CITY OF RIVERSIDE
NEIGHBORHOOD STABILIZATION PROGRAM
SUBSTANTIAL AMENDMENT

ADOPTED NOVEMBER 4, 2008

CITY OF RIVERSIDE
NEIGHBORHOOD STABILIZATION PROGRAM
TABLE OF CONTENTS

Executive Summary 3
A. Areas of Greatest Need 4
B. Distribution and Uses of Funds 5
Acquisition/Rehabilitation and Resale (NSP-1) 6
Acquisition/Rehabilitation/Rental (NSP-2 a,b,c) 7
Acquisition/Demolition/Redevelopment (NSP-3) 7
Financing Mechanism (NSP-4) 7
Administration (NSP-5) 8
C. Definitions and Descriptions 8
(1) Definition of "blighted structure" in context of state or local law. 8
(2) Definition of "affordable rents." 8
(3) Describe how the grantee will ensure continued affordability for NSP assisted housing. 8
(4) Describe housing rehabilitation standards that will apply to NSP assisted activities. 8
- *Code / Health & Safety Repairs* 8
- *Lead Based Paint Hazards* 9
- *Termite Repairs* 9
- *General Property Improvements* 9

D. Low Income targeting 9
E. Acquisitions & Relocation 9
F. Public Comment 11
G. NSP Information by Activity (Complete for each activity) 12
Acquisition/Rehabilitation and Resale (NSP-1) 12
Acquisition/Rehabilitation/Rental (Lease-to-own) (NSP-2a) 14
Acquisition/Rehabilitation/Rental (Affordable rental housing) (NSP-2b) 16
Acquisition/Rehabilitation/Rental (Multi-family) (NSP-2c) (Required 25% of NSP grant to serve households at or below 50% AMI) 18
Acquisition/Demolition/Redevelopment (NSP-3) 20
Financing Mechanisms (NSP-4) 22
Administration (NSP-5) 24
Certifications 25

ATTACHMENTS

Map of Priority Areas ..... A
Area Median Income Limits ..... B
California Health & Safety Code §33030-33031 C
Riverside NSP Initial Budget ..... D
SF-424 ..... E
NSP Checklist ..... F
Eligible Census Tracts & Block Groups ..... G

Executive Summary

The attached plan constitutes the City of Riverside's application for the use of its allocation of Neighborhood Stabilization Program funds. The City of Riverside, like many cities nationwide, has been impacted by the mortgage crisis. The U.S. Congress adopted the Housing and Economic Recovery Act of 2008, appropriating $3.8 billion to address foreclosed and/or abandoned housing units. The City of Riverside will receive $6,581,916 of these funds, now known as the Neighborhood Stabilization Program (NSP) grants.

NSP funds may be used for the acquisition and rehabilitation of foreclosed, abandoned units; acquisition and demolition of foreclosed, abandoned units that are beyond reasonable repair and further allows for new construction on building sites acquired in this manner. These funds may also be used in financing mechanisms in down payment assistance programs. The grant also requires that 25% of these funds must be used to assist very low income households (households earning below 50% of the area median income). The balance of the NSP funds may be used to assist households earning up to 120% of area median income. For a family of four in Riverside, that limit is $79,900*.

The units acquired may be sold or rented to income-eligible homebuyers at affordable rates, which means that for renters, the total housing costs do not exceed 30% of the household's monthly income, and for owners, the total housing costs do not exceed 35% of the household's monthly income.

Another requirement of NSP grant is that all funds must be committed within an 18-month period. The 18-month clock begins upon approval of the City's NSP plan by the U.S. Department of Housing and Urban Development (HUD); however, if any NSP grantee does not submit a plan for approval to HUD prior to December 1, 2008, that grantee (city or county) will lose their grant and must apply to it's state for access to these funds.

The City of Riverside will use NSP funds for four primary activities, plus administration:

1) Acquisition/rehabilitation and resale to income eligible homebuyers;

2) Acquisition/rehabilitation and rental, which will include one of the following three sub-activities:

a) Rental to income-eligible families in a rent-to-own plan;
b) Rental to income-eligible families as straightforward affordable rental units; and
c) As required, 25% of the funds will be used to serve residents earning at or below 50% of the area median income – the City of Riverside intends to utilize these funds for acquisition/rehabilitation of multi-family units in partnership with non-profit housing developers - where possible, these units will be used to augment the special needs housing categories;

3) Acquisition/ demolition/redevelopment of units where rehabilitation costs would exceed the purchase price;

4) As a financing mechanism to ensure affordability (down payment assistance and/or buy-down of the interest rate) primarily for families buying units that have been rehabilitated through this program; and

5) Administration of the program, which will not exceed 10% of the NSP grant and 10% of program income.

The City of Riverside will prioritize the use of the NSP funds by first targeting the acquisition of foreclosed units in neighborhoods with the highest concentration of subprime mortgage loans and highest risk of additional foreclosures. The initially targeted areas will be in those neighborhoods that meet these criteria and are near highly visible corridors of the City. Please refer to the map attached as Exhibit A.

CITY OF RIVERSIDE

NEIGHBORHOOD STABILIZATION PROGRAM SUBSTANTIAL AMENDMENT

Jurisdiction(s): City of Riverside, CA Jurisdiction Web Address: http://www.riversideca.gov/neighborhoods/housing.asp	NSP Contact Person: Eva Yakutis Address:3900 Main St, 5th Floor, Riverside, CA 92522 Telephone: 951 826-5961 Fax: 951 826-2233 Email: eyak@riversideca.gov

A. Areas of Greatest Need

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

Response:

The City of Riverside is the most populous city in the Riverside/San Bernardino/Ontario metropolitan statistical area (MSA, also known as the "Inland Empire"). Since the foreclosure crisis became newsworthy in summer of 2007, this MSA at one point was the fourth most impacted foreclosure area in the country. City staff has been tracking foreclosures for all jurisdictions in the Inland Empire since July 2007. The Inland Empire and the Riverside/San Bernardino/Ontario MSA are one and the same geographic area. There are two counties, Riverside and San Bernardino. Riverside County has 24 incorporated cities (from the 2000 Census – at least three cities have incorporated recently); San Bernardino County also has 24 incorporated cities (also from the 2000 Census).

California is a non-judicial foreclosure state. The foreclosure process begins with a recorded Notice of Default (NOD), which is a public notification that the borrower has fallen behind in the monthly mortgage payments. If the default is not cured, or the loan renegotiated or replaced, the NOD is followed by a Notice of Trustee's Sale (NOTS) after a minimum of three months. The actual Trustee's Sale can not occur less than 20 days after public notice. The Trustee's Sale is a public auction, at which anyone may place a bid, including the lender and any junior lien holders. The foreclosure process may be stopped if the default is cured 5 days in advance of the sale date. If no one bids, and the foreclosure process was not stopped, title (ownership) of the property reverts to the lender as REO property (Real Estate Owned). The typical foreclosure process takes at least 117 days in California.

There were a total of 49,973 properties taken all the way through the foreclosure process in the MSA from July 1, 2007 through September 30, 2008 in both counties (29,607 in Riverside County and 20,366 in San Bernardino County). In relation to all housing units (as estimated by the California Department of Finance, 2008), this represents 3.42% for the MSA (3.83% in Riverside County and 2.97% in San Bernardino County). This also corresponds to 1 in 29 homes becoming bank-owned during this period. The range of impacts on a city-by-city basis is from a low of 0.36% of all housing units in the City of Indian Wells to a high of 13.05% of all housing units in the City of Perris.

For the City of Riverside, 2.18% of all housing units became REOs during this period (2,148 properties became REOs out of a total of 98,441 total housing units). The City of Riverside ranks at 9th of 25 in Riverside County (24 cities and the unincorporated area as a whole),

and 23rd of 50 for the MSA (48 cities and the unincorporated areas of each county counted as separate entities).

Foreclosures have occurred throughout the City of Riverside, but are concentrated in certain areas. HUD has compiled a set of data that include the following:

- 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 value ratios, etc.);
- The predicted 18 month underlying foreclosure rate; and
- Housing units that have been vacant for at least 90 days.

The data is made available at the Census Tract Block Group (CTBG) level for the entire country. The data for Riverside was evaluated and a 10-step priority ranking for those CTBGs most at risk of becoming blighted due to large numbers of vacant, foreclosed units was developed. Using the high cost loan rate and predicted 18-month underlying foreclosure rates as the key indicators for Riverside, the standard deviation was calculated for the high cost loan rates. The standard deviation was then used as the threshold between rank order numbers. A visual representation of these impacts is shown as Exhibit A, which also plots houses that have become REOs during the period July 2007 – September 2008.

The City of Riverside has 26 Neighborhoods and is comprised of 7 Council Wards. The data provided by HUD is from the Census Tract Block Groups. The boundaries of all three types of geographies are included on Exhibit A. The areas within the City of Riverside at the greatest risk of further deterioration are as follows:

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University
6	La Sierra South, University, La Sierra Acres, Arlanza, Downtown, Grand, Arlington South, Hunter Park, Magnolia Center, La Sierra
5	La Sierra Hills, La Sierra, Arlington Heights, University
4	La Sierra South, Arlington Heights, Wood Streets, Orangecrest, Mission Grove
3	Alessandro Heights, Mission Grove, Sycamore Canyon Park, Sycamore Canyon/Canyon Springs, Canyon Crest, University
2	Canyon Crest, Sycamore Canyon Park, Mission Grove
1	Victoria, Eastside, Canyon Crest, Hawarden Hills, Alessandro Heights

B. Distribution and Uses of Funds

Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures.

Note: The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

The City of Riverside will prioritize the use of the NSP funds by first targeting the acquisition of foreclosed units in neighborhoods with the highest concentration of subprime mortgage loans and at the highest risk of additional foreclosures, as evidenced through HUD-provided data and the City's data on foreclosures that have occurred from July 2007 through September 2008. The initially targeted areas will be in those neighborhoods that meet the above criteria and are near highly visible corridors of the City.

The funds will be used in four primary activities, plus administration:

1) Acquisition/rehabilitation and resale to first time homebuyers;

2) Acquisition/rehabilitation and rental, which will include one of the following three sub-activities:

a) Rental to income-eligible families in a rent-to-own plan;

b) Rental to income-eligible families as straightforward affordable rental units; and

c) As required, 25% of the funds will be used to serve residents earning at or below 50% of the area median income (see Exhibit B) – the City of Riverside intends to utilize these funds for acquisition/rehabilitation of multi-family units in partnership with non-profit housing developers - where possible, these units will be used to augment the special needs housing categories;

3) Acquisition/ demolition/redevelopment of units that would cost more to rehabilitate than the purchase price;

4) As a financing mechanism to ensure affordability (downpayment assistance and/or buy-down of the interest rate) primarily for families buying units that have been rehabilitated through this program; and

5) Administration of the program will not exceed 10% of the NSP grant and 10% of program income.

Acquisition/Rehabilitation and Resale (NSP-1)

The City of Riverside will acquire and rehabilitate foreclosed, abandoned single family units and sell them to income-eligible first time homebuyers (individuals and families that have not owned real property in the previous three years). This will be done through a combination of leveraged and partnered purchase and direct purchases. The final sales price will be no greater than the initial acquisition and rehabilitation costs. All acquisitions will be for at least 15% below an appraised value determined no more than 60 days prior to the date of the offer to purchase.

Income-eligible first time homebuyers shall not be earning greater than 120% AMI as defined by HUD. The table at Exhibit B shows these income limits as adjusted for family size. The prospective buyers will be required to attend both pre-acquisition HUD-certified homebuyer counseling, and post-acquisition homebuyer counseling. The principal, interest, taxes, insurance and (if applicable) homeowner association fees shall not exceed 35% of the family's adjusted gross income.

A minimum 3% down payment will be required of the home-buying family. Should a gap exist between the mortgage based on the sales price and 35% of the family's income, the gap may be filled with NSP funds on a pro-rated equity share basis. The City's loan would be

a junior lien; the pro-rata equity share would be based on the percent the subsidy is calculated on the after-rehab sales price.

Acquisitions and rehabilitations will be both leveraged and 100% financed, depending on specific circumstances. Acquisitions will be done in small batches, grouped either geographically or by lender, depending on the negotiations for purchase.

This will be Riverside's primary use of NSP funds.

Acquisition/Rehabilitation/Rental (NSP-2 a,b,c)

This activity has three sub-activities: rent-to-own; straightforward affordable rental units; and multi-family rental for households earning at or below 50% of the Area Median Income (AMI). All acquisitions will be for at least 15% below an appraised value determined no more than 60 days prior to the date of the offer to purchase.

a. Depending on the pool of applicants for the purchase of the rehabilitated units, there may be some that have adequate income but lack an appropriate credit score to be able to purchase at this time. The Housing Authority of the City of Riverside would take title to the unit, and lease the unit in a rent-to-own scenario. Enrollment at a recognized credit counseling agency would be mandatory, and a portion of the rent would be set aside to start collecting as a down payment; the lease-to-own contract could not exceed 36 months. This may occur for all income levels up to 120% AMI.

b. Some of the single family units may be owned by the Housing Authority of the City of Riverside and made available at affordable rental rates for households at all income levels up to 120% AMI.

c. For the required 25% of NSP funds to be used to serve individuals and families at or below 50% AMI, the City of Riverside will use the funds in acquisition/ rehabilitation/ rental activities primarily to serve special needs clients. These funds will be utilized for acquisition/rehabilitation of multi-family units in partnership with non-profit housing developers. Typically, title to the property would be transferred to the Housing Authority of the City of Riverside for sustainable affordable housing. Where possible, these units will be used to augment the special needs housing categories.

Acquisition/Demolition/Redevelopment (NSP-3)

In certain instances, the condition of specific units may warrant demolition instead of rehabilitation. In such cases where the rehabilitation costs exceed the acquisition costs, staff would consult with the City's Building Official regarding the structural soundness of the house. If deemed appropriate, demolition would occur. Plans to develop the parcel as an in-fill unit or units would commence immediately. Several redevelopment options would be considered. One option would be to sell the parcel to Habitat for Humanity Riverside for $1 for their next new construction project; another option would be to make it available to a non-profit for special needs housing. Other possible uses under this activity type might include vacant, foreclosed properties that allow for the expansion or improvement of a public facility. All acquisitions will be for at least 15% below an appraised value determined no more than 60 days prior to the date of the offer to purchase.

Financing Mechanism (NSP-4)

As defined in the NSP regulations, downpayment assistance and/or other financing mechanisms are permissible uses of the NSP funds. It is anticipated that most, if not all of the units acquired/rehabilitated and sold to first time homebuyers will require some form of gap financing to ensure affordability. The standard practice will be to acquire the unit, have it rehabilitated and then sold to the homebuyer for the amount of total investment in the property. Should an affordability gap exist, a portion of the original investment in the

acquisition and rehabilitation of the property will remain as a "silent second" loan with a proportionate equity share in lieu of interest. No monthly payments will be required; the loan and equity share become due at change in title of the property. Additionally NSP funds may be used to buy down the interest rate on the first trust deed for the acquisition of properties by income-eligible homebuyers that are not also being rehabilitated. The buy-down option is not anticipated to represent many units.

Administration (NSP-5)

No more than 10% of the NSP grant and 10% of program income will be used for administration.

C. Definitions and Descriptions

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

Response:

The City of Riverside uses the State of California's definition of blight as found at California Health and Safety Code Sections 33030 and 33031 which are attached as Exhibit C.

(2) Definition of "affordable rents." ***Note:*** Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

For any NSP-funded rental activity, "affordable rents" shall be defined as 30% of the household's adjusted income, less utility allowances as adopted by the County of Riverside's Housing Authority for the Section 8 program, as appropriate. HUD's Fair Market Rent schedule for the Riverside/San Bernardino/Ontario MSA will be used. Should any gap be present, funds for this gap will be required from other sources of funding.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

Continued affordability will be ensured for the entire period of affordability through monitoring, following the specific HOME monitoring requirements as defined in 24 CFR Part 92.

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

Response:

The NSP funds will use the City of Riverside's standards from the ongoing Housing Rehabilitation Program (funded from HOME, CalHome and Redevelopment Housing funds):

- ***Code / Health & Safety Repairs*** – The first priority of the Housing Rehab Program is to eliminate, or otherwise "cure", any and all pre-existing Code violations and Health & Safety hazards. Therefore, all rehab projects must correct any pre-existing code deficiencies and/or health & safety related repairs needed. This includes pre-existing construction found that was done without City permits (room additions, garage conversions, patio additions, etc). All such pre-existing construction must be either brought up to code and obtain approved building permits, or must be demolished, as part of the rehab project.

- ***Lead Based Paint Hazards*** – An additional priority of the Housing Rehabilitation Program is to reduce any lead based paint hazards present in homes. A Lead-Based Paint test (XRF testing) and a Risk Assessment are required on all rehabilitation projects to identify the existence and scope of any lead based paint hazards in the home. The standards of "Lead-Based Paint Poisoning Prevention in Federally Owned and Federally Assisted Housing" found at 24 CFR Part 35 apply.
- ***Termite Repairs*** – The Program requires a Termite Inspection Report be prepared for every home by a licensed inspector. The report should identify any termite or dry rot damaged wood members in the home as well as whether or not there are any active termite infestations in the home. The program requires that any termite or dry rot damaged wood members in the home be replaced or repaired due to the health and safety risk they pose to the structural integrity of the home. Fumigation or other treatments recommended to eliminate any active termite infestations are required.
- ***General Property Improvements*** – Once the cost of repairing all code deficiencies, health and safety items, lead based paint hazards, and termite repairs are totaled up, then any additional program funding may be used to address general property improvements. General property improvements may include a wide variety of items such as painting, replacement of fixtures, replacement of cabinets and vanities, replacement of flooring, etc. General property improvements may NOT include any materials or items that are of a type and quality which exceeds the standards for similar properties in the area, or that far exceed the basic standards of "decent, safe, and sanitary housing". The minimally acceptable standards may be found at 24 CFR 983.101

D. Low Income targeting

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

The City of Riverside will make at least $1,645,479 (25% of the City of Riverside's NSP allocation, as required) available for acquisition/rehabilitation/rental as described above in Section B.

E. Acquisitions & Relocation

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income).

If so, include:

- The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.

- The number of NSP affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

All activities below are anticipated to be initiated upon the release of NSP funds – that is before the end of the 2008 calendar year. All funds will be initially committed within 18 months; several of these activities anticipate returning funds (e.g. program income) which will continue to be used within the NSP guidelines as long as possible (Currently until July 2013).

- No conversions are anticipated. As indicated in Section B above, a small number of units may be acquired and demolished. Of these, none are anticipated to have had an affordability covenant; however some of these may have been occupied and/or owned by low- and moderate-income households. A reasonable number anticipated that would fall into this category would be between 3 and 8 units.
- 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:
    - Acquisition/rehabilitation/sale to first-time homebuyers: if all available funds are used in this category (total NSP grant less 25% to serve households below 50% AMI, less 10% for administration), and the average purchase price is $150,000, the average rehabilitation costs are $50,000, so the average sales price is $200,000, and an average of $25,000 of these proceeds remain in the unit as a silent second, then 170 units could be produced. Changes in average acquisition costs and changes in average rehabilitation costs could dramatically change this number.
    - Acquisition/rehabilitation/rental in a lease-to-own plan: this is an unknown, but could comprise 10-20% of total units, which would reduce the number above.
    - Acquisition/rehabilitation/rental in a straightforward affordable rental plan: this is an unknown, but could comprise 10-20% of total units, which would reduce the numbers above.
    - Acquisition/demolition/redevelopment: most likely very few in number, total anticipated would be less than 10, which would reduce the numbers above.
    - Financing mechanism: the preponderance of the acquisition/ rehabilitation/ sale to first-time homebuyers will utilize this as part of the purchase. Additionally finance mechanism-only units are anticipated to be very few in number, total anticipated would be less than 15.
- The number of dwelling units anticipated to be made available to households at or below 50% AMI: fully dependent upon the amount of leveraging that the non-profit affordable housing partners can produce, a minimum of 16 units, up to a potential of 40 units is anticipated within this category.

F. Public Comment

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

The draft NSP Plan for the City of Riverside was initially made available for public comment on October 21, 2008 on the City's website, and announced in the Riverside Press Enterprise newspaper. The joint Council/Redevelopment Agency/Housing Authority meeting is scheduled for November 4, 2008 at 3 p.m.

One person addressed the Council at the meeting on November 4. Her comments were requesting that the City consider alternate site locations for new construction (not applicable as Riverside's NSP plan does not include new construction).

G. NSP Information by Activity (Complete for each activity)

Acquisition/Rehabilitation and Resale (NSP-1)

1) Activity Name: **Acquisition/Rehabilitation and Resale (NSP-1)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) NSP – acquisition/rehabilitation/resale, which will most likely also include a financing mechanism; CDBG – 24 CFR 570.201(a), acquisition, and (b) disposition, and 570.202, rehabilitation, and most likely 570.201(n) direct homeowner assistance (for the silent second loan).

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Beneficiaries will be restricted to low-, moderate-, and middle-income clientele, as defined by the NSP Notice. All participants will be restricted to the income levels below 120% as promulgated by HUD for this purpose.

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/resale through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners will be utilized for a variety of functions (rehabilitation, resale, loan processing and underwriting, property management, escrow/title, etc.)

7) Location Description: Not citywide, but properties that are within risk factors 7-10, and also properties within block groups with more than 51% of the residents earning less than 120% of AMI. See Exhibit A (map) and Exhibit G (block group list) :

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity is for acquisition/rehabilitation/resale to first time homebuyers. The tenure of beneficiaries is home ownership; the duration of the assistance will be dependent on the household's debt capacity. Should there be an affordability gap, some portion of the City's original investment of acquisition and rehabilitation funds will remain in the property as a "silent second" (no monthly payments due, and a proportionate equity-share mechanism in lieu of interest) to be repaid upon change in title or status as owner-occupied housing. The property will have an affordability covenant recorded against it, for a period of 55 years. As with other assisted single family units through Riverside's rehabilitation programs and down-payment assistance programs, continued affordability is ensured through an annual monitoring process. Initial acquisition by the City will average at least 15% below a current appraised value. No interest will be charged, instead a proportionate equity-share mechanism will be used. The sales price will be no greater than the total investment by the City (including acquisition, rehabilitation and associated program delivery costs). For example, if a completed unit is sold for $200,000, and $25,000 remains as a "silent second", this amount represents 12.5% of the original purchase price. When the unit is sold in future years, the $25,000 principal and 12.5% of any equity (increase in value less capital improvements and costs of sale) would be recaptured. For example if the unit is sold in the future for $400,000, and capital improvements to the unit and costs of sale total $50,000, then the amount due to the City would be $43,750 (original principal of $25,000, plus 12.5% of the equity which is calculated at $400,000 less household's acquisition price of $200,000, less $50,000 in capital improvements and costs of sale: $400,000 - $200,000 = $200,000; $200,000 - $50,000 = $150,000; $150,000 x 12.5% = $18,750; $18,750 + $25,000 = $43,750).

9) Total Budget: (Include public and private components) The initial budget from NSP funds is $3,128,345.40. Private components are not included, presuming worst-case scenario. Best case scenario would include a matching private component of an additional $3,128,345.40. Note that this is the primary NSP activity, and the budget may be increased by reduction of other activity's budgets should circumstances warrant. Plan includes budgetary amendments by City Manager's signature to meet short time commitment requirements. See Exhibit D.

10) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): This activity is acquisition/rehab/resale to first-time homebuyers. The performance measurement outcomes will be measured by the number of affordable housing units made available. This activity is not anticipated to serve any households below 50% AMI. The initially anticipated number to be served is estimated at 125, of which it is anticipated that 25 would be between 51-80% AMI, and 100 would be between 81-120% AMI.

Acquisition/Rehabilitation/Rental (Lease-to-own) (NSP-2a)

1) Activity Name: **Acquisition/Rehabilitation/Rental (Lease-to-own) (NSP-2a)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) acquisition/rehabilitation/rental; CDBG – 24 CFR 570.201(a), acquisition, and 570.202, rehabilitation, and 570.201(n) direct homeowner assistance (for the lease-to-own portion).

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Beneficiaries will be restricted to low-, moderate-, and middle-income clientele, as defined by the NSP Notice. All participants will be restricted to the income levels below 120% as promulgated by HUD for this purpose.

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/rental for lease-to-own purposes through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners will be utilized for a variety of functions (rehabilitation, resale, loan processing and underwriting, property management, escrow/title, etc.). Title of the property would be deeded to the City of Riverside Housing Authority, with a Memorandum of Understanding between the City and the City's Housing Authority.

7) Location Description: Not citywide, but properties that are within risk factors 7-10, and also properties within block groups with more than 51% of the residents earning less than 120% of AMI. See Exhibit A (map) and Exhibit G (block group list) :

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity is for acquisition/rehabilitation/rental, specifically for lease-to-own purposes. In those instances where applicant households have appropriate income but less than satisfactory credit, this will provide a mechanism that allows them time to repair their credit while living the unit that will become their own home. The lease-to-own term will not exceed 36 months; the household will be paying 35% of their monthly income for housing costs, of which 30% will include the affordable rent less utility allowances, and 5% will go into a holding fund which will accumulate toward the household's downpayment. At the point that the household's creditworthiness would allow for a lender to provide the first trust deed, and the amount saved toward the downpayment has met or exceeded 3% of the purchase price, the unit will be sold to the household at the total amount of investment in the unit by the City. Should there be an affordability gap, some portion of the City's original investment of acquisition and rehabilitation funds will remain in the property as a "silent second" (no monthly payments due, and a proportionate equity-share mechanism in lieu of interest) to be repaid upon change in title or status as owner-occupied housing. The property will have an affordability covenant recorded against it, for a period of 55 years. As with other assisted single family units through Riverside's rehabilitation programs and down-payment assistance programs, continued affordability is ensured through an annual monitoring process. Initial acquisition by the City will average at least 15% below a current appraised value. No interest will be charged, instead a proportionate equity-share mechanism will be used. The sales price will be no greater than the total investment by the City (including acquisition, rehabilitation and associated program delivery costs). For example, if a completed unit is sold for $200,000, and $25,000 remains as a "silent second", this amount represents 12.5% of the original purchase price. When the unit is sold in future years, the $25,000 principal and 12.5% of any equity (increase in value less capital improvements and costs of sale) would be recaptured. For example if the unit is sold in the future for $400,000, and capital improvements to the unit and costs of sale total $50,000, then the amount due to the City would be $43,750 (original principal of $25,000, plus 12.5% of the equity which is calculated at $400,000 less household's acquisition price of $200,000, less $50,000 in capital improvements and costs of sale: $400,000 - $200,000 = $200,000; $200,000 - $50,000 = $150,000; $150,000 x 12.5% = $18,750; $18,750 + $25,000 = $43,750).

9) Total Budget: (Include public and private components) The initial budget is set for $400,000, assuming 100% financing by the City. Should outside parties choose to participate, the budget may expand, up to double the amount. Note that this is not the primary NSP activity, and the budget may be decreased to allow increases of other activity budgets should circumstances warrant. Plan includes budgetary amendments by City Manager's signature to meet short time commitment requirements. See Exhibit D.

10)Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): It is initially anticipated that 4 affordable housing units may be made available to families earning up to 120% AMI through this activity. No projection has been made of the income-level components to be served.

Acquisition/Rehabilitation/Rental (Affordable rental housing) (NSP-2b)

1) Activity Name: **Acquisition/Rehabilitation/Rental (Affordable rental housing) (NSP-2b)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) acquisition/rehabilitation/rental, CDBG - 24 CFR 570.201(a), acquisition, and 570.202, rehabilitation, and 570.201(n) housing services. No rental subsidies will be made available under this activity.

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Beneficiaries will be restricted to low-, moderate-, and middle-income clientele, as defined by the NSP Notice. All participants will be restricted to the income levels below 120% as promulgated by HUD for this purpose.

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/rental for lease-to-own purposes through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners will be utilized for a variety of functions (rehabilitation, tenant selection, property management, etc.). Title of the property would be deeded to the City of Riverside Housing Authority, with a Memorandum of Understanding between the City and the City's Housing Authority.

7) Location Description: Not citywide, but properties that are within risk factors 7-10, and also properties within block groups with more than 51% of the residents earning less than 120% of AMI. See Exhibit A (map) and Exhibit G (block group list) :

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity is for acquisition/rehabilitation/rental, specifically to provide affordable rental opportunities for households earning greater than 50% AMI but less than 120% AMI. Rents charged will be no greater than the Fair Market Rents, as published by HUD. Household rent can not exceed 30% of the household's monthly income, less appropriate utility allowances. Should a gap exist, a subsidy from another source must be identified.

9) Total Budget: (Include public and private components) The initial budget is set for $400,000, assuming 100% financing by the City. Should outside parties choose to participate, the budget may expand, up to double the amount. Note that this is not the primary NSP activity, and the budget may be decreased to allow increases of other activity budgets should circumstances warrant. Plan includes budgetary amendments by City Manager's signature to meet short time commitment requirements. See Exhibit D.

10)Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): It is initially anticipated that 4 affordable housing units may be made available to families earning up to 120% AMI through this activity. No projection has been made of the income-level components to be served.

Acquisition/Rehabilitation/Rental (Multi-family) (NSP-2c) (Required 25% of NSP grant to serve households at or below 50% AMI)

1) Activity Name: **Acquisition/Rehabilitation/Rental (Multi-family) (NSP-2c) (Required 25% of NSP grant to serve households at or below 50% AMI)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) acquisition/rehabilitation/rental; CDBG – 24 CFR 570.201(a), acquisition, and 570.202, rehabilitation.

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Beneficiaries will be restricted to low-, moderate-, and middle-income clientele, as defined by the NSP Notice. All participants will be restricted to the income levels below 50% as promulgated by HUD for this purpose.

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/rental for lease-to-own purposes through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners, to be identified will be utilized for a variety of functions including l(rehabilitation, property management, and any special needs addressed by the partner(s), etc.). Title of the property would be deeded to the City of Riverside Housing Authority, with a Memorandum of Understanding between the City and the City's Housing Authority.

7) Location Description: Not citywide, but properties that are within risk factors 7-10, and also properties within block groups with more than 51% of the residents earning less than 120% of AMI. See Exhibit A (map) and Exhibit G (block group list) :

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;

- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity is for acquisition/rehabilitation/rental, specifically for households earning less than 50% AMI. The City will acquire foreclosed multi-family structures, and/or provide funding for non-profit special needs housing provides for acquisition/rehab to expand affordable housing opportunities in this area.

9) Total Budget: (Include public and private components) The initial budget is set for $1,645,479, assuming 100% financing by the City. Should outside parties choose to participate, the budget may expand, up to more than double the amount. Note that this activity is the required 25% of the NSP grant specifically to serve populations below 50% AMI. See Exhibit D.

10)Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): It is initially anticipated that 33 affordable housing units may be made available to families earning up to 50% AMI through this activity.

Acquisition/Demolition/Redevelopment (NSP-3)

1) Activity Name: **Acquisition/Demolition/Redevelopment (NSP-3)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) acquisition/rehabilitation/resale, which will most likely also include a financing mechanism; CDBG – 24 CFR 570.201(a), acquisition, (b), disposition, and 570.202, housing.

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Ultimate beneficiaries (after redevelopment of the site) will be restricted to low-, moderate-, and middle-income clientele, as defined by the NSP Notice. All participants will be restricted to the income levels below 120% as promulgated by HUD for this purpose.

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/rental for lease-to-own purposes through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners will be utilized for a variety of functions (redevelopment, property management, escrow/title, etc.). Title of the property may be deeded to the City of Riverside Housing Authority, with a Memorandum of Understanding between the City and the City's Housing Authority, or may be sold to eligible non-profit housing providers, such as Habitat for Humanity.

7) Location Description: Not citywide, but properties that are within risk factors 7-10, and also properties within block groups with more than 51% of the residents earning less than 120% of AMI. See Exhibit A (map) and Exhibit G (block group list) :

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity is for acquisition/demolition/redevelopment of foreclosed, abandoned single family properties that would require more funds to rehabilitate than to demolish and rebuild. After consultation with the City's Building Official, a determination would be made to demolish the structure instead of attempting to rehabilitate it. The property would then be made available to non-profit housing providers to plan the redevelopment of the property as soon as feasible. Redevelopment may include sale of the property at current fair market value, or below current fair market value, or partnership with the non-profit agency. Other possible uses under this activity type might include vacant, foreclosed properties that allow for the expansion or improvement of a public facility.

9) Total Budget: (Include public and private components) The initial budget is set for $250,000, assuming 100% financing by the City. Should outside parties choose to participate, the budget may expand, up to double the amount. Note that this is not the primary NSP activity, and the budget may be decreased to allow increases of other activity budgets should circumstances warrant. Plan includes budgetary amendments by City Manager's signature to meet short time commitment requirements. See Exhibit D.

10)Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): It is initially anticipated that 2 affordable housing units may be ultimately made available to families earning up to 120% AMI through this activity after redevelopment of the site. No projection has been made of the income-level components to be served.

Financing Mechanisms (NSP-4)

1) Activity Name: **Financing Mechanisms (NSP-4)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) CDBG – 24 CFR 570.202, direct homeowner assistance.

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Ultimate beneficiaries (after redevelopment of the site) will be restricted to low-, moderate-, and middle-income clientele, as defined by the NSP Notice. All participants will be restricted to the income levels below 120% as promulgated by HUD for this purpose.

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/rental for lease-to-own purposes through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners will be utilized for a variety of functions (application/loan processing, underwriting, escrow/title, etc.).

7) Location Description: Not citywide, but properties that are within risk factors 7-10, and also properties within block groups with more than 51% of the residents earning less than 120% of AMI. See Exhibit A (map) and Exhibit G (block group list) :

Risk Factor (See Exhibit A)	**Neighborhoods Affected** (NOTE: all but two neighborhoods fall within more than one risk factor)
10	Eastside, Casablanca, Presidential Park, Airport, La Sierra
9	La Sierra Acres, Arlanza, La Sierra, Airport, Hunter Park, Downtown, Northside,
8	Arlington, Eastside, Northside, Magnolia Center, Ramona, La Sierra, La Sierra Hills
7	Arlanza, La Sierra Acres, Presidential Park, La Sierra, Downtown, Magnolia Center, Ramona, La Sierra South, Arlington, Victoria, Casablanca, Arlington South, Hunter Park, University

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity is for financial assistance for an income eligible household to acquire a foreclosed, abandoned home. The form of assistance may include a mortgage rate buy-down, down payment assistance, or both.

9) Total Budget: (Include public and private components) The initial budget is set for $100,000. Note that this is not the primary NSP activity, and the budget may be decreased to allow increases of other activity budgets should circumstances warrant. Plan includes budgetary amendments by City Manager's signature to meet short time commitment requirements. See Exhibit D.

10) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): It is initially anticipated that 2 affordable housing units may be ultimately made available to families earning up to 120% AMI through this activity after redevelopment of the site. No projection has been made of the income-level components to be served.

Administration (NSP-5)

1) Activity Name: **Administration (NSP-5)**

2) Activity Type: (include NSP eligible use & CDBG eligible activity) CDBG: 24 CFR 570.206

3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Administration is exempt from meeting a national objective

4) Projected Start Date: Before the end of December, 2008.

5) Projected End Date: Continued acquisition/rehabilitation/rental for lease-to-own purposes through program income through July 2013.

6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information). The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522. Administrator: Eva Yakutis, 951 826-5961, eyak@riversideca.gov . Additional partners will be utilized for a variety of functions (application/loan processing, underwriting, escrow/title, etc.).

7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.) The City of Riverside will be the lead entity, 3900 Main Street, Fifth Floor, Riverside, CA 92522

8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

Administration of the NSP Grant.

9) Total Budget: (Include public and private components) Public component only - $658,191.60, which is 10% of the grant, plus 10% of program income. See Exhibit D.

10) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): Not applicable for administration.

Certifications

(1) **Affirmatively furthering fair housing**. The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-lobbying**. The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(3) **Authority of Jurisdiction**. The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(4) **Consistency with Plan**. The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.

(5) **Acquisition and relocation**. The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.

(6) **Section 3**. The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(7) **Citizen Participation**. The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(8) **Following Plan**. The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

(9) **Use of funds in 18 months**. The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.

(10) **Use NSP funds ≤ 120 of AMI**. The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.

(11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force**. The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws**. The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures**. The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws**. The jurisdiction will comply with applicable laws.

_____ _____

Signature/Authorized Official Date

Interim Development Director

Title

City of Riverside
Foreclosure Locations & Foreclosure Risk

Exhibit A

Legend

- City Boundary
- Ward Boundary
- Neighborhood Boundary
- Streets
- Foreclosed Houses (Bank Owned)

2000 Census Tract Block Groups

Risk

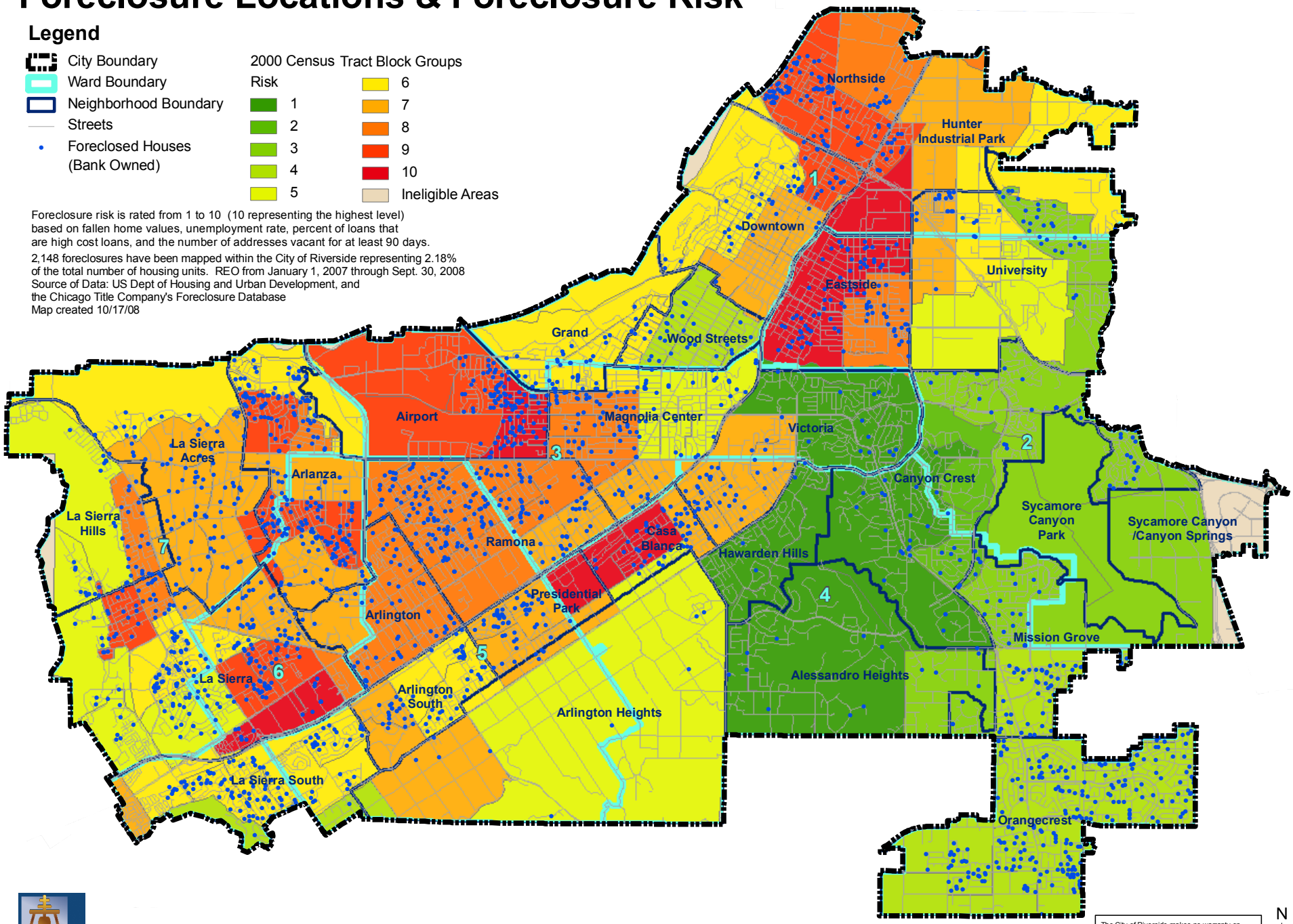
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- Ineligible Areas

Foreclosure risk is rated from 1 to 10 (10 representing the highest level) based on fallen home values, unemployment rate, percent of loans that are high cost loans, and the number of addresses vacant for at least 90 days.

2,148 foreclosures have been mapped within the City of Riverside representing 2.18% of the total number of housing units. REO from January 1, 2007 through Sept. 30, 2008

Source of Data: US Dept of Housing and Urban Development, and the Chicago Title Company's Foreclosure Database

Map created 10/17/08



Miles

0 0.5 1 2 3 4

The City of Riverside makes no warranty on the accuracy or content of the data shown on this map. This map shall not be reproduced or distributed. Copyright 2008, City of Riverside,

N

50% Area Median Income

Areaname	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
Riverside-San Bernardino-Ontario, CA MSA	$ 23,300	$ 26,650	$ 29,950	$ 33,300	$ 35,950	$ 38,650	$ 41,300	$ 43,950

120% Area Median Income

	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
Riverside-San Bernardino-Ontario, CA MSA	$ 55,950	$ 63,950	$ 71,950	$ 79,900	$ 86,300	$ 92,700	$ 99,100	$105,500

CALIFORNIA CODES
HEALTH AND SAFETY CODE
SECTION 33030-33031

33030. (a) 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 the health, safety, and general welfare of the people of these communities and of the state.

(b) A blighted area is one that contains both of the following:

(1) An area that is predominantly urbanized, as that 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.

(2) 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.

(c) 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 utilities.

33031. (a) This subdivision describes physical conditions that cause blight:

(1) Buildings in which it is unsafe or unhealthy for persons to live or work. These conditions may 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.

(2) Conditions that prevent or substantially hinder the viable use or capacity of buildings or lots. These conditions may be caused by buildings of substandard, defective, or obsolete design or construction given the present general plan, zoning, or other development standards.

(3) Adjacent or nearby incompatible land uses that prevent the development of those parcels or other portions of the project area.

(4) 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 present general plan and zoning standards and present market conditions.

(b) This subdivision describes economic conditions that cause blight:

(1) Depreciated or stagnant property values.

(2) 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).

(3) Abnormally high business vacancies, abnormally low lease rates, or an abnormally high number of abandoned buildings.

(4) A serious lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, and banks and other lending institutions.

(5) 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.

(6) An excess of bars, liquor stores, or adult-oriented businesses that has resulted in significant public health, safety, or welfare problems.

(7) A high crime rate that constitutes a serious threat to the public safety and welfare.

Exhibit D

City of Riverside
Neighborhood Stabilization Program (NSP)
Initial Budget

Activity 1	$ 3,128,245.40	NSP-1	Acquisition/Rehab/Resale
Activity 2a	$ 400,000.00	NSP-2a	Acquistiion/Rehab/Rental (lease to own)
Activity 2b	$ 400,000.00	NSP-2b	Acquisition/Rehab/Rental (aff. rentals)
Activity 2c	$ 1,645,479.00	NSP-2c	Acquistiion/Rehab/Rental (multi-family)
Activity 3	$ 250,000.00	NSP-3	Acquisition/Demolition/Redevelopment
Activity 4	$ 100,000.00	NSP-4	Financing Mechanisms (stand-alone, not a part of other activities)
Activity 5	$ 658,191.60	NSP-5	Administration
	$ 6,581,916.00		

Exhibit E

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

		2. DATE SUBMITTED November 5, 2008	Applicant Identifier CA63048 RIVERSIDE
1. TYPE OF SUBMISSION: Application ☐ Construction ☑ Non-Construction	Pre-application ☐ Construction ☐ Non-Construction	3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Riverside		**Organizational Unit:** Department: Development	
Organizational DUNS: 040502114		Division: Housing and Neighborhoods	
Address: Street: 3900 Main Street, Fifth Floor		**Name and telephone number of person to be contacted on matters involving this application (give area code)** Prefix: Ms.	First Name: Eva
City: Riverside		Middle Name	
County: Riverside		Last Name Yakutis	
State: CA	Zip Code 92522	Suffix:	
Country: USA		Email: eyak@riversideca.gov	
6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 95-6000769		Phone Number (give area code) 951 826-5879	Fax Number (give area code) 951 826-2233
8. TYPE OF APPLICATION: ☑ New ☐ Continuation ☐ Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)		**7. TYPE OF APPLICANT:** (See back of form for Application Types) C. Municipal Other (specify) **9. NAME OF FEDERAL AGENCY:** Housing and Urban Development	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: ☐☐-☐☐☐ TITLE (Name of Program): Neighborhood Stabilization Program (includes 14-218, 14-225 and 14-228)		**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** City of Riverside Neighborhood Stabilization Plan	
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*: City of Riverside			
13. PROPOSED PROJECT Start Date: 12/1/2008	Ending Date: 7/30/2013	**14. CONGRESSIONAL DISTRICTS OF:** a. Applicant CA 44	b. Project CA 44

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal	$ 6,581,916 .00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	$ .00	
c. State	$ .00	
d. Local	$ .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	$ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL	$ 6,581,916 .00	☐ Yes If "Yes" attach an explanation. ☑ No

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 Mr.	First Name Conrad	Middle Name
Last Name Guzkowski		Suffix
b. Title Development Department Interim Director		c. Telephone Number (give area code) 951 826-5649
d. Signature of Authorized Representative Conrad Guzkowski		e. Date Signed 11/04/08

Previous Edition Usable
Authorized for Local Reproduction

Standard Form 424 (Rev.9-2003)
Prescribed by OMB Circular A-102

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): City of Riverside, CA Jurisdiction Web Address: http://www.riversideca.gov/neighborhoods/housing.asp	NSP Contact Person: Eva Yakutis Address:3900 Main St, 5th Floor, Riverside, CA 92522 Telephone: 951 826-5961 Fax: 951 826-2233 Email: eyak@riversideca.gov

The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. Areas of Greatest Need

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes☒ No☐. Verification found on page 4.

B. Distribution and Uses of Funds

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes☒ No☐. Verification found on page 5, 12, 14, 16, 18, 20, 22, 24

Note: The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. Definitions and Descriptions

For the purposes of the NSP, do the narratives include:

- a definition of "blighted structure" in the context of state or local law,

  Yes☒ No☐. Verification found on page 8 and Exhibit C.
- a definition of "affordable rents,"

Yes☒ No☐. Verification found on page 8.

- a description of how the grantee will ensure continued affordability for NSP assisted housing,

  Yes☒ No☐. Verification found on page 8.

- a description of housing rehabilitation standards that will apply to NSP assisted activities?

  Yes☒ No☐. Verification found on page 8-9.

D. Information By Activity

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,

  Yes☒ No☐. Verification found on pages 6-8.

- correlated eligible activity under CDBG,

  Yes☒ No☐. Verification found on pages 12, 14, 16, 18, 20, 22, 24.

- the areas of greatest need addressed by the activity or activities,

  Yes☒ No☐. Verification found on pages 12, 14, 16, 18, 20, 22.

- expected benefit to income-qualified persons or households or areas,

  Yes☒ No☐. Verification found on pages 12, 14, 16, 18, 20, 22.

- appropriate performance measures for the activity,

  Yes☒ No☐. Verification found on pages 13, 15, 17, 19, 21, 23.

- amount of funds budgeted for the activity,

  Yes☒ No☐. Verification found on pages 13, 15, 17, 19, 21, 23.

- the name, location and contact information for the entity that will carry out the activity,

  Yes☒ No☐. Verification found on pages 12, 14, 16, 18, 20, 22, 24.

- expected start and end dates of the activity?

  Yes☒ No☐. Verification found on pages 12, 14, 16, 18, 20, 22, 24.

E. Specific Activity Requirements

Does each activity narrative describe the general terms under which assistance will be provided, including:

<u>If the activity includes acquisition of real property</u>,

- the discount required for acquisition of foreclosed upon properties,

Yes☒ No☐. Verification found on pages 6, 7, 13, 15.

<u>If the activity provides financing</u>,

- the range of interest rates (if any),

Yes☐ No☒. Verification found on page (interest rate not applicable; equity share used instead – see pages 6-8, 12-14).

<u>If the activity provides housing,</u>

- duration or term of assistance,

Yes ☒ No☐. Verification found on pages 12-23.

- tenure of beneficiaries (e.g., rental or homeownership),

Yes☒ No☐. Verification found on pages 12-23.

- does it ensure continued affordability?

Yes☒ No☐. Verification found on pages 12-23.

- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
- Yes☒ No☐. Verification found on pages 7, 9, 18, 19.

F. Low Income targeting

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes☒ No☐. Verification found on page 7, 9, 18, 19.

- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?

Yes☒ No☐. Verification found on page 7, 9, 18, 19.

Amount budgeted = $1,645,479.

G. Demolishment or Conversion of Low- And Moderate-Income Units

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes☒ No☐. (If no, continue to next heading)

Verification found on pages 9, 10, 21.

Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?

  Yes☒ No☐. Verification found on page 9.

- The number of NSP affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?

  Yes☒ No☐. Verification found on page 12, 14, 16, 18.

- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?

  Yes☒ No☐. Verification found on page 10.

H. Public Comment Period

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes☒ No☐. Verification found on page 11.

Is there a summary of citizen comments included in the final amendment?

Yes☒ No☐ Verification found on page 11.

I. Website Publication

The following Documents are available on the grantee's website:

- SF 424 Yes☒ No☐.
- Proposed NSP Substantial Amendment Yes☒ No☐.
- Final NSP Substantial Amendment Yes☒ No☐.
- Subsequent NSP Amendments Yes☐ No☐. (N/A – but they will be posted.)

  Website URL:

  http://www.riversideca.gov/neighborhoods/pdf/NSP-Plan.pdf

K. Certifications

The following certifications are complete and accurate:

(1)	Affirmatively furthering fair housing	Yes☒	No☐
(2)	Anti-lobbying	Yes☒	No☐
(3)	Authority of Jurisdiction	Yes☒	No☐
(4)	Consistency with Plan	Yes☒	No☐
(5)	Acquisition and relocation	Yes☒	No☐
(6)	Section 3	Yes☒	No☐
(7)	Citizen Participation	Yes☒	No☐
(8)	Following Plan	Yes☒	No☐
(9)	Use of funds in 18 months	Yes☒	No☐
(10)	Use NSP funds ≤ 120 of AMI	Yes☒	No☐
(11)	No recovery of capital costs thru special assessments	Yes☒	No☐
(12)	Excessive Force	Yes☒	No☐
(13)	Compliance with anti-discrimination laws	Yes☒	No☐
(14)	Compliance with lead-based paint procedures	Yes☒	No☐
(15)	Compliance with laws	Yes☒	No☐

EXHIBIT G

Areas Eligible for NSP Activities within the City of Riverside

Census Tract	Block Group	Percent 120 AMI	Risk Factor
030400	1	90.34%	10
030400	2	67.36%	10
030400	3	90.44%	10
030400	4	80.52%	10
030400	5	90.99%	10
030502	1	86.33%	10
030502	2	88.30%	10
030503	1	87.79%	10
030503	2	88.16%	10
030503	3	98.73%	10
031002	1	59.52%	10
031002	2	72.63%	10
031002	3	85.29%	10
031300	1	76.07%	10
031300	2	89.98%	10
031300	3	94.41%	10
041408	1	70.09%	10
041408	2	79.43%	10
030100	1	69.19%	9
030100	2	79.27%	9
030100	3	79.43%	9
030100	4	79.08%	9
030100	5	71.63%	9
030100	9	53.65%	9
030900	1	88.71%	9
030900	2	75.77%	9
030900	9	61.54%	9
040903	1	45.12%	9
040903	2	72.95%	9
041002	1	77.39%	9
041002	2	62.19%	9
041202	1	73.28%	9
041202	2	64.37%	9
041202	3	77.25%	9
041203	1	79.26%	9
041203	2	82.01%	9
041407	1	63.26%	9
041407	2	77.26%	9
041407	3	67.13%	9
030501	1	80.96%	8
030501	2	84.48%	8
030501	3	81.79%	8
030501	4	70.59%	8
031001	1	58.82%	8
031001	2	64.59%	8

Census Tract	Block Group	Percent 120 AMI	Risk Factor
031001	3	66.55%	8
031402	1	78.16%	8
031402	2	59.97%	8
031402	3	62.07%	8
031402	4	63.50%	8
031501	1	61.66%	8
031501	2	68.52%	8
031501	3	65.43%	8
031501	4	55.02%	8
031502	1	78.24%	8
031502	2	77.22%	8
031502	3	58.90%	8
031502	4	48.37%	8
031502	5	60.82%	8
031600	1	71.72%	8
031600	2	61.74%	8
031600	3	87.23%	8
031600	4	71.75%	8
040904	1	45.69%	8
040904	2	54.15%	8
041001	1	83.52%	8
042300	1	82.03%	8
042300	2	0.00%	8
030300	1	77.08%	7
030300	2	29.42%	7
030300	3	47.91%	7
030300	4	98.77%	7
030300	5	79.78%	7
031200	1	30.08%	7
031200	2	41.38%	7
031200	3	44.71%	7
031200	4	54.44%	7
031200	5	70.46%	7
031401	1	50.07%	7
031401	2	55.89%	7
031401	3	85.99%	7
031401	4	73.91%	7
031401	5	68.25%	7
031702	1	37.34%	7
031702	2	52.25%	7
031704	1	85.13%	7
031704	2	53.93%	7
031704	3	61.44%	7
031704	4	74.44%	7
041003	1	46.09%	7

Census Tract	Block Group	Percent 120 AMI	Risk Factor
041100	1	94.58%	7
041100	2	84.52%	7
041100	3	93.65%	7
041100	4	76.13%	7
041100	5	72.43%	7
041201	1	55.57%	7
041201	2	70.91%	7
041300	1	65.13%	7
041300	2	65.45%	7
041300	3	61.35%	7
041300	4	81.50%	7
041412	2	96.85%	7
042209	1	0.00%	7
042209	1	88.05%	7
042209	2	84.18%	7
030200	3	83.98%	6
030200	4	55.26%	6
030800	1	61.16%	6
030800	3	74.22%	6
030800	4	55.39%	6
031703	2	53.14%	6
040901	1	69.30%	6
040901	2	70.66%	6
040901	3	100.00%	6
041004	2	68.22%	6
041403	1	60.24%	6
041404	1	67.14%	6
041404	2	58.55%	6
041405	2	72.53%	6
042210	1	77.50%	6
042210	2	76.58%	6
042211	1	90.41%	6
042211	2	97.45%	6
031100	1	65.85%	5
031100	4	62.17%	5
031701	1	81.92%	5
031701	2	62.50%	5
040902	2	71.61%	5
041406	1	70.58%	5
042202	1	91.09%	5
030700	2	86.89%	4
042005	1	54.84%	3
042205	3	74.29%	3
042206	1	60.19%	3
042206	3	63.66%	3
042213	1	52.68%	3