

**Grantee: Pomona, CA**

**Grant: B-11-MN-06-0516**

**April 1, 2016 thru June 30, 2016 Performance Report**

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**Grant Number:**  
B-11-MN-06-0516

**Obligation Date:**

**Award Date:**

**Grantee Name:**  
Pomona, CA

**Contract End Date:**  
03/04/2014

**Review by HUD:**  
Reviewed and Approved

**Grant Award Amount:**  
\$1,235,629.00

**Grant Status:**  
Active

**QPR Contact:**  
No QPR Contact Found

**LOCCS Authorized Amount:**  
\$1,235,629.00

**Estimated PI/RL Funds:**  
\$785,490.62

**Total Budget:**  
\$2,021,119.62

## Disasters:

### Declaration Number

NSP

## Narratives

### Summary of Distribution and Uses of NSP Funds:

The City of Pomona will use NSP funds for two primary activities, plus administration:

1. Establish financing mechanisms for purchase and redevelopment of foreclosed-upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low and moderate-income homebuyers.
2. Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties to households below 120% Area Median Income
  - a. As required, 25% of the NSP funds will be used to serve residents earning at or below 50% of the area median income. For a family of four in Pomona, that limit is \$41,400 annually.
  - b. The City of Pomona intends to utilize this 25% set aside for acquisition/rehabilitation of multi-family units to provide affordable rental housing to families at or below 50% of the area median income.
3. Administration and Planning – Funds in an amount not to exceed 10% of the total grant amount, plus 10% of program income will be used for Program Planning and Administration.

Note: The City will require any participant receiving homebuyer assistance to complete at least eight (8) hours of homebuyer counseling services.

Projects Activities Proposed Budget

1. Financing Mechanism - Homebuyer Assistance \$200,000
2. Purchase & Rehabilitate Properties - Acq/Rehab for SF For-Sale: LMMI \$602,159  
- Acq/Rehab for Rental: LH25% \$309,907
3. Administration & Planning

### Summary of Distribution and Uses of NSP Funds:

- Administration \$123,563  
Total \$1,235,629

### How Fund Use Addresses Market Conditions:

The funding provided through this program is intended to assist the United States' economic recovery and job creation efforts through the American Recovery and Reinvestment Act of 2009.

percentile of the most needy census tract in the States. For California, the minimum score is 17.

The mapping tool provided other data including number of housing units in a selected area, percentage of persons 120% and 80% AMI or below, vacancy rate (number of units not receiving mail in last 90 days), number of high cost mortgages executed between 2004 and 2007, estimated rate of mortgages seriously delinquent in June 2010, estimated number of foreclosure starts in the past year, estimated number of completed foreclosures in the past year, percent fall in housing values since peak value, unemployment rate 2005 and 2010.

HUD has developed and provided the NSP3 Mapping Tool to assist NSP grantees in targeting the areas of greatest need within their jurisdictions.

The City of Pomona carefully selected its NSP3 area of greatest need by first mapping the location of all census tract that had a minimum NSP3 needs score of 18-20. The City also mapped the NSP1 area. These maps were then compared to data and information received from Realquest, the foreclosure data that the City has been tracking for the past 2 years. This comparison revealed that the greatest concentration of foreclosed homes continues to be in some NSP 1 areas as well as in areas of south Pomona that have consistently shown high foreclosure activity but were not eligible under NSP1.

The City then compared all the data and used the HUD NSP3 Mapping Tool to map its areas of greatest need, drawing several maps of these areas to obtain impact scores. This impact score is an indicator of the area's need for NSP 3 assistance.&nb

### **How Fund Use Addresses Market Conditions:**

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Some areas turned out to be too large to make a significant impact as required in NSP 3 guidelines. The City then reviewed the areas with the most feasible impact scores and the following criteria: (1) the most supply of foreclosed and/or abandoned properties, (2) the number of foredosure starts, (3) the number of REO's, and (4) a high percentage of persons (75%) less than 120% AMI. The selected area of greatest need is located in South Pomona and is bound by Garey Avenue to the west, Philadelphia Street to the north, Reservoir St. to the east and County to the south.

The area of greatest needs selected has an NSP 3 score of 18.49. The number of properties needed to make an impact on this area is tied to the probability of acquiring, rehabilitating and selling to an eligible homebuyer, 20% of the REOs recorded during the past year, a HUD performance measure for NSP 3. The total number of foreclosure starts during the past year in the selected area of greatest need is 87 and the total estimated number of properties needed to make an impact in this area is 17.

In the past two years the City has continued to monitor the foreclosure activity within the NSP3 target areas and has followed the trends in the market. As of January 16, 2013 there were 744 properties in some stage of foreclosure citywide with very few potential properties within the designated area. Following the criteria to designate the original map, the City evaluated the City target areas following the above criteria and proposed an amendment to the map (CT 43201 block 1, 402901 block 1 and CT 402902 block 1.) On January 28, 2013, the City held a public hearing to amend the Consolidated Plan and the Annual Action Plan and amended the NSP 1 & 3 target areas.

### **Housing Rehabilitation/New Construction Standards:**

The City of Pomona will adopt HOME Program property standards at 24 CFR 92.251 that require local written rehabilitation standards. Such written standards include methods and materials to be used during housing rehabilitation and conform to local building codes and the State of California Building Code.

The City will incorporate modern, green building and energy-efficiency improvements in all NSP activities.

### **Ensuring Continued Affordability:**

The City of Pomona will adopt HOME Program standards for affordability at 24 CFR 92.252 (e) and 92.254 (a) (to ensure continued affordability for NSP assisted housing). Affordability periods shall be based on the amount of the CDBG investment and/or in case of rental units, the type of activity:

Homebuyer Affordability Period

NSP Investment Affordability Period

Less than \$15,000 5 years

\$15,000-\$40,000 10 years

More than \$40,000 15 years

Rental Affordability Period

Acquisition or Rehab of Existing Housing

Less than \$15,000 5 years

\$15,000-\$40,000 10 years

More than \$40,000 15 years

New Construction or Acquisition of New Housing

Any amount 20 years

Affordability periods will be imposed by deed restrictions and/or covenants running with the land, except that the affordability restrictions may

**Definition of Affordable Rents:**

The City defines affordable rents as those that conform to State program standards for rents applicable to households at 50% AMI, or less.

Current 2010 rents are as follows:

**Unit Size Affordable Rent**

Efficiency \$551

1 Bedroom \$630

2 Bedroom \$709

3 Bedroom \$788

4 Bedroom \$851

5 Bedroom \$914

6 Bedroom \$976

7 Bedroom \$1,114

**Vicinity Hiring:**

The City of Pomona certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

**Procedures for Preferences for Affordable Rental Dev.:**

The City will administer the NSP 3 Program. The City through an RFP or RFQ process will select one or 2 experienced non-profit or for profit housing developers to acquire, rehabilitate and sell single family houses to qualify low-to moderate income homeowner and acquire and rehabilitate multiple family units to rent to tenants earning less than 50% of the AMI.

**Grantee Contact Information:**

Name: Beverly Johnson

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Phone: (909) 620-2433

Fax: (909) 620-4567

Mailing Address: City of Pomona, 505 S. Garey Avenue, Pomona, CA 91766

Overall	This Report Period	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$2,019,188.53
<b>Total Budget</b>	\$0.00	\$2,019,188.53
<b>Total Obligated</b>	\$0.00	\$2,019,188.53
<b>Total Funds Drawdown</b>	\$0.00	\$1,244,650.90
<b>Program Funds Drawdown</b>	\$0.00	\$1,052,577.58
<b>Program Income Drawdown</b>	\$0.00	\$192,073.32
<b>Program Income Received</b>	\$231,023.13	\$785,490.62
<b>Total Funds Expended</b>	\$0.00	\$1,310,163.59
<b>Match Contributed</b>	\$0.00	\$0.00

## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$185,344.35	\$0.00
Limit on Admin/Planning	\$123,562.90	\$158,713.16
Limit on State Admin	\$0.00	\$158,713.16

## Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$123,562.90	\$201,917.53

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$308,907.25	\$545,614.27

## Overall Progress Narrative:

Grantee continues to work with the developer for the property at 1174 Casa Vista. Foreclosed properties are being monitored by Grantee for acquisition, rehabilitation, and resale. Grantee staff continues to work with and submit information to HUD CPD in order to resolve audit issues.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Financing Mechanisms	\$0.00	\$171,000.00	\$20,000.00
2, Purchase & Rehabilitate Properties	\$0.00	\$1,646,271.00	\$936,991.46
3, Administration and Planning	\$0.00	\$201,917.53	\$95,586.12

## Activities

**Project # / Title:** 1 / Financing Mechanisms

**Grantee Activity Number:** NSP 3 - 1.1  
**Activity Title:** Homeownership Assistance to low/mod income persons

<b>Activity Category:</b> Homeownership Assistance to low- and moderate-income	<b>Activity Status:</b> Under Way
<b>Project Number:</b> 1	<b>Project Title:</b> Financing Mechanisms
<b>Projected Start Date:</b> 05/01/2011	<b>Projected End Date:</b> 05/01/2014
<b>Benefit Type:</b> Direct ( HouseHold )	<b>Completed Activity Actual End Date:</b>
<b>National Objective:</b> NSP Only - LMMI	<b>Responsible Organization:</b> City of Pomona2

Overall	Apr 1 thru Jun 30, 2016	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$171,000.00
<b>Total Budget</b>	\$0.00	\$171,000.00
<b>Total Obligated</b>	\$0.00	\$171,000.00
<b>Total Funds Drawdown</b>	\$0.00	\$100,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$20,000.00
<b>Program Income Drawdown</b>	\$0.00	\$80,000.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$100,000.00
City of Pomona2	\$0.00	\$100,000.00
<b>Match Contributed</b>	\$0.00	\$0.00

### Activity Description:

This activity is designed to address vacant foreclosed properties in the City by facilitating the purchase of these units by low-moderate and middle income homebuyers with FHA, conventional loans. This activity will be carried out in the target area as

Restrictions and/or CCR's to ensure continued affordability.

Eligible properties will be single family detached homes. All properties must meet the definition of abandoned and/or foreclosed as determine by HUD.

Applicants will be required to complete an 8 hour homeownership counseling class prior to loan closing. All counseling must occur with HUD approved counseling agencies.

### Location Description:

Project Name : South Pomona D3

Block Group

060379081058072402901U2

060379081058072402901U3

060379081058072402902U2

Total Neighborhood Housing Units: 1472

Neighborhood NSP3 Score: 18.49

State Minimum Threshold NSP3 Score: 17

On January 28, 2013, an amendment to the Consolidated Plan and FY 2012-2013 Action Plan was approved to add more census tract/block areas in order to address more foreclosures. The census tracts added were: 402301.1, 402901.1, and 402902.1 (based year 2000 US Census Tract numbers).

### Activity Progress Narrative:

No new activities to report for this period. There is funding available to fund one loan. Since the foreclosure inventory has decreased significantly, funds are not being expended.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/4
# of Singlefamily Units	0	1/4

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

### Project # / Title: 2 / Purchase & Rehabilitate Properties

**Grantee Activity Number:** NSP 3 - 2.1

**Activity Title:** Acq/Rehab/Resale of SFH Units - LH25%

**Activity Category:**

Acquisition - general

**Project Number:**

2

**Projected Start Date:**

05/01/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Purchase & Rehabilitate Properties

**Projected End Date:**

05/11/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Pomona2

**Overall**

**Total Projected Budget from All Sources**

**Apr 1 thru Jun 30, 2016**

**To Date**

N/A

\$545,614.27

**Total Budget**

\$0.00

\$545,614.27

**Total Obligated**

\$0.00

\$545,614.27

**Total Funds Drawdown**

\$0.00

\$349,723.27

**Program Funds Drawdown**

\$0.00

\$349,723.27

**Program Income Drawdown**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Total Funds Expended**

\$0.00

\$379,652.81



households below 50% AMI. The discount rate for acquisition of rental properties shall be at least 1% discount rate. The units will be Deed Restricted for a period of 15 years.

**Location Description:**

Project Name : South Pomona D3

Block Group

060379081058072402901U2

060379081058072402901U3

060379081058072402902U2

Total Neighborhood Housing Units: 1472

Neighborhood NSP3 Score: 18.49

State Minimum Threshold NSP3 Score: 17

On January 28, 2013, an amendment to the Consolidated Plan and FY 2012-2013 Action Plan was approved to add more census tract/block areas in order to address more foreclosures. The census tracts added were: 402301.1, 402901.1, and 402902.1 (based year 2000 US Census Tract numbers).

**Activity Progress Narrative:**

No additional activities to report.

No activity to report for this reporting period. Existing program income set-aside for this activity is not sufficient to acquire another property.

**Accomplishments Performance Measures**

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

**Beneficiaries Performance Measures**

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

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

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<b>Grantee Activity Number:</b>	<b>NSP 3 - 2.2</b>
<b>Activity Title:</b>	<b>Acq/Rehab of SF For-Sale Units - LMMI</b>

<b>Activity Category:</b> Acquisition - general	<b>Activity Status:</b> Under Way
<b>Project Number:</b> 2	<b>Project Title:</b> Purchase & Rehabilitate Properties
<b>Projected Start Date:</b> 05/01/2011	<b>Projected End Date:</b> 05/01/2014
<b>Benefit Type:</b> Direct ( HouseHold )	<b>Completed Activity Actual End Date:</b>
<b>National Objective:</b> NSP Only - LMMI	<b>Responsible Organization:</b> City of Pomona2

<b>Overall</b>	<b>Apr 1 thru Jun 30, 2016</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$1,100,656.73
<b>Total Budget</b>	\$0.00	\$1,100,656.73
<b>Total Obligated</b>	\$0.00	\$1,100,656.73
<b>Total Funds Drawdown</b>	\$0.00	\$636,214.47
<b>Program Funds Drawdown</b>	\$0.00	\$587,268.19
<b>Program Income Drawdown</b>	\$0.00	\$48,946.28
<b>Program Income Received</b>	\$231,023.13	\$784,681.66
<b>Total Funds Expended</b>	\$0.00	\$640,168.84
City of Pomona2	\$0.00	\$640,168.84
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

This activity will allow the City to provide funding to one or two qualified non profit or for profit Housing Developers to purchase and rehabilitate homes. The Housing Developers will be selected through an RFQ or RFP process. Activities include acquisition, demolition and rehabilitation or reconstruction. The discount rate for acquisition of properties shall be at least 1% discount rate on individual units.

The housing developer will rehabilitate the unit and will address all code violations, promote energy conservation and/or energy efficiency and eliminate signs of blight. Prior to commencement of the rehabilitation work, Housing Developer will provide the City for review and approval with a scope of the work to be performed. Upon completion of the rehabilitation, Housing Developer will resale the unit to an eligible homebuyer. The expected benefit to income qualified persons will be affordable housing. The tenure of beneficiaries shall be homeownership units. Low income households will be targeted at 51-120% of AMI. For every NSP home purchased by a homebuyer with this mortgage assistance, there will be a recorded Deed Restrictions and/or CCR's to ensure continued affordability. Applicants will be required to complete an 8 hour homeownership

060379081058072402901U2

060379081058072402901U3

060379081058072402902U2

Total Neighborhood Housing Units: 1472

Neighborhood NSP3 Score: 18.49

State Minimum Threshold NSP3 Score: 17

On January 28, 2013, an amendment to the Consolidated Plan and FY 2012-2013 Action Plan was approved to add more census tract/block areas in order to address more foreclosures. The census tracts added were: 402301.1, 402901.1, and 402902.1 (based year 2000 US Census Tract numbers).

### Activity Progress Narrative:

Grantee staff continues to communicate with the developer for the property located at 1174 Casa Vista Drive. Plans have been submitted and reviewed for plan check.

No foreclosed properties were available within NSP target areas

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/2
# of Singlefamily Units	0	1/2

### Beneficiaries Performance Measures

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

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

**Project # / Title: 3 / Administration and Planning**

**Grantee Activity Number: NSP 3 - 3.1**

**Activity Title: Administration & Planning**

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

3

**Project Title:**

Administration and Planning

**Projected Start Date:**

05/01/2011

**Projected End Date:**

05/01/2014

**Benefit Type:**

( )

**Completed Activity Actual End Date:**

**National Objective:**

N/A

**Responsible Organization:**

City of Pomona2

**Overall**

**Apr 1 thru Jun 30, 2016**

**To Date**

**Total Projected Budget from All Sources**

N/A

\$201,917.53

**Total Budget**

\$0.00

\$201,917.53

**Total Obligated**

\$0.00

\$201,917.53

**Total Funds Drawdown**

\$0.00

\$158,713.16

**Program Funds Drawdown**

\$0.00

\$95,586.12

**Program Income Drawdown**

\$0.00

\$63,127.04

**Program Income Received**

\$0.00

\$808.96

**Total Funds Expended**

\$0.00

\$190,341.94

City of Pomona2

\$0.00

\$190,341.94

**Match Contributed**

\$0.00

\$0.00

**Activity Description:**

This activity will cover necessary planning and administration costs necessary to administer all aspects of the NSP3 Program.

**Location Description:**

N/A

listing to monitor foreclosures for sale. Staff also monitors the potential foreclosures in the National Community Stabilization Trust REO Match system. The monitoring of these activities assists the City in evaluating the target areas and the need for changes and implementation of new strategies as appropriate.

### Accomplishments Performance Measures

No Accomplishments Performance Measures

### Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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