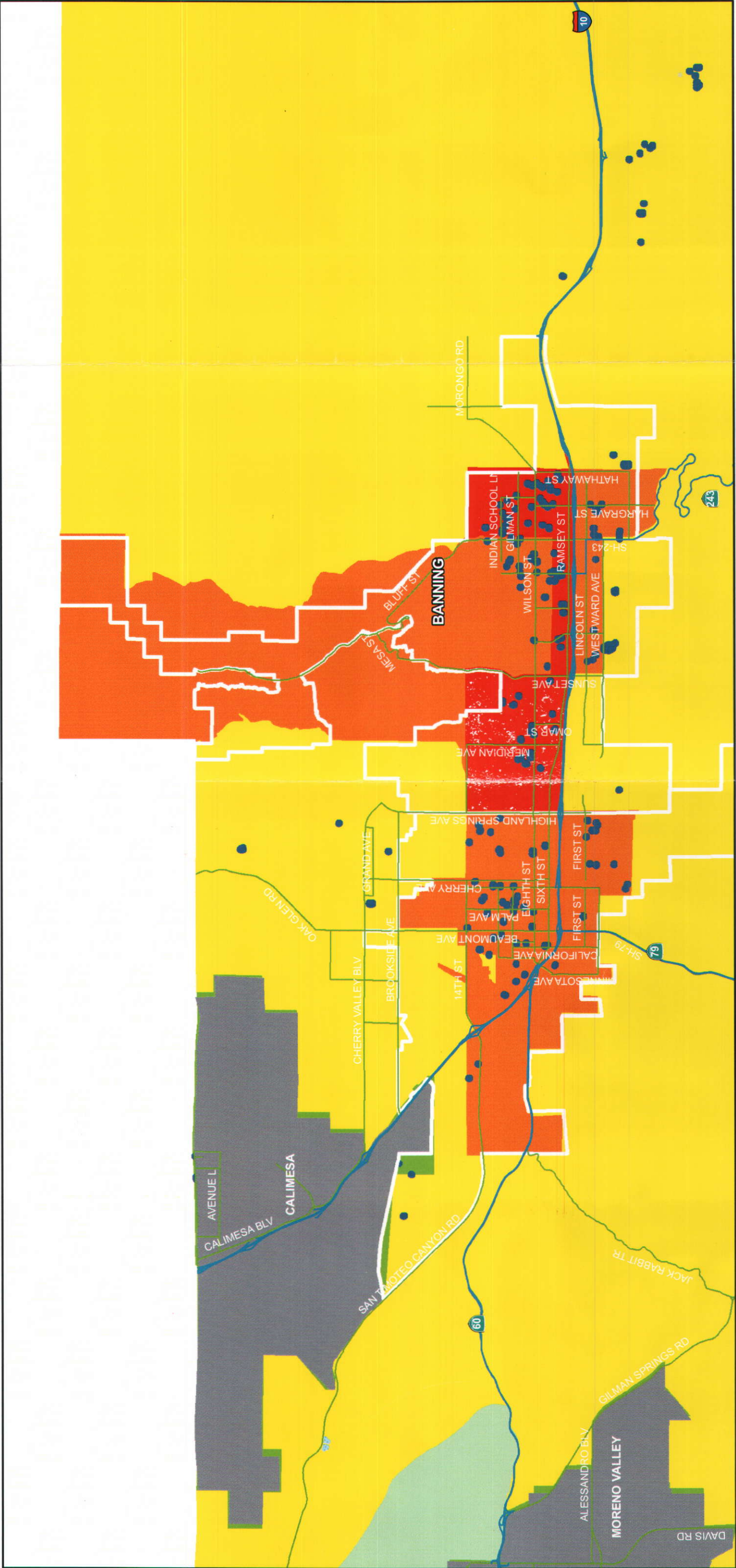


Legend

- Duplex (2 units any combination)
- Mobile Home Park Trailer Park
- Apartment house (5+ units)
- Mobile home
- Multi-Family Dwellings (Generic any combination)
- Planned Unit Development (PUD)
- Quadruplex (4 units any combination)
- Single Family Residence
- NSP City Boundary
- Non Co-operating City Boundary
- Major Roads
- Highways
- Waterbodies
- 8
- 9
- 10
- 0 to 6
- 7



County of Riverside, Banning and Beaumont : Foreclosure Locations & Risk



Legend

NSP Properties

- Duplex (2 units any combination)
- Mobile Home Park Trailer Park
- Apartment house (5+ units)
- Condominium

Property Type

- Mobile home
- MultiFamily Dwellings (Generic any combination)

Other Symbols

- Planned Unit Development (PUD)
- Quadraplex (4 units any combination)
- Single Family Residence

2000 Census Tract Block Groups

- 8
- 9
- 10

Foreclosure risk

- 0 to 6
- 7

Infrastructure

- Major Roads
- City Boundary
- NSP City Boundary
- Non Co-operating City Boundary
- Highways
- Waterbodies

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County of Riverside
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ATTACHMENT D

PUBLIC COMMENTS

REGARDING DRAFT NSP SUBSTANTIAL AMENDMENT

County of Riverside
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ATTACHMENT D

PUBLIC COMMENTS

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