

Anoka County NSP3 Action Plan

02/04/2011

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Kate Thunstrom
Email Address	Kate.thunstrom@co.anoka.mn.us
Phone Number	763-323-5714
Mailing Address	2100 3 rd Ave. Anoka, MN 55303

2. Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

Data sources used to determine the areas of greatest need include:

- NSP3 foreclosure need score
- NSP3 Mapping Tool
- Analysis of recent REO activity in target areas
- Assessment of real estate trends
- Consultation with local governments

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

After identifying areas of the county that scored at least an 18 within the NSP3 Mapping Tool we included analysis conducted using past history, current real estate trends and information provided by the Cities in which proposed areas are located. The decision was made to limit our activities to two communities that have historically had the greatest amount of foreclosures, greatest decline in market value and limit our target areas of greatest need to the specific neighborhoods that have not yet achieved stabilization.

After consulting with the two communities to assure the city's support in the target areas maps created using the NSP3 Mapping Tool we further reviewed market and trend information with our participating Realtor. The maps confirmed that a target goal of creating homeownership opportunities in an estimated 20% of the REO properties was realistic.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	1. As defined in the approved Anoka County Action plan: a “blighted” structure will be defined as a structure which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use, or any combination of these or other factors, is detrimental to the safety, health, moral or welfare of the community. There is no state or local law that defines “blighted structure”. Anoka County has worked with other counties, cities and Minnesota Housing to establish a definition to be used in the NSP action plan to define blight. Cities use a definition most commonly used for Tax Increment Financing, but can also have a separate local definition for codes and ordinances. This definition was used to meet a high housing quality standard, require that all codes and ordinances are met and to meet what other counties and Minnesota Housing have determined to be a complete definition.
Affordable Rents	The 2010-2014 Anoka County Consolidated Plan defines “affordable rents” as those at or below the applicable Fair Market Rent (FMR) for the Minneapolis/St.Paul Metropolitan Area as defined by HUD. This definition of affordable rents will also be used for any Anoka County NSP-assisted rental units.

Descriptions

Term	Definition
Long-Term Affordability	Anoka County will ensure continued affordability through the use of an enforcement document filed against each piece of real property. HOME guidelines will be considered to be the standard for assuring long term affordability.
Housing Rehabilitation Standards	NSP-assisted housing units will be rehabilitated in accordance with State of Minnesota Building, Electrical, and Plumbing Codes. In addition, all homes will meet HUD’s Section 8 Housing Quality Standards (HQS).

4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$ 306,707

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

Low-income targeting goals will be met through partnerships with local non-profit organizations whose mission it is to provide permanent housing opportunities to low income households.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq$ 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., $\leq$ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	0
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq$ 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).	5
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	2

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

The substantial amendment for the NSP3 program has been posted on the Anoka County website. In addition, citizen participation plan requires a public comment notice be placed in the official publication of the county. The public comment notice will be published in the Anoka County Union on February 4, 2011, allowing for a 15 day comment period. Comments received will be incorporated into the final substantial amendment.

Summary of Public Comments Received.

The 15 day comment period began February 4, 2011 and ended on February 18, 2011. The plan notice was published in the Anoka Union and within the Anoka County Community Development web page.

The summary of public comments received is included as an attachment.

7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled "Activity Number 4," "Activity Number 5," "Activity Number 6," and "Activity Number 7." If you are unsure how to delete a table, see the instructions [above](#).

The field labeled "Total Budget for Activity" will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the "Performance Measures" component of the activity tables below.

Activity Number 1		
Activity Name	Acquisition/Rehabilitation	
Uses	Select all that apply:	
	☐	Eligible Use A: Financing Mechanisms
	☒	Eligible Use B: Acquisition and Rehabilitation
	☐	Eligible Use C: Land Banking
	☐	Eligible Use D: Demolition
	☐	Eligible Use E: Redevelopment
CDBG Activity or Activities	01 Acquisition, 14A Rehabilitation Single Family	
National Objective	Low/mod housing	
Activity Description	Acquisition of vacant/and or foreclosed properties, rehabilitation of properties to meet or exceed local code, disposition to income qualified households at or below 120% AMI.	
Location Description	Target areas include areas identified on proposed NSP3 Target area maps for the City of Anoka and an area located in the City of Columbia Heights	
Budget	Source of Funding	Dollar Amount
	NSP3	\$797,538
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$797,538

Performance Measures	Decent and Affordable Housing	
Projected Start Date	04/01/2011	
Projected End Date	04/01/2013	
Responsible Organization	Name	Anoka County HRA
	Location	2100 3 rd Ave, Anoka, MN, 55303
	Administrator Contact Info	Kate Thunstrom 763-323-5714 kate.thunstrom@co.anoka.mn.us

Activity Number 2		
Activity Name	Acquisition/Rehabilitation 25LM	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☒ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment	
CDBG Activity or Activities	01 Acquisition, 14A Rehabilitation Single Family	
National Objective	Low/Mod housing	
Activity Description	Acquisition of vacant and/or foreclosed properties, rehabilitation to meet or exceed local code Acquisition of vacant/and or foreclosed properties, rehabilitation of properties to meet or exceed local code, disposition to income qualified households at or below 50% AMI.	
Location Description	Target areas include areas identified on proposed NSP3 Target area maps for the City of Anoka and an area located in the City of Columbia Heights	
Budget	Source of Funding	Dollar Amount
	NSP3	\$ 306,707
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$ 306,707	
Performance Measures	Decent Affordable Housing	
Projected Start Date	04/01/2011	
Projected End Date	04/01/2013	
Responsible Organization	Name	Anoka County
	Location	2100 3 rd Ave, Anoka, MN, 55303
	Administrator Contact Info	Kate Thunstrom 763-323-5714 kate.thunstrom@co.anoka.mn.us

Activity Number 3	
Activity Name	Administration
Uses	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking

	☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment	
CDBG Activity or Activities	21 Program Administration	
National Objective	NA	
Activity Description	NSP Program administration to meet all federal and local requirements upon NSP units regarding but not limited to soft costs, direct and indirect administration	
Location Description	NA	
Budget	Source of Funding	Dollar Amount
	NSP3	\$ 122,682
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$ 122,682
Performance Measures	NA	
Projected Start Date	04/01/2011	
Projected End Date	04/01/2013	
Responsible Organization	Name	Anoka County HRA
	Location	2100 3 rd Ave, Anoka, MN, 55303
	Administrator Contact Info	Karen Skepper, 763-323-5709, Karen.skepper@co.anoka.mn.us

HUD USER GIS Maps - Microsoft Internet Explorer

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Address http://www.huduser.org/NSP/NSP3.html

HUD.GOV

U.S. Department of Housing and Urban Development
Secretary Shaun Donovan

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Neighborhood Stabilization
Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Anoka, MN

Go

Select a State

Select a County

Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

Click here for an Overview

NSP3 Options

15 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)

DRAW FINISH

VIEW DATA

VIEW PROJECTS

METHODOLOGY INSTRUCTIONS

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also



Done

Internet

City of Columbia Heights

