Grantee: St Paul, MN

Grant: B-08-MN-27-0002

January 1, 2012 thru March 31, 2012 Performance Report

Grant Number:
B-08-MN-27-0002

Obligation Date:
03/20/2009

Award Date:
03/20/2009

Grantee Name:
St Paul, MN

Contract End Date:
03/27/2013

Review by HUD:
Reviewed and Approved

Grant Amount:
$4,302,249.00

Grant Status:
Active

QPR Contact:
Beth Ulrich

Estimated PI/RL Funds:
$39,632.95

Total Budget:
$4,341,881.95

Disasters:

Declaration Number

No Disasters Found

Narratives

Areas of Greatest Need:

Maps and Tables of areas of greatest need are located at www.stpaul.gov/nsp. While data on foreclosures and vacant buildings show that they continue to be concentrated mainly in ISP Priority Areas (Frogtown, North End, Payne-Phalen, and Dayton's Bluff neighborhoods), zip code-level data suggests a broader distribution of subprime and delinquent subprime loans that encompasses both the ISP areas as well as some neighborhoods beyond them. The broader distribution of need indicated by these four data sets appears to reflect the need as indicated by HUD&rsquos foreclosure risk scores. Therefore, NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.
NSP funds will be used as follows:
1.)Administration $430,224. 2.) Acquisition/Demolition of Vacant Residential Buildings (this would basically be vacant land). Amount $200,000 at 50% of median income. Amount $747,000 at 120% of median income. 3.) Acquisition of Vacant Residential Buildings for Future Resale (buildings the City would hold longer while addressing other issues in the area). Amount $400,000 at 50% of median income. Amount $905,000 at 120 % of median income. 4.) Acquisition & Resale of Vacant Residential Buildings (buildings that we are offering through RFP or are being rehabilitated by the City for resale). Amount $475,562.25 at 50% of median income. Amount $1,144,462.75 at 120 % of median income.

Distribution and and Uses of Funds:

The City will acquire vacant properties in the areas of greatest need described above. The properties will either be demolished, resold, or held for future resale. A minimum of $1,075,562.25 (25%) of NSP funds will be used to benefit households that do not exceed 50% of median income. The City estimates that it will acquire approximately 80 properties with NSP funds.
Please see specific activities listed above for more specific descriptions, budgets and performace measures.

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	$4,302,249.00
Total Budget	$0.00	$4,302,249.00
Total Obligated	$0.00	$4,302,249.00
Total Funds Drawdown	$0.00	$2,365,688.27
Program Funds Drawdown	$0.00	$2,365,688.27
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$39,632.95
Total Funds Expended	$174,504.85	$4,301,974.71
Match Contributed	$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	$645,337.35	$0.00
Limit on Admin/Planning	$430,224.90	$196,444.72
Limit on State Admin	$0.00	$196,444.72

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	$1,075,562.25	$1,501,015.62

Overall Progress Narrative:

- 73 properties are being addressed under NSP 1 to date
- 38 properties acquired for rehabilitation to date

6 are under rehabilitation
4 completed; listed for sale; 1 sold this quarter
2 duplex were approved for sale to developer; rehab; rental at 50%
11 Scopes of Work are being prepared for bidding rehabilitation
1 being further evaluated for rehab; structural issues; may move demo

14 properties have been sold overall.
- 3 were rehabilitated by HRA and sold to end homebuyers
- 3 were sold to developers who rehabilitated 6 units for rental housing; are completed and fully occupied by tenants at 50% of median income
- 3 were sold to developers; under rehab for rental units at 50% of median income (6 units) (doing construction draws/overseeing rehab)
- 1 sold to developer; under rehab for resale to qualified home buyer

- 4 sold to Habitat; all completed and sold to end buyers;

- 35 properties were purchased for demolition/land banking/new construction/side yard/public use
  34 properties have been demolished
  - 5 sold to Habitat; new houses built; all sold to end buyers
  - 2 properties are to be sold to Habitat for construction of 2 new single family homes
  - 1 property is to be sold for public use in connection with new library/rec center
  - 1 property is to be sold for additional side yard to a 5 unit affordable rental housing complex
  - Remaining lots are being reviewed for future housing construction or community garden space

- Staff completed 4th quarter DRGR report and submitted to HUD April 30, 2012.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
ACQ-DEMO, Acquisition/Demolition	$0.00	$1,206,558.98	$494,312.38
ACQ-FUT-RESALE, Acquisition for Future Resale	$0.00	$1,146,210.49	$427,248.22
ACQ-RESALE, Acquisition and Resale	$0.00	$1,519,255.53	$1,247,682.95
ADMIN, Administration	$0.00	$430,224.00	$196,444.72

Activities

Grantee Activity Number:	**AD-001**
Activity Title:	**ACQ-DEMO 50%**

Activitiy Category:
Land Banking - Acquisition (NSP Only)

Activity Status:
Under Way

Project Number:
ACQ-DEMO

Project Title:
Acquisition/Demolition

Projected Start Date:
10/01/2008

Projected End Date:
09/30/2018

Benefit Type:
Area ( )

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
City of St Paul

Overall	Jan 1 thru Mar 31, 2012	To Date
Total Projected Budget from All Sources	N/A	$384,471.53
Total Budget	$0.00	$384,471.53
Total Obligated	$0.00	$384,471.53
Total Funds Drawdown	$0.00	$184,341.21
Program Funds Drawdown	$0.00	$184,341.21
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	($669.80)	$377,450.46
City of St Paul	($669.80)	$377,450.46
Match Contributed	$0.00	$0.00

Activity Description:

Vacant residential properties that have been foreclosed upon will be acquired by the City in a bulk purchase or other negotiations, and the structures will be cleared by the City. Some of the vacant lots will be sold and have new homes constructed on them when the housing market improves. The homes will be developed by Habitat for Humanity, neighborhood CDCs, or other contractors/developers. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.
The lots which are not suitable for new construction will become neighborhood open spaces or community gardens.
The ongoing costs of maintaining the lots will be paid with NSP funds, NSP program income, and local funding sources.
The budget was amended to more accurately reflect the proposed # of properties.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

Actual expenses incurred under this activity this quarter were $1340.56. Adjustments were made to the reported amount to reflect expenses removed from this activity. Activities accomplished include:
1 property sold to Habitat; new single family construction underway (this quarter);

5 properties previously sold; houses built Habitat; 4 had been completed & sold to end buyers; last 1 was completed and sold to end buyer this quarter.
Total of 11 properties acquired under this activity
5 land banked

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	38/10

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/9
# of Multifamily Units	0	0/0
# of Singlefamily Units	0	0/9

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

Address	City	County	State	Zip	Status / Accept
				-	Not Validated / N

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:	AD-002
Activity Title:	ACQ-DEMO 120%

Activitiy Category:
Land Banking - Acquisition (NSP Only)

Activity Status:
Under Way

Project Number:
ACQ-DEMO

Project Title:
Acquisition/Demolition

Projected Start Date:
10/01/2008

Projected End Date:
09/30/2018

Benefit Type:
Area ( )

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
City of St Paul

Overall	Jan 1 thru Mar 31, 2012	To Date
Total Projected Budget from All Sources	N/A	$1,115,548.42
Total Budget	$0.00	$1,115,548.42
Total Obligated	$0.00	$822,087.45
Total Funds Drawdown	$0.00	$309,971.17
Program Funds Drawdown	$0.00	$309,971.17
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$109,162.36	$989,770.72
City of St Paul	$109,162.36	$989,770.72
Match Contributed	$0.00	$0.00

Activity Description:

Vacant residential properties that have been foreclosed upon will be acquired by the City in a bulk purchase or other negotiations, and the structures will be cleared by the City. Some of the vacant lots will be sold and have new homes constructed on them when the housing market improves. The homes will be developed by Habitat for Humanity, neighborhood CDCs, or other contractors/developers. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.
The lots which are not suitable for new construction will become neighborhood open spaces or community gardens.
The ongoing costs of maintaining the lots will be paid with NSP funds, NSP program income, and local funding sources.
The project budget was amended to more accurately reflect the # of properties.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

Actual expenses incurred this quarter under this activity were $50,987.47. We are reporting a higher amount due to expenses incurred in a previous quarter that were not previously reported. Activities accomplished include:
1 property approved to be sold for public use in connection with new library/rec center
1 property sold to Habitat; new single family construction underway (this quarter);
Total 23 properties acquired under this activity
1 property being evaluated as to structural issues whether to demo or rehab
1 property to be sold for side yard to a 5 unit affordable rental housing complex

19 land bank

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	72/23

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/19
# of Multifamily Units	0	0/0
# of Singlefamily Units	0	0/19

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

Address	City	County	State	Zip	Status / Accept
				-	Not Validated / N

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:	AFS-001
Activity Title:	ACQ-RESALE 50%

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
ACQ-FUT-RESALE

Project Title:
Acquisition for Future Resale

Projected Start Date:
10/01/2008

Projected End Date:
09/30/2018

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
City of St Paul

Overall	Jan 1 thru Mar 31, 2012	To Date
Total Projected Budget from All Sources	N/A	$748,039.63
Total Budget	$0.00	$748,039.63
Total Obligated	$0.00	$650,219.30
Total Funds Drawdown	$0.00	$146,327.85
Program Funds Drawdown	$0.00	$146,327.85
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	($26,630.40)	$347,896.82
City of St Paul	($26,630.40)	$347,896.82
Match Contributed	$0.00	$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, and will be held for future disposition to income eligible homebuyers, or owner occupants of small rental properties. It is anticipated that these properties will require fairly substantial rehabilitation, and will not be sold to end buyers until the housing market improves and other negative influences begin to change.
The homes will most likely be developed by Habitat for Humanity. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.
The ongoing holding costs of these properties will be paid with NSP funds, NSP program income, and local funding sources.
The project budget was amended to more accurately reflect the # of properties.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

Actual expenses incurred this quarter under this activty were $9625.99. Adjustments were made to teh amount reported to reflect expenses removed from this activity that were reported in a previous quarter. Activites accomplished this quarter include:

- 2 duplexes approved for sale to developer; to be rehabilitated; provide affordable rental units (Eligible Use B) at 50%.
- 1 property rehabilitated by Habitat; completed; sold to end buyer;
- 3 properties (duplex) under rehabilitation by developers; construction draws/disbursements oversight; rehab complete during next quarter and ready for occupancy (rental 50%)

- 1 property determined infeasible to rehab and was demolished
- 3 properties Scopes of Work being written

Total of 13 properties acquired under this activity

3 properties (6 units comprised of 3-3brs and 3-2brs) sold and rehab completed; units rented to families at 50% of area median income. (Eligible Use B)

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	19/13

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	21/21
# of Multifamily Units	0	16/16
# of Singlefamily Units	0	5/5

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	1	0	1	7/21	0/0	7/21	100.00
# Owner Households	1	0	1	1/5	0/0	1/5	100.00
# Renter Households	0	0	0	6/16	0/0	6/16	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	

Grantee Activity Number:	AFS-002
Activity Title:	ACQ-RESALE 120%

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
ACQ-FUT-RESALE

Project Title:
Acquisition for Future Resale

Projected Start Date:
10/01/2008

Projected End Date:
09/30/2018

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
City of St Paul

Overall	Jan 1 thru Mar 31, 2012	To Date
Total Projected Budget from All Sources	N/A	$495,991.19
Total Budget	$0.00	$495,991.19
Total Obligated	$0.00	$495,991.19
Total Funds Drawdown	$0.00	$280,920.37
Program Funds Drawdown	$0.00	$280,920.37
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$92,642.69	$467,807.69
City of St Paul	$92,642.69	$467,807.69
Match Contributed	$0.00	$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, and will be held for future disposition to income eligible homebuyers, or owner occupants of small rental properties. It is anticipated that these properties will require fairly substantial rehabilitation, and will not be sold to end buyers until the housing market improves and other negative influences begin to change.
The homes will most likely be developed by the City, with neighborhood CDCs, or private contractors acting as contractors. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.
The ongoing holding costs of these properties will be paid with NSP funds, NSP program income, and local funding sources.
The project budget was amended to more accurately reflect the actual 3 of properties.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

Actual expenses incurred this quarter under this activity were $53,695.03. We are reporting a higher amount due to the inclusion of expenses incurred in a previous quarter, but not previously reported. Activites accomplished this quarter include:

- 3 properties under rehab
- 1 property completed and for sale
- 6 properties Scopes being written for bidding

Total of 10 properties acquired under this activity

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	22/9

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	9/9
# of Singlefamily Units	0	9/9

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/9	0/9	0
# Owner Households	0	0	0	0/0	0/9	0/9	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

Grantee Activity Number:	AR-001
Activity Title:	ACQ SALE 50%

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
ACQ-RESALE

Project Title:
Acquisition and Resale

Projected Start Date:
10/01/2008

Projected End Date:
09/30/2013

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
City of St Paul

Overall	Jan 1 thru Mar 31, 2012	To Date
Total Projected Budget from All Sources	N/A	$509,082.73
Total Budget	$0.00	$509,082.73
Total Obligated	$0.00	$466,324.79
Total Funds Drawdown	$0.00	$379,042.91
Program Funds Drawdown	$0.00	$379,042.91
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$0.00	$379,042.91
City of St Paul	$0.00	$379,042.91
Match Contributed	$0.00	$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, rehabilitation specifications will be completed, and the properties will be sold to income eligible homebuyers using non-NSP purchase/rehabilitation financing. It is anticipated that these properties will not require substantial rehabilitation, and will be sold to end buyers relatively quickly. Holding costs will be paid with NSP funds. All NSP assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.
The project budget was amended to more accurately reflect the # of properties and estimated rehab costs.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

- 1 property under rehabilitation by Habitat
- 1 under rehab by HRA; had to terminate contractor during this quarter for non-performance

Total of 4 properties acquired under this activity
2 sold to Habitat; rehab completed; sold to an end buyer (Eligible Use B)

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	29/4

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

Beneficiaries Performance Measures

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

Grantee Activity Number:	AR-002
Activity Title:	ACQ SALE 120%

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
ACQ-RESALE

Project Title:
Acquisition and Resale

Projected Start Date:
10/01/2008

Projected End Date:
09/30/2013

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
City of St Paul

Overall	Jan 1 thru Mar 31, 2012	To Date
Total Projected Budget from All Sources	N/A	$1,092,563.69
Total Budget	$0.00	$1,092,563.69
Total Obligated	$0.00	$1,052,930.74
Total Funds Drawdown	$0.00	$868,640.04
Program Funds Drawdown	$0.00	$868,640.04
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$39,632.95
Total Funds Expended	$0.00	$1,076,002.83
City of St Paul	$0.00	$1,076,002.83
Match Contributed	$0.00	$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, rehabilitation specifications will be completed, and the properties will be sold to income eligible homebuyers using non-NSP purchase/rehabilitation financing. It is anticipated that these properties will not require substantial rehabilitation, and will be sold to end buyers relatively quickly. Holding costs will be paid with NSP funds. All NSP assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.
The project budget was amended to more accurately reflect the actual # of properties and the estimated rehab costs. It is anticipated that additional properties will be addressed with as properties are sold and the funds recycled.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

We have received $160,384.50 in program income this quarter. This will be reported and tracked through the drawdown module. Actual expenses incurred this quarter under this activity were $38,845.35. Adjustments were made to reflect amounts not previously reported and to adjust for properties removed from this activity. Activites accomplished this quarter include:

- 1 property rehab complete by City/HRA; sold to end buyer this quarter
- 2 properties rehab completed by City available for sale
- 2 properties under rehab by City; punch list items being completed; ready for sale
- 2 property City/HRA preparing Scope for bidding

Total of 11 properties acquired under this activity

3 properties rehabbed by City/HRA and sold to end buyer (Eligible Use B)
1 property sold to developer under rehab to be completed and for sale in next quarter

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	46/11

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	11/11
# of Multifamily Units	0	0/0
# of Singlefamily Units	0	11/11

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	1	1	2/0	2/11	4/11	100.00
# Owner Households	0	1	1	2/0	2/11	4/11	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	