

# Action Plan

**Grantee:** Louisville Jefferson County Metro Government, KY

**Grant:** B-08-MN-21-0001

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<b>Grant Amount:</b>	\$ 6,973,721.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL</b>	\$ 0.00
<b>Total Budget:</b>	\$ 6,973,721.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

Jefferson County ranks highest among the Commonwealth of Kentucky's 120 counties and the Louisville MSA has been identified as the area with greatest need for assistance to reduce the number of foreclosures. According to the Kentucky Office of the Courts, Louisville/Jefferson County Metro Government (Louisville Metro), ranks highest among statewide jurisdictions with the greatest likelihood of future foreclosure, abandonment and deterioration. According to the Foreclosure and Abandonment Risk scores furnished by HUD, when aggregated to the county level, Louisville Metro was the only county assigned a most distressed score of 100 out of 100 points by the Kentucky Department for Local Government.

The areas of greatest need to be targeted with NSP funds are the Park duValle area (Census Tracts 10, 127.01, and 128.01); Shawnee (Census Tracts 4 and 7); Newburg (Census Tracts 113.01, 114.04, 114.05 and 114.06); and Smoketown/Shelby Park (Census Tracts 62 and 65).

### Distribution and Uses of Funds:

Summary of October 2011 Amendment:

Authorization of non-foreclosed vacant properties for acquisition and new construction of low-income rental activities;

Reallocation of LMHA-Development Corporation LISA project funds from Eligible Use B to Eligible Use E;

The proposed amendment revises the following sections: Distribution and Uses of Funds, Low Income Targeting, Acquisitions and Relocation and NSP Information By Activity (for LISA Rental activities).

February 2011 Technical Amendment:

The following is a list of updates that were made to the Action Plan.

1. Updated tenure type for all ongoing activities.
2. Updated housing type, SF or MF, for all ongoing activities.
3. Updated performance measures for all ongoing activities.
4. Updated performance measures for all canceled activities.

April 2010 Amendment: As of the quarter ending June 30, 2010 Louisville Metro will invite capable non-profit organizations to participate as developers in the NSP program. Louisville Metro will limit invitations to non-profit developers in delivering the NSP strategy. NSP funds will be used in tandem with other monetary resources including HUD allocated entitlement funds. Louisville Metro is also taking additional steps to capitalize and strengthen neighborhood-based groups and Community Housing Development Organizations (CHDOs). Metro has also committed Community Development Block Grant (CDBG) funds to demolish privately owned blighted properties and to perform residential repair.

Proposed Action Plan Budget as of April 2010-\$6,973,721.00

\$697,372(10%-F)-Administration;

\$2,100,000(30%-B1)-Low-Income Set-Aside Rental;

\$2,676,349(38%-E2)-Acquisition-Rehab-Homeownership;



## \$1,500,000(22%-E1)-Acquisition-Rehab-Public Facility

Louisville Metro will utilize no more than 10% of its NSP allocation for Administration-Eligible Use F. The Low Income Set-Aside requirement will be met under Eligible Use B by allocating \$2,100,000.00 or 30% of the total grant award to the Louisville Metro Housing Authority for the provision of rental housing for low-income households.

September 2009 Technical Amendment: As of the second quarter Louisville Metro wishes to revise the NSP budget and eliminate the "Direct Disposition" or Landbanking activity under Eligible Use C in favor of consolidating all direct activities under Eligible Use B – Purchase and Redevelop Foreclosed Properties. Funding allocated under Use B will be utilized for a consumer-driven purchase-resale program, where income eligible, potential NSP homebuyers will have an opportunity to select a foreclosed property, located in any one of the fourteen NSP Census Tracts, and to have that property renovated on their behalf. After receiving the final NSP Bridge Notice and having attended the NSP-1 Training in Chicago, IL July 6-7, 2009, Louisville Metro is better informed on actual activities allowed under each of the eligible use categories. With this understanding, we have also eliminated line items set aside for Eligible Use A – Financing Mechanisms, as downpayment grants, principle write downs, or development subsidies can be realized under Uses B or E. The final Action Plan budget reflects only two "Projects" crossing three eligible use types available in DRGR. Funding under Use E (\$4,184,233) will be reserved for the developer request for proposals. Project specific "Activities" were added with zero balances as we anticipate potentially using funds for acquisition of residential properties, acquisition of non-residential properties, rehabilitation, new construction, and demolition to complete site specific projects. Finally, Metro will explore the "lump-sum draw down" provisions found at 24 CFR 570.513 to expedite the obligation and expenditure of NSP funds. Non-NSP resources will be used for educating and informing residents about redevelopment opportunities presented through HERA and local government's efforts under the NSP. Louisville Metro also reserves the right to revise this plan and/or reprogram NSP funds, as appropriate, subject to the alternative requirements governing citizen participation.

December 2008 Amendment: Neighborhoods designated as high priority areas receiving initial benefit from NSP and other available entitlement funds are: Park duValle area census Tracts 10, 127.01, and 128.01; Shawnee (Census Tracts 4 and 7); Newburg (Census Tracts 113.01, 114.04, 114.05 and 114.06); and Smoketown/Shelby Park (Census Tracts 62 and 65). Using information from local governmental sources, all vacant properties in these areas will be mapped and determinations will be made on whether individual properties are consistent with NSP eligible use requirements and locernment objectives. The NSP allows the use of only the low-and-moderate income national objective. All funds will be used to assist individuals or families with incomes at or below 120 percent of area median income (AMI). In addition, no less than 25 percent of funds (\$1,743,430) will be used to purchase or redevelop abandoned or foreclosed residential properties that will be used to house individuals or families at or below 50 percent of AMI. Louisville Metro will target NSP funded activities into areas of greatest need as stipulated in HERA. Each Target Area will be further analyzed and Metro will explore defining smaller project areas based on our ability to concentrate programmatic efforts and achieve sustainable outcomes for the resident in the immediate area. Detailed strategies will be determined on a neighborhood-by-neighborhood basis, at the street level, in collaboration with neighborhood leaders and Metro Council representatives.

The initial proposed budget for NSP activities included \$697,372 for Direct Disposition (10%), \$1,394,744 for Direct Acquisition (20%), \$1,743,430 for Indirect Finance (25%), \$1,743,430 for Indirect Production (25%), and \$697,372 for Indirect Public Facilities (10%). Louisville Metro will utilize no more than 10% (\$697,372) of its NSP allocation for Administration.

### Definitions and Descriptions:

April 2010 Amendment: Five additional non-profit organizations were selected based on their proven track records in affordable housing development, rehabilitation, and/or management, Eligible Use E1 and E2. These nonprofit organizations have demonstrated propensities to perform community development projects with public resources and/or to leverage public resources toward outcomes that stabilize the community. Their combined capacity has led to numerous affordable rental or homeownership units being placed into service. Each organization has a history of working closely with neighborhood stakeholders and benefits from strong affirmations of public and private support for their proposed activities. Louisville Metro believes that project readiness combined with the developers' respective expertise will result in measurable neighborhood impacts for the areas of greatest need.

Louisville Metro is proposing two non-residential acquisition and rehabilitation projects that will operate as public facilities in two different areas of greatest need. Youthbuild Louisville and Habitat for Humanity of Metro Louisville will be assisted in acquiring vacant commercial properties in the Smoketown and Portland neighborhoods, respectively. Each organization will leverage an NSP investment of \$750,000.00 to develop operational space for its administrative and programmatic functions. Louisville Metro expects the neighborhood impact from these projects to be threefold. First, both projects will immediately produce positive impact for the surrounding areas. Second, Youthbuild Louisville serves a limited clientele by educating and training low-income young adults in residential construction and/or related trades. Third, Habitat for Humanity has established itself not only as a leading provider of affordable single-family housing, but has also become one of the most productive housing developers in the local area. While all of the households served by Habitat for Humanity are classified well within the LMMI income range, many of those homeowners are considered to earn incomes between 50-60 percent of the area median income. The NSP investment in both projects is expected to raise organizational capacity and operational efficiency, and thereby broadening the respective impact within the areas of greatest need.

Louisville Metro will not utilize the Louisville-Jefferson County Landbank Authority to complete acquisitions, as all NSP-funded acquisitions will be facilitated by the selected non-profit partners. Louisville Metro and its development partners will not emphasize "abandoned" property acquisitions due to state mandated judicial sale procedures which hinder the acquisition procedure. Likewise, Louisville Metro has no plans to initiate property tax foreclosure proceedings as part of its NSP acquisition strategy. Housing & Family Services will continue to work with Metro Codes & Regulations to keep property owners accountable. All NSP-funded acquisitions will require no less than a one percent discount per transaction per the July 11, 2009 technical correction (i.e. "NSP-1 Bridge Notice"). The proposed timeline for carrying out the program is outlined below.

Under the homeownership component of its NSP strategy, Louisville Metro will provide direct homeownership assistance consisting of both



graiपाल write-downs via soft-second m. Louisville Metro will ensure initiating affordability of NSP-assisted housing by implementing underwriting criteria for all direct homeowner subsidies. The Metro NSP will require that homebuyers occupy the unit as their primary residence from the time of purchase throughout the established period of affordability. NSP homebuyers will need their debt burden to fall within the range acceptable to FHA, and all primary loans will need to be fixed-rate with no prepayment penalties. The Metro NSP will strongly encourage front-end debt-to-income ratios of twenty-five (25%) and back-end debt-to-income ratios at or below forty-five percent (45%); but under no circumstances will front-end ratio's be allowed over thirty percent (30%).

In addition to down payment grants which may be applied against a private lender's required down payment or closing costs (but not "pre-pays"), forgivable loans will be provided to eligible purchasers in an amount required to make the primary mortgage payment consistent with the recommended affordability ratios. NSP soft-second mortgages will be fully repayable if the home is sold before the end of the sixth full year after purchase, thereafter, the loan will be forgiven incrementally until the loan is fully forgiven at the end of the affordability period. As the program progresses, the amount and structure of financial assistance may be adjusted to respond to market conditions. All eligible potential homebuyers will be offered a minimum direct subsidy to create additional incentives for purchasing homes in the areas of greatest need.

The sale price after rehabilitation must be the lower of the after-rehab appraised value or actual cost the builder/developer has in the house. Prior to the ultimate sale to an owner/occupant, a financial summary prepared by the builder/developer will be submitted to Louisville Metro to ensure the sale price conforms to program requirements. To assist non-profit developers in obtaining interim financing, Louisville Metro will seek a resolution from the Louisville Metro Council authorizing forgivable loans to the selected NSP development partners. Louisville Metro will allow each loan to be subordinated to privately-provided interim financing facilities obtained by the developers at their own discretion.

September 2009 Technical Amendment: Working with potential NSP homebuyers early on in the redevelopment process provides many benefits to Metro and to the homebuyer. The program will allow the homebuyer to be amply involved throughout the renovation process and to become intimately familiar with the property before taking ownership. Louisville Metro would also benefit from quickly obligating NSP funds to cover acquisition, counseling fees, construction costs, downpayment assistance, and principle write downs; and doing so without the risk of associated with purely speculative redevelopment. Preference will be given to families in the 50% AMI income category and outcomes will be counted toward the low-income set aside requirement. The proposed Action Plan revision reflects a total of \$2,092,116.00 allocated to this program under Eligible Use B.

December 2008 Amendment: In preparation for receiving the NSP special allocation, Louisville Metro established a housing policy advisory panel to gather input from the private sector, external Metro Government agencies, and the Louisville Metro Council. Financial institution development professionals and supportive service providers were each represented on the panel. Four subcommittees were formed to evaluate the topics such as financial leveraging opportunities, geographical need, residential construction challenges, and homebuyer concerns. The programmatic activities and priorities reflected in this amendment are a direct result of the conclusions and recommendations of the Advisory Panel based on information gathered by and for the panel.

To ascertain areas of greatest need, Louisville Metro analyzed data from a number of sources. The HUD USER website assessed need using a variety of factors including home value decline, incidence of high cost loans, and Post Office data on residential vacancies. Louisville Metro considered areas of greatest stress to be those Census Tract Block Groups which received the designation of "8" and "9" and "10" on a scale of 1 to 10 (with 10 indicating the greatest degree of distress). Louisville Metro's primary emphasis will be on those rated "10" by US HUD. The Metro Department of Inspections, Permits and Licenses (IPL) also provided information regarding the length of vacancy and citations for Code violations for vacant structures; and the Master Commissioner of Jefferson Circuit Court provided information on foreclosures throughout Metro Louisville. In addition to addressing areas of greatest need, the Advisory Panel also considered other neighborhood characteristics. Specific areas of priority were chosen based on the following:

- Existing Neighborhood Plan or infrastructure plan
- Existing neighborhood involvement, e.g. Block Watches, Weed and Seed
- Potential economic development corridors, which create or could create jobs
- Neighborhood assets and amenities, e.g. parks, playgrounds, schools
- Owner-occupancy rate and trends
- Vacancy rates, from the Department of Inspections, Permits and Licenses
- Foreclosure information from Metro 211 program which was established to counsel people in foreclosure crisis
- Housing value trends from the Property Valuation Administrator.

Based on the best available information, the Advisory Panel prioritized neighborhoods suffering disproportionate levels of foreclosure stress and deterioration of the existing housing stock. Data provided by US HUD is based on Census Tract boundaries which do not always correspond with commonly recognized neighborhood boundaries. Louisville Metro was able to overlay high risk Census Tracts on a map of the jurisdiction to identify the most closely correlated neighborhoods. Recognizing the unique programmatic opportunities that each neighborhood presents will necessarily yield neighborhood specific strategies comprised of the eligible uses brought forth in the NSP by HERA. Efforts to identify the specific areas of greatest need were informed by analyzing data made available by the Office of Policy Development and Research's HUD USER. Toward making determinations of greatest need, Louisville Metro has adopted the "Estimated Foreclosure Abandonment Risk Score." These Risk Scores incorporate factors such as the percentage of home foreclosures, the percentage of homes financed by subprime mortgages, and residential vacancy rates. After reviewing Risk Scores for all Census Tract Block Groups within the jurisdiction, Louisville Metro defines areas of greatest need to be those Block Groups which received a Risk Score of "8", "9", or "10" on a scale of 1 to 10 (with 10 indicating the greatest degree of future foreclosure risk and abandonment). The areas of greatest need to be targeted with NSP funds are the Park duValle area (Census Tracts 10, 127.01, and 128.01); Shawnee (Census Tracts 4 and 7); Newburg (Census Tracts 113.01, 114.04, 114.05 and 114.06); and Smoketown/Shelby Park (Census Tracts 62 and 65).

### **Low Income Targeting:**

October 2011 Amendment

Louisville Metro anticipates that thirty percent (30%) of NSP funds will be used for projects to be occupied by households whose income does not exceed 50% of area median income, adjusted for household size. This will be accomplished by working closely with the LMHA Development Corporation. Louisville Metro will enter into an amended NSP development agreement with LMHA Development Corporation to acquire nine (9) "vacant" unimproved parcels in the Smoketown Neighborhood, upon which nine (9) single-family homes will be constructed and rented to income qualified households. Subject to the "Dodd-Frank Wall Street Reform and Consumer Protection



Act's passed in 2010 redevelopment activities performed under Eligible Use E are now permitted in meeting the NSP-1 Low-Income Set-Aside grant requirement.

### Acquisition and Relocation:

October 2011 Amendment:

Louisville Metro estimates the number of low- and moderate-income dwelling units—e., &le 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities subject this substantial amendment to be zero units.

The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—e., &le 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, are listed below for all NSP activities that will provide housing. A proposed time schedule for each NSP activity is included in the following activity summary descriptions. Louisville reasonably expects to produce twenty-six (26) units of affordable housing for low-, moderate-, and middle-income households (LMMI).

Under Eligible Use E, the LMHA Development Corporation will acquire nine (9) unimproved "vacant" properties and construct nine (9) single-family homes for rental to low-income tenants. A total of nine (9) rental housing units for households at or below fifty percent of area median income will be provided under the Low Income Set Aside.

River City Housing and REBOUND will acquire and rehabilitate twelve (12) single-family "foreclosed" or "vacant" properties while New Directions Housing Corporation will acquire four (4) properties and construct five (5) new homes to be sold to owner-occupants.

Louisville Metro estimates that approximately nine (9) units are reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

### Public Comment:

October 2011 Amendment - No public comments received.

Summary of Public Comments on the  
Amendment to the NSP Substantial Amendment  
ACCEPTED COMMENTS

Comment: Debra Mercer

Ms. Mercer brought to the attention of Louisville Metro Department of Housing and Family Services (LMHFS), NSP program staff, an error contained in the major revision to the NSP Substantial Amendment. Specifically, there was a citation in the amendment listing Census Tract 62 as being Portland instead of Smoketown/Shelby Park.

Response: LMHFS has made the correction and appreciates the careful review by our external partners.

Comment: Joe Gliessner, New Directions Housing Corporation

New Directions Housing Corporation (NDHC) expressed appreciation for being one of the non-profit developers selected to carry out NSP activities and expressed support of the overall plan specifically highlighting its confidence in its ability to administer NSP activities in the Shelby Park Neighborhood. NDHC reiterated the importance of homeownership assistance, expressed commitment to the timeframe and expressed a desire to quickly finalize developer agreements as ample NSP-eligible properties have been identified.

Response: LMHFS agrees and will work to quickly finalize developer agreements.

Comment: Jonathan Lowe, River City Housing Board Member

Mr. Lowe expressed appreciation for LMHFS recognizing the capacity and proven track record of River City Housing Corporation, evident by the selection of this organization to carry out NSP activities, and expressed support of the overall plan.

Response: LMHFS agrees.

Comment: Tim Barry, Louisville Metro Housing Authority (LMHA)

LMHA expressed appreciation for being one of the non-profit developers selected to carry out NSP activities in an effort to increase affordable rental and homeownership opportunities and expressed support of the neighborhood specific strategy of the NSP program. LMHA expressed confidence and assurance regarding its capacity to undertake the activities in the given timeframe, citing its success with the Clarksdale/Liberty Green project.

Response: LMHFS agrees.

Comment: Christie McCravy, Louisville Urban League (REBOUND, Inc.)

Ms. McCravy expressed appreciation for being one of the non-profit developers selected to carry out NSP activities, specifically citing REBOUND's enthusiasm over the development of two homes in the Hallmark and Shawnee neighborhoods.



Response: LMHFS agrees.

Comment: Chris Posey

Response: Mr. Posey expressed his opposition to the major revisions to the NSP Substantial Amendment and to the entire NSP process. Specifically, Mr. Posey is opposed to the selection of the non-profit developers chosen to administer NSP activities, as the procurement process was not open bidding, as was included in the original NSP Substantial Amendment. Mr. Posey further cites concerns that the developers were chosen in an exclusionary and subjective manner due to LMHFS's inability to administer the NSP program in a timely manner. What's more, Mr. Posey states that the process has excluded minority owned and operated entities, with the exception of the Louisville Urban League, which has not been engaged in housing rehabilitation for several years.

Response: While the original NSP Substantial Amendment included a procurement process, it became apparent that due to the NSP timeline for expenditures of grant funds that LMHFS would not have time to undertake a type of procurement process it had never used before and that teaming with established partners with proven capacity to undertake the activities allowed for under the grant was more prudent. The amendment process contained in the Consolidated Plan allows for entitlement communities to adapt its programs to changing circumstances.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance		<i>No activities in this project</i>
A	Shawnee		<i>No activities in this project</i>
B	Portland		<i>No activities in this project</i>
B- Acquisition-Rehab	Homebuyer Choice Program		<i>No activities in this project</i>
C	Smoketown/Shelby Park		<i>No activities in this project</i>
D	Park DuValle		<i>No activities in this project</i>
E	Newburg		<i>No activities in this project</i>
E-Redevelopment	Developer Request For Proposals		<i>No activities in this project</i>
E1	ACQUISITION-REHAB-PUBLIC	08-E1-YOUTHBUILD	ACQUISITION, REHAB AND PUBLIC
		08-E2-HABITAT FOR	ACQUISITION, REHAB AND PUBLIC
E2	ACQUISITION-REHAB-	08-E3-RIVER CITY INC	ACQUISITION, REHAB AND
		08-E4-NEW DIRECTIONS	ACQUISITION, REHAB AND
		08-E5-REBOUND INC	ACQUISITION, REHAB, AND
E3	RIVER CITY HOUSING, INC		<i>No activities in this project</i>
E4	NEW DIRECTIONS HOUSING		<i>No activities in this project</i>
E5	REBOUND		<i>No activities in this project</i>
F	Administration	08-F1-ADMINISTRATION	ADMINISTRATION
LISA-RENTAL	LMHA DEVELOPMENT	11-E-LH25-LMHA	LOW INCOME SET ASIDE ACQ, NEW

## Activities



**Grantee Activity Number: 08-E1-YOUTHBUILD**  
**Activity Title: ACQUISITION, REHAB AND PUBLIC FACILITY**

**Activity Type:**  
 Acquisition, construction, reconstruction of public facilities

**Project Number:**  
 E1

**Projected Start Date:**  
 07/01/2010

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 COMPLETED

**Activity Status:**  
 Under Way

**Project Title:**  
 ACQUISITION-REHAB-PUBLIC FACILITY

**Projected End Date:**  
 12/31/2011

**Total Budget:** \$ 750,000.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 750,000.00

**Benefit Report Type:**  
 Direct (Person)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Persons	115	90	25	100.00

Proposed Accomplishments	Total
# of Non-business Organizations benefitting	1
# of Public Facilities	1
# of buildings (non-residential)	1
# of Properties	1

**Activity is being carried out by Grantee:** No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 YOUTHBUILD LOUISVILLE

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
YOUTHBUILD LOUISVILLE	Non-Profit	\$ 750,000.00

**Location Description:**  
 CENSUS TRACT #62-SMOKETOWN NEIGHBORHOOD

**Activity Description:**

THIS ACTIVITY WILL MEET THE NATIONAL OBJECTIVE, BENEFITTING LOW AND MODERATE INCOME PERSONS BY SERVING A LIMITED CLIENTELE WHOSE INCOME ARE AT OR BELOW 80 PERCENT OF AREA MEDIAN INCOME THRU THE ACQUISITION, REHABILITATION AND NEW CONSTRUCTION OF ITS PROGRAMMATIC AND ADMINISTRATIVE HEADQUARTERS

THE RESPONSIBLE ORGANIZATION PROVIDES TRAINING AND EDUCATION PROGRAMS THAT OFFER GED COMPLETION COURSES AND PREPARATION FOR EMPLOYMENT IN CONSTRUCTION TRADES. THE FACILITY WILL PROVIDE A CENTRALIZED LOCATION FOR OPERATIONS THEREBY REDUCING RESOURCES AND TIME REQUIRED TO MANAGE LOGISTICAL CHALLENGES. ADDITIONAL SPACE FROM CREATING A GREEN-CAMPUS WILL ALLOW THE ORGANIZATION TO ACCOMMODATE MORE PARTICIPANTS AND EXPAND INTO OTHER TRAINING OPPORTUNITIES

FOR ADULTS. YOUTHBUILD LOUISVILLE AVERAGES 40 YOUNG ADULT PARTICIPANTS IN THE FULL-TIME ELEVEN MONTH PROGRAM AND 50 YOUNG ADULT PARTICIPANTS IN THE PART-TIME SUMMER PROGRAM. YOUTHBUILD EXPECTS TO DOUBLE THE NUMBER OF PERSONS SERVED IN THE FULL-TIME AND PART-TIME PROGRAMS. YOUTHBUILD ALSO PLANS TO BEGIN OFFERING ONGOING TRAINING OPPORTUNITIES IN GREEN CONSTRUCTION PROFESSIONAL TRADES FOR APPROX 25 TO 150 LOW AND MODERATE INCOME ADULTS

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**Grantee Activity Number: 08-E2-HABITAT FOR HUMANITY**  
**Activity Title: ACQUISITION, REHAB AND PUBLIC FACILITY**

**Activity Type:**

Acquisition, construction, reconstruction of public facilities

**Activity Status:**

Under Way

**Project Number:**

E1

**Project Title:**

ACQUISITION-REHAB-PUBLIC FACILITY

**Projected Start Date:**

07/01/2010

**Projected End Date:**

12/31/2011

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 750,000.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 750,000.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Person)

**Proposed Beneficiaries**

# of Persons

Total	Low	Mod	Low/Mod%
25	10	15	100.00

**Proposed Accomplishments**

# of Non-business Organizations benefitting

**Total**

1

# of Public Facilities

1

# of buildings (non-residential)

1

# of Properties

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

HABITAT FOR HUMANITY OF METRO LOUISVILLE

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

HABITAT FOR HUMANITY OF METRO LOUISVILLE

**Organization Type**

Non-Profit

**Proposed**

\$ 750,000.00

**Location Description:**

CENSUS TRACT #23-PORTLAND NEIGHBORHOOD

**Activity Description:**

THIS ACTIVITY WILL MEET THE NATIONAL OBJECTIVE BENEFITTING LOW, AND MODERATE INCOME PERSONS BY SERVING A LIMITED CLIENTELE WHOSE INCOME ARE AT OR BELOW 80 PERCENT OF AREA MEDIAN INCOME THRU THE ACQUISITION, REHABILITATION. NSP FUNDS FOR PHASE 1 (ACQUISITION OF TWO BUILDINGS, PARTIAL REHAB OF ONE).

THE RESPONSIBLE ORGANIZATION SPECIALIZES IN PRODUCTION AND FINANCING OF SINGLE-FAMILY HOMEOWNERSHIP OPPORTUNITIES FOR LOW AND MODERATE INCOME HOUSEHOLDS. THE FACILITY WILL PROVIDE A CENTRALIZED LOCATION FOR OPERATIONS THEREBY REDUCING RESOURCES AND TIME REQUIRED TO MANAGE LOGISTICAL CHALLENGES. ADDITIONAL SPACE FROM CREATING A CENTRALIZED HEADQUARTERS WILL ALLOW THE "RESTORE" LINE OF BUSINESS TO EXPAND OPERATIONAL CAPACITY AND INCREASE REVENUES





OVER TIME. THESE REVENUES WILL BE UTILIZED TO REACH A GOAL OF CONSTRUCTING 300 NEW HOMES BY THE YEAR 2019. CURRENT ANNUAL PRODUCTION IS APPROX 25 HOMES PER YEAR WITH AN AVERAGE OF 35 FAMILIES PARTICIPATING THROUGHOUT THE PIPELINE. BY THE COMPLETION OF PHASE 1,2, AND 3 HABITAT FOR HUMANITY OF METRO LOUISVILLE ANTICIPATES ANNUAL GROWTH IN PRODUCTION AND PARTICIPATION OF APPROX 10 PERCENT

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**Grantee Activity Number: 08-E3-RIVER CITY INC**  
**Activity Title: ACQUISITION, REHAB AND HOMEOWNERSHIP**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 E2

**Projected Start Date:**  
 07/01/2010

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 COMPLETED

**Activity Status:**  
 Under Way

**Project Title:**  
 ACQUISITION-REHAB-HOMEOWNERSHIP

**Projected End Date:**  
 03/20/2013

**Total Budget:** \$ 1,225,450.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 1,225,450.00

**Benefit Report Type:**  
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	8			0.00
# of Households	8			0.00

Proposed Accomplishments	Total
# of Singlefamily Units	8
# of Housing Units	8
#Units & other green	7
#Low flow showerheads	5
#Low flow toilets	6
#Light Fixtures (indoors) replaced	7
#Replaced hot water heaters	1
#Replaced thermostats	7
#Efficient AC added/replaced	1
#Energy Star Replacement Windows	3
# of Properties	8

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 RIVER CITY HOUSING INC.

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
RIVER CITY HOUSING INC.	Non-Profit	\$ 1,225,450.00

**Location Description:**  
 AREA ADJACENT PARK DUVALLE(CT 10,127.01,128.01); SHAWNEE (CT 4,7); PORTLAND (CT 3,21,23);

SMOKETOWN/SHELBY PARK( CT 62,65); NEWBURG (CT 113.01,114.04,114.05,114.06)

**Activity Description:**

NONPROFIT DEVELOPER WHO WILL ACQUIRE AND REHABILITATE PROPERTIES FOR EVENTUAL SALE TO LOW, MIDDLE AND MODERATE INCOME HOMEBUYERS

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**Grantee Activity Number: 08-E4-NEW DIRECTIONS HOUSING CORP**  
**Activity Title: ACQUISITION, REHAB AND HOMEOWNERSHIP**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

E2

**Project Title:**

ACQUISITION-REHAB-HOMEOWNERSHIP

**Projected Start Date:**

07/01/2010

**Projected End Date:**

03/20/2013

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 825,450.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 825,450.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	5			0.00
# of Households	5			0.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	5
# of Housing Units	5
#Units & other green	5
#Replaced hot water heaters	5
#Energy Star Replacement Windows	5
# of Properties	4

**Location Description:**

AREAS ADJACENT PARK DUVALLE(CT 10,127.01,128.01); SHAWNEE (CT 4,7); PORTLAND (CT 3,21,23); SMOKETOWN, SHELBY PARK (CT 62,65); NEWBURG(CT 113.01,114.04,114.05,114.06)

**Activity Description:**

NONPROFIT DEVELOPERS WHO WILL ACQUIRE VACANT PROPERTIES FOR NEW CONSTRUCTION OR REHABILITATION FOR EVENTUAL SALE TO LOW, MIDDLE AND MODERATE INCOME HOMEBUYERS.



**Grantee Activity Number: 08-E5-REBOUND INC**  
**Activity Title: ACQUISITION, REHAB, AND HOMEOWNERSHIP**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Under Way

**Project Number:**  
 E2

**Project Title:**  
 ACQUISITION-REHAB-HOMEOWNERSHIP

**Projected Start Date:**  
 07/01/2010

**Projected End Date:**  
 03/20/2013

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:** \$ 625,449.00

**Other Funds Total:** \$ 0.00

**Environmental Assessment:**  
 COMPLETED

**Total Funds Amount:** \$ 625,449.00

**Benefit Report Type:**  
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	4			0.00
# of Households	4			0.00

Proposed Accomplishments	Total
# of Singlefamily Units	4
# of Housing Units	4
#Low flow showerheads	4
#Low flow toilets	4
#Light Fixtures (indoors) replaced	4
#Replaced thermostats	4
#Energy Star Replacement Windows	4
# of Properties	4

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 REBOUND, INC

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
REBOUND, INC	Non-Profit	\$ 625,449.00

**Location Description:**

AREAS ADJACENT PARK DUVALLE(CT 10,127.01,128.01); SHAWNEE (CT 4,7); PORTLAND (CT 3,21,23);  
 SMOKETOWN/SHELBY PARK(CT 62,65); NEWBURG (CT 113.01,114.04,114.05,114.06)

**Activity Description:**

NONPROFIT DEVELOPERS WHO WILL ACQUIRE AND REHABILITATE PROPERTIES FOR EVENTUAL SALE TO LOW,



MODERATE, AND MIDDLE INCOME HOMEBUYERS.

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**Grantee Activity Number: 08-F1-ADMINISTRATION**  
**Activity Title: ADMINISTRATION**

**Activity Type:**

Administration

**Activity Status:**

Under Way

**Project Number:**

F

**Project Title:**

Administration

**Projected Start Date:**

01/01/2009

**Projected End Date:**

03/20/2013

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 697,372.00

**Other Funds Total:**

\$ 0.00

**Environmental Assessment:**

EXEMPT

**Total Funds Amount:**

\$ 697,372.00

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Louisville Metro Department of Housing and Family Services

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Louisville Metro Department of Housing and Family Services

**Organization Type**

Unknown

**Proposed**

\$ 697,372.00

**Location Description:**

Neighborhoods and concentrated areas located within the low and moderate census tracts referred to in the substantial amendment.

**Activity Description:**

Administration activities to support NSP implementation.



**Grantee Activity Number:** 11-E-LH25-LMHA DEVELOPMENT CORPORATION  
**Activity Title:** LOW INCOME SET ASIDE ACQ, NEW CONSTRUCT AND RENTAL

**Activity Type:**

Construction of new housing

**Activity Status:**

Under Way

**Project Number:**

LISA-RENTAL

**Project Title:**

LMHA DEVELOPMENT CORPORATION

**Projected Start Date:**

07/01/2010

**Projected End Date:**

03/20/2013

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Total Budget:** \$ 2,100,000.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 2,100,000.00

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households	9	9		100.00
# of Households	9	9		100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	9
# of Housing Units	9
# ELI Households (0-30% AMI)	
#Units w/ other green	9
#Units with bus/rail access	9
#Low flow showerheads	9
#Low flow toilets	9

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

LMHA DEVELOPMENT CORPORATION

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
LMHA DEVELOPMENT CORPORATION	Non-Profit	\$ 2,100,000.00
LOUISVILLE METRO HOUSING AUTHORITY DEVELOPMENT CORP	Local Government	\$ 0.00

**Location Description:**

AREAS ADJACENT PARK DUVALLE(CT-10,127.01,128.01); SHAWNEE (CT-4,7); PORTLAND (CT-3,21,23); SMOKETOWN/SHELBY PARK(CT 62,65)

**Activity Description:**





FUNDING FOR THIS ACTIVITY WILL BE USED TO MEET THE LOW INCOME HOUSING SET-ASIDE REQUIREMENT BY PROVIDING RENTAL UNITS IN CONJUNCTION WITH THE HOPE VI REVITALIZATION EFFORT AT SHEPPARD SQUARE. FUNDS WILL BE USED TO ACQUIRE "VACANT" UNIMPROVED USE E TYPE PROPERTIES PHYSICALLY LOCATED IN THE SMOKETOWN NEIGHBORHOOD. SINGLE FAMILY RENTAL UNITS WILL BE CONSTRUCTED FOR LISA OCCUPANCY.

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## Action Plan History

Version	Date
B-08-MN-21-0001 AP#1	04/16/2010
B-08-MN-21-0001 AP#2	07/29/2011
B-08-MN-21-0001 AP#3	03/01/2012

