CLARK COUNTY, NEVADA

NEIGHBORHOOD STABILIZATION PROGRAM 2

Submission to U.S. Department of Housing and Urban Development on behalf of:

Southern Nevada NSP2 Consortium

Clark County
City of Las Vegas
City of North Las Vegas
City of Henderson

July 17, 2009
DRAFT

Program Summary
HUD NEED FACTOR Application # _____

Clark County as the lead agency for the Southern Nevada Neighborhood Stabilization Program 2 Consortium ("Consortium"), submits this application to receive Neighborhood Stabilization Program 2 (NSP2) funds through the U.S. Department of Housing and Urban Development (HUD), authorized under the American Reinvestment and Recovery Act of 2009 for additional activities under Division B, Title III of the Housing and Economic Recovery Act of 2008 (HERA). This law provides under a rule of construction that, unless HERA states otherwise, the grants are to be considered Community Development Block Grant (CDBG) funds. NSP2 is a special CDBG allocation to address the problem of foreclosed and abandoned homes.

The Consortium hereby requests a total funding allocation through HUD in the amount of $367,298,000 for the implementation of NSP2 activities within designated target geographies across the Las Vegas Valley for the purpose of assisting in the redevelopment of abandoned and foreclosed homes. As the market analysis that follows demonstrates, the Las Vegas Valley region is an epicenter of the current foreclosure crisis. During this critical time, large-scale government intervention is necessary to arrest the decline of targeted neighborhoods as well as to position those neighborhoods for a sustainable role in the revitalized future of our local economy.

Each member jurisdiction has described its past experiences relevant to proposed NSP2 activities to demonstrate organizational capacity of this Consortium, and the Consortium has identified eligible uses of funds, a project completion schedule and anticipated outcomes for proposed NSP2 activities through the narrative statements (Factors 1-6) contained within this application. The Consortium proposes to expend NSP2 funds on activities related to homebuyer financing mechanisms, an acquisition and rehabilitation program for resale and rental, redevelopment of property as housing, as well as the demolition of blight on a neighborhood level all of which are eligible activities per CDBG entitlement regulations. All funds will be targeted to populations whose incomes do not exceed 120% of area median income (AMI), and a minimum of 25% of the funding will be targeted to populations earning 50% AMI or less.

A citizen comment period was posted from July 1-10, 2009 and a summary of comments received through this process are provided in Appendix C. All applicable application documents including forms, disclosures, certifications and definitions as required by this Notice are included in designated tabs.

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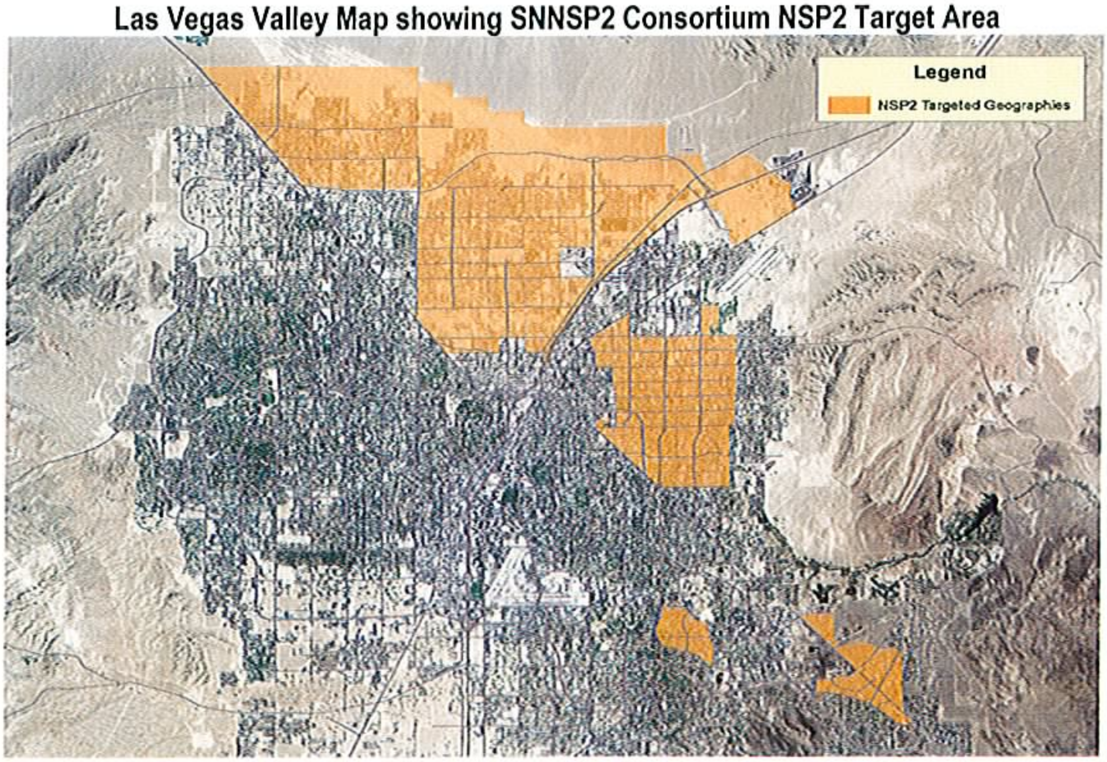
Factor 1: Need/Extent of the Problem

There is arguably no community in the United States that has been harder hit by the current economy downturn than Southern Nevada. This is evidenced by nation-leading rates of home foreclosure four times the national average, a soaring local unemployment rate and sharp declines in the region's primary industries – tourism and construction. Southern Nevada's economy was uniquely positioned to take advantage of the run up in consumer spending and aggressive lending practices that pushed the economy to new heights between 2003 and 2007. Today however, the community is being disproportionately impacted on the back end of the business cycle with consumers spending significantly less money and a construction industry threatening to come to a near standstill. This economic impact has translated to an erosion of the residential housing market throughout the Las Vegas Valley, and certain areas are relatively harder-hit by this crisis.

A. Consortium Target Geography

The Southern Nevada NSP2 Consortium has identified a target area comprised of census tracts from each jurisdiction and the Consortium will focus NSP2 activities in the neighborhoods within these census tracts. Selected target area census tracts received an average HUD Need Factor Foreclosure rating of **19.93**, and an average Vacancy rating of **17.3.** With a maximum score of 20, the high score in both categories is an indicator of high need for NSP2 within our target area. (See Appendix B for the list of census tracts by jurisdiction as well as HUD foreclosure and vacancy ratings). In addition to need, these target areas also possess community assets, regional connectivity and opportunities for revitalization that will benefit the Las Vegas Valley region as a whole. Note that in the data analysis that follows with data compiled by Applied Analysis (a local financial and economic consulting firm), our target geographies are compared with either Clark County or the Las Vegas Valley Metropolitan Area as a regional comparison where data was available from either source.

Las Vegas Valley Map showing SNNSP2 Consortium NSP2 Target Area



The following is an analysis of housing and economic factors contributing to the decline and foreclosure crisis of our target area as a relative comparison with the region as a whole. This discussion demonstrates the extent of need in our target area – the Consortium believes that without an infusion of capital and concerted efforts to stabilize the housing market, recovery in our target area will not happen until the very long term and the negative effects of existing conditions will continue to exacerbate the problem prior to recovery.

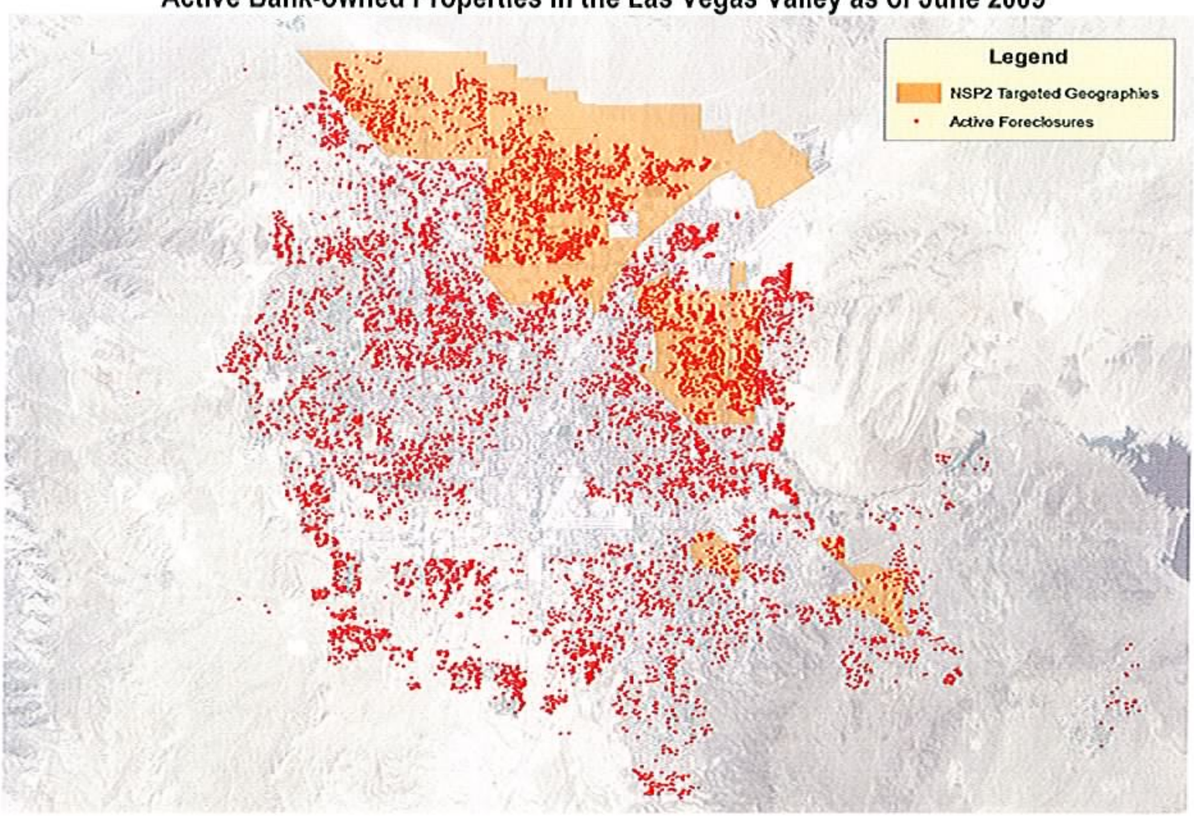
The nature of our target area is described with review of local housing conditions including existing foreclosure rates, housing stock, homeownership rates, and household income levels. These factors combined with unemployment and subprime lending practices describe the extent of need for NSP2 programs to arrest the decline and stabilize communities suffering from recent economic turmoil.

LOCAL HOUSING MARKET

Foreclosure Rates

Clark County Assessor data from June 2009 indicates that 25.5% of the region's foreclosures are contained within the NSP2 target area. Only 19% of the region's total housing market is contained within the target area indicating a disproportionate share of the foreclosure crisis is located within these areas. While the number of bank-owned properties in the Las Vegas valley comprises 2.2% of all housing units, the targeted geographies are above the valley-average with 3% of all housing units currently owned by the lender. The map below illustrates how the Consortium's target area census tracts encompass many of the clusters of high foreclosure activity within the region.

Active Bank-owned Properties in the Las Vegas Valley as of June 2009



The number of active and reported foreclosures across the Las Vegas Valley is expected to spike dramatically in the near future. The foreclosure moratorium voluntarily implemented last March by most major banks at the Obama Administration's urging was recently lifted May 30, 2009. Local experts all agree that while no one is certain about the number of bank-held properties that will flood into the Southern Nevada market as a result of the lifted ban, estimates range from 20,000- 30,000 additional foreclosed housing units according to the Las Vegas Review Journal (June 18, 2009). Experts also agree that a "phantom" inventory of bank owned properties exists in addition to the homes temporarily protected by the moratorium, which suggests that the foreclosure crisis is actually worse than currently reported.

Housing Stock

When compared to housing units across the Las Vegas Valley, the Consortium has chosen NSP2 target areas that contain a significantly higher percentage of single family residential housing and subsequent populations residing in single family homes as described in the table below. This target area contains an insignificant portion of the region's condo market, with relatively less apartment housing available, but relatively more mobile home housing. The relatively large amount of single family homes and homeowners presents a target area appropriately positioned for assistance through NSP2 activities as well as a high-risk for additional decline without the help of NSP2.

Housing Unit Distribution - All Product Types, June 2009

	Las Vegas Valley	% of Total	NSP2 Targeted Geographies	% of Total
Single Family Residential	472,462	59.01%	102,254	72.88%
Plex Units	18,999	2.37%	5,278	3.76%
Townhouses	40,385	5.04%	5,159	3.68%
Apartments	158,318	19.77%	18,719	13.34%
Condos	84,066	10.50%	159	0.11%
Mobile Homes	26,021	3.25%	8,733	6.22%
Other	460	0.06%	4	0.00%
Total	**800,711**		**140,306**	

Home Ownership

Of the 642,393 homes (excluding apartment units) within the Las Vegas valley, 19% of those units are within the target area census tracts. 66.45% of all housing (excluding apartments) Valley-wide are owner-occupied and the targeted geographies have a slightly higher rate of home-ownership rate of 68.44%.

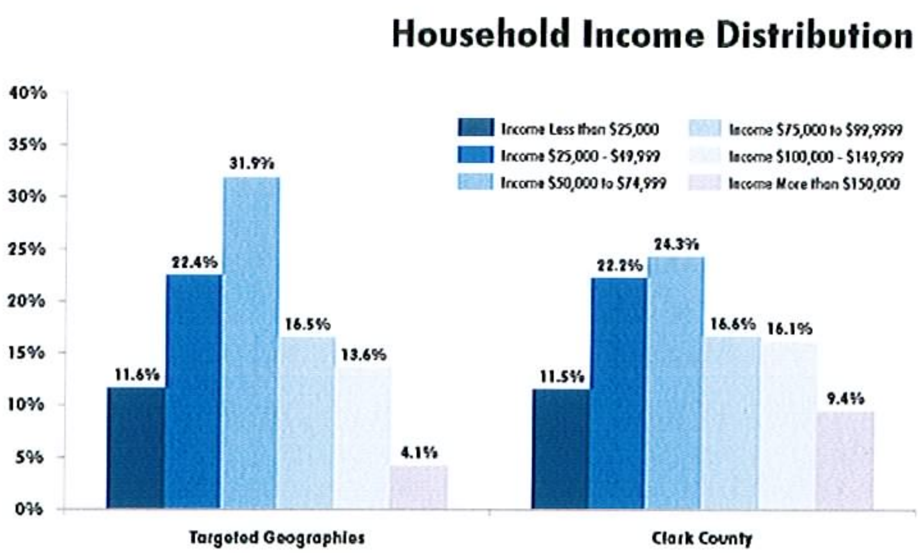
	Las Vegas Valley	NSP2 Targeted Geographies	Target Area as a % of Total
All Housing Units (exc. Apartments)	642,393	121,587	18.93%
Owner Occupied	426,864	83,213	19.49%
Non-owner-occupied Units	215,529	38,374	17.80%
% Owner Occupied	66.45%	68.44%	

Household Income

HUD's household area median family income (AMI) for the Las Vegas Metropolitan Statistical Area is $63,900, and the Valley has an average household size of 2.67. Based on household income distributions within the NSP2 targeted area and throughout Southern Nevada, the following table estimates the share of households at the 50%, 80% and 120% thresholds of AMI. The majority of households throughout Clark County as well as within our targeted geographies will qualify for NPS2 programs on the basis of income.

		Share of Households		No. of Households	
Thresholds	**Income**	**Clark County**	**NSP 2 Targeted Geographies**	**Clark County**	**NSP 2 Targeted Geographies**
50% AMI	$31,950	17.30%	16.90%	138,289	23,743
80% AMI	$51,120	34.70%	35.40%	278,206	49,700
100% AMI	$63,900	47.10%	51.70%	377,482	72,542
120% AMI	$76,680	59.00%	66.90%	472,616	93,935
Total	**N/A**	**N/A**	**N/A**	**800,711**	**140,306**

As illustrated in the graph below, when compared to Clark County as a whole, the targeted geographies for NSP2 have a significantly higher percentage of households earning between $50,000 and $74,000 (2009 estimates) per year and represent a primary target market for the majority of the Consortium's proposed NSP2 activities. Although we expect that citizens that currently live in communities outside of our target areas will move into the target area through the course of our program as homes within those boundaries become available, there is a significant proportion of the regional population of existing residents within the target area that meet the income requirements of the NSP2 program and will be encouraged to participate in the program.



CREDIT AND AFFORDABILITY

In addition to the supply of households at the various income levels, it is also important to review the financial capabilities of these households. At the 120% AMI threshold, the median family income would be $76,680. Assuming affordable allocations of income toward housing and FHA minimum down payment requirements of 3.5%, households within the maximum income level of the NSP2 program would be able to afford a home with an average value of $276,114 as summarized in the table below.

Summary of Estimated Home Value Affordability by Income Threshold

		Allocable to Principal and Interest		Comparable	Comparable
Thresholds	Income	Share (a)	Amount	Loan Value (b)	Home Value
50% AMI	$31,950	25%	$7,988	$111,021	$115,047
80% AMI	$51,120	25%	$12,780	$177,633	$184,076
100% AMI	$63,900	25%	$15,975	$222,041	$230,095
120% AMI	$76,680	25%	$19,170	$266,450	$276,114

a) Source: National Association of Realtors
b) Based on 3.5% downpayment and 6% interest rate

Subprime Mortgages

Recent data has shown that states with areas with higher foreclosure rates also have much higher rates of subprime lending than average with one in five subprime loans ending up in foreclosure. According to the Corporation for Enterprise Development, it is estimated that 20% of all mortgages in Nevada are subprime, the highest percentage of subprime mortgages nationwide. The growth of the subprime market has led to an increase in abusive lending, contributing to the foreclosure crisis. Although it is impossible to say how many, it is clear that many of these subprime loans were issued by predatory lenders and it has been shown that low to middle income neighborhoods such as those selected by the Consortium for NSP2 target areas were particularly targeted by predatory lenders.

As of January 2009, the U.S. Subprime Mortgage Foreclosure Impact Report prepared by the Center for Responsible Lending estimated the total number of outstanding subprime loans to be 126,910 in the state of Nevada and 30,278 subprime foreclosures had occurred from 2008 to 2009 contributing to a loss of over $1.78 billion in property value during that time.

Proposed NSP2 activities in Southern Nevada will offer more opportunities for families to buy homes at affordable interest rates but also protects families from discriminatory and predatory lending practices.

EMPLOYMENT

During the past 12 months, Southern Nevada has lost 54,700 jobs, nearly 6% of its workforce. Every sector in the economy has reported job losses, except education and health services. The largest sectors of the economy, leisure and hospitality and construction, have been among the hardest hit accounting for 30,000 jobs lost during the past 12 months. At its peak, construction accounted for more than 12% of the region's employment base, twice the national average. Today, construction accounts for 80,100 employees, 9.2% of the region's workforce and 30,800 fewer positions that at the industry's peak of 112,000 (June 2006). Leisure and hospitality employment has followed a similar trend, reporting job losses of 24,300 since the industry peaked in June 2006.

Job losses have led to rising unemployment rates, putting financial strains of Nevada families and its state and local governments. At 10.4%, unemployment is more than twice the 5.0 percent rate reported just one year ago. Nevada initial unemployment insurance claims are up 63 percent over where they were one year ago; continued claims are up 126 percent. Both of these values are without precedent in the state's modern history. Industries reporting the greatest growth in claims included construction; trade, transportation and utilities; professional and business services and leisure and hospitality. Hardest hit occupations included sales; food service; protective, cleaning and personal services; management and construction and extraction. Pointing to further contraction in the construction industry, architecture and engineering occupations report the state's largest growth in claims of any occupation, with April 2009 claims almost four times higher than April 2008 and seven times higher than the average reported between 2002 and 2006.

Nearly 18% of the Southern Nevada's workforce is employed in the region's hotel casinos, roughly 156,000 workers. Highly publicized financial difficulties for major hotel-casino operators have led to work stoppages on multi-billion constructions projects (e.g., Fontainebleau Las Vegas and Boyd Gaming's Echelon) and threatened to put major operators into bankruptcy (e.g., Station Casinos, Las Vegas Sands Corporation and MGM MIRAGE). These financial challenges are attributable to a combination of higher corporate debt and eroding economic conditions that are bringing fewer visitors to Las Vegas each of whom is spending less. Visitor volume is down 7.2% through the first four months of 2009, even with average daily room rates off nearly 27%. During that same period, the important convention and meeting segment is down a notable 28% and gross gaming revenue along the Las Vegas Strip is off 16.6%. Even though hotel room inventory has increased from 136,600 to 140,600, the industry's workforce has been sharply reduced.

This downturn in employment has lead to a near collapse of the region's housing market. Nevada leads the nation in the rate of home foreclosure, and continues to rank among the nation's highest in terms of subprime and adjustable rate mortgages outstanding. Existing home prices have fallen from a peak of $290,000 in October 2006 to $130,000 in April 2009. The Office of Housing Enterprise Oversight ranks Nevada first nationally in terms of housing price devaluation and the Las Vegas MSA the third hardest hit out of the national 294 metro areas. Housing vacancies are approaching 8%, entire neighborhoods are being vacated, and nearly three in every four homeowners are dealing with the harsh reality that their home is worth less than they paid for it, the vast majority of whom owe more on that home than it is now worth.

B. Market Conditions and Demand Factors

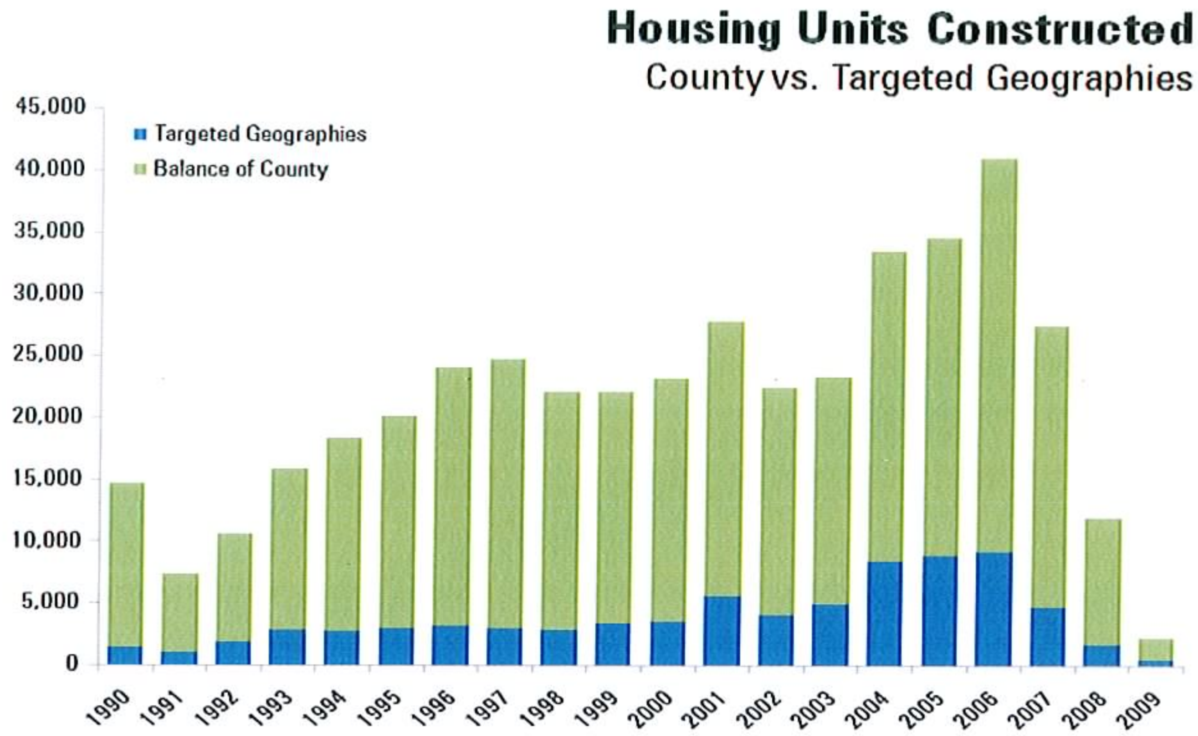
The current economic indicators suggest that conditions will continue to get worse before they get better. Although the long-term prospects for Southern Nevada remain favorable, the realities of the impending near-term instability facing working families, businesses and policymakers are nothing short of daunting. General economic conditions as well as further analysis of construction trends, absorption rates, housing values and foreclosures rates provides a closer look at the extent of need for programs such as NSP2 demonstrates which activities will be a critical mechanism for economic revitalization and stabilization within the next few years.

Summary of General Economic Conditions: Southern Nevada, June 2009 (MONTHLY SERIES)

	Most Recent Data Available	Indicator Values			
		Current Month	Same Month Previous Year	vs. Same Month Previous Year	
Las Vegas MSA Establishment-based Employment	Apr-09	871,400	926,100	-5.9%	▼
Nevada Initial Joblessness Claims	Apr-09	28,895	17,754	62.8%	▲
Clark County Taxable Retail Sales - Total	Mar-09	$3,595,534,905	$4,305,067,884	-16.5%	▼
Clark County Home Foreclosures	May-09	2,863	987	190.1%	▲
Clark County Existing Home Sales	Apr-09	3,652	2,247	62.5%	▲
Clark County New Home Sales	Apr-09	325	749	-56.6%	▼
Clark County Residential Units Permitted	Apr-09	410	760	-46.1%	▼
Clark County Median Pre-Owned Home Sales Price	Apr-09	$130,000	$230,000	-43.5%	▼
Clark County Median New Home Sales Price	Apr-09	$215,650	$255,615	-15.6%	▼

DOWNWARD TRENDS IN NEW HOME CONSTRUCTION

Clark County witnessed unprecedented growth population, employment, infrastructure and business investment during the 2004 to 2007 timeframe creating high demand for new housing. Within Clark County, 267,765 new units were constructed over the last ten years, with 55,353 units (or 20.7% of the total) were constructed within the targeted geographies during this same period. While this suggests 1 in every 5 homes constructed over the last ten-years was done so in the targeted geographies, it is important to note that during the peak of building, from 2004 to 2007, across the Valley 1 in every 4 homes or 26,779 units, were constructed in the targeted geographies. However, across the Valley and particularly within the Consortium's target area, construction of new single family homes has dramatically decreased in 2009 as illustrated in the graph below which has lead to severe economic distress related to employment as well as reduced investment across all sectors. According to recent data compiled by the UNLV Center for Business and Economic Research, the total number of residential permits issued in Clark County has decreased by 46% from a year ago.



ABSORPTION RATES AND EFFECTIVE INVENTORY

As banks begin to list the homes they have acquired through the foreclosure process, REO sales have begun to climb as their price points are often lower than traditional arm's-length or non-REO transactions. Despite this increase in sales, the target areas are absorbing units at a slower rate than the Valley with an average of only 911 units per month (absorption rate of 10% of total inventory vs. 12% Valley-wide). REO properties are absorbing at a faster rate than non-REO properties.

Slow absorption is also affected by the relatively high amount of total inventory (47.2%) that is not yet available but rather listed as pending (waiting for customary closing procedures to complete) or contingent upon some action taking place (e.g. lender approval on a short sale)). Another 5,001 units remain in the hands of lenders (units may or may not be listed by REALTORS on MLS) or 15% of total inventory Valley-wide.

Using the monthly absorption rate explained earlier, an estimate can be made of the amount of time it would take to absorb the remaining inventory if no new supply were to come on the market. Within the NSP2 target geographies the number of months to absorb supply is higher across all categories of listed available inventory, total inventory and effective inventory as seen in the table below. There is an effective **15.6% more months** of total inventory (REO and Non-REO properties) within the target area.

With rising unemployment rates and decreases in the rate of population growth throughout the region, it can be expected that absorption within our target area with stagnate further without NSP2. Even though residential market sales may increase throughout the Valley, our analysis indicates that the absorption of inventory will take at least 15.6% more months within our target area with the existing supply. However, existing supply is steadily increasing - approximately 100 new foreclosures per month have occurred within our target area since January 2009 and the supply is expected to increase substantially in the near future not through the construction of new homes but rather with an influx of additional REO homes into the market due to the recent lift of the moratorium as described earlier.

Absorption and Effective Inventory as of June 2009

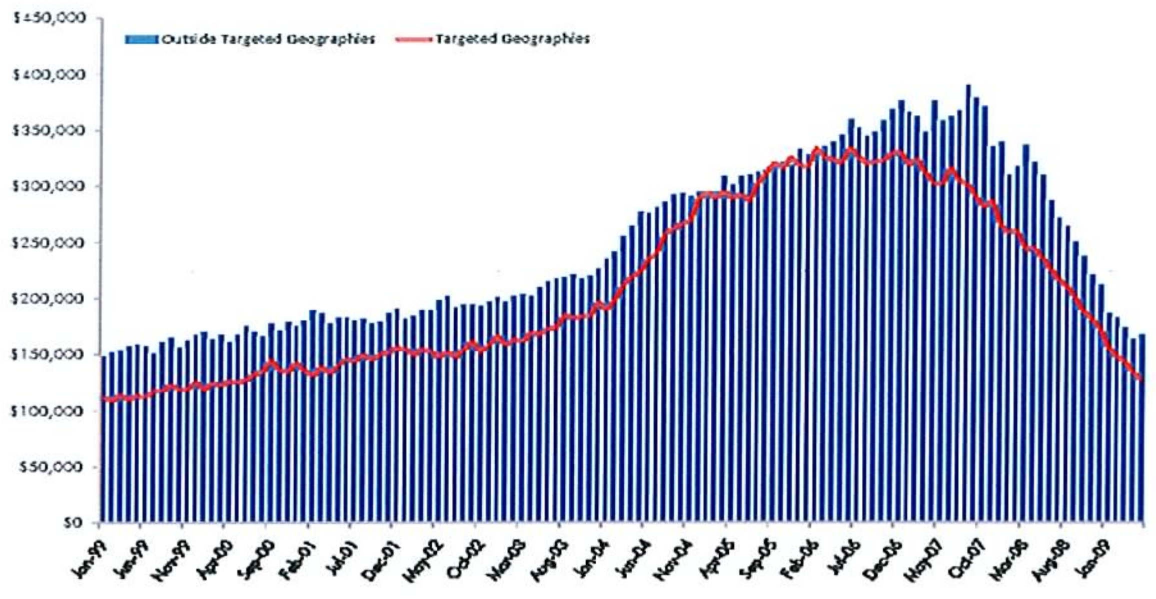
	Las Vegas Valley			NSP2 Targeted Geographies		
	REO	Non-REO (a)	Total	REO	Non-REO (a)	Total
Monthly Average Absorption of Last 3-months	**2,342**	**1,625**	**3,967**	**580**	**331**	**911**
Listed Inventory (b):						
Inventory - Available	2,806	11,941	14,747	696	3,739	4,435
Inventory - Pending or Contingent	6,460	6,713	13,173	1,775	1,328	3,103
Inventory - Total Combined	9,266	18,654	27,920	2,471	5,067	7,538
Unlisted REO Inventory (c)	5,001	0	5,001	1,179	0	1,179
Total Inventory	14,267	18,654	32,921	3,650	5,067	8,717
Effective Listed Available Inventory (Months)	1.2	7.3	3.7	1.2	11.3	4.9
Effective Listed Total Inventory (Months)	4	11.5	7	4.3	15.3	8.3
Effective Total Inventory	6.1	11.5	8.3	6.3	15.3	9.6

a) Includes the sale of new homes
b) Represents homes listed in the Multiple Listing Service (MLS)
c) Represents bank-owned homes not listed in MLS

HOUSING VALUES

Residential housing values across all housing types (new and pre-owned) have sharply declined in recent years, and continue to decline across the Las Vegas Valley as illustrated in the chart below. The housing units within our target area have followed the general trend of the Las Vegas Valley region, however our target area has experienced consistently lower home values throughout most of the past decade.

Residential Housing Trends
Price Per Unit



Prepared by: Applied Analysis

As overall price points remain soft, foreclosures are likely to remain elevated and the timing of improved foreclosure statistics would be expected following the bottoming out of home pricing. In April 2009, one in every 56 households in Las Vegas received a foreclosure notice, the highest rate in the nation. (Associated Press, May 13, 2009)

Home Equity Losses

The amount of equity in each unit across the valley and within targeted geographies would require specific information on the loan arrangements for each unit such as term, downpayment, interest rate and the use of equity lines of credit in order to accurately determine the actual amount of equity gained or lost for each homeowner. Although such specific information is not generally available, we can compare current taxable values to sales prices in order to estimate home equity gains or losses. At present, the average housing unit in the Las Vegas Valley has a taxable value of about $110 per square foot. Recent sales however are currently selling closer to $80 per square foot. An analysis performed by allocating values based on an $80-per-square-foot average as opposed to a $110-per-square-foot average provides an adjusted taxable value. Subtracting the adjusted taxable value from the sales price will gauge homeowners' equity position as either positive or negative, and the chart below summarizes the number of units with either a positive or negative equity position in order to compare the region with our target area. The number of units with negative equity as a percentage of the total is a majority across the region, and that percentage is considerably higher within our target area than the region as demonstrated in the chart below.

This condition has many homeowners questioning the merits of continuing the service of their mortgage. While a portion of foreclosures are the result of the borrower's inability to make payments due to a job loss or other factors, many homeowners are also facing the psychological dilemma of servicing an obligation with such a significant disconnect between debt and equity.

Summary of Adjusted Home Equity Gains or Losses by Units - June 2009

	Las Vegas Valley	NSP2 Targeted Geographies
All Units		
Positive Equity	157,617	24,428
Negative Equity	484,776	97,159
Negative as Percent of Total	75.50%	79.90%
Owner-occupied Units		
Positive Equity	96,394	12,008
Negative Equity	330,470	71,205
Negative as Percent of Total	77.40%	85.60%

The combination of overall economic conditions across multiple sectors, the extreme slow down in the construction industry (and its impact on both employment as well as housing stock), as well as the slow absorption rates and steep declines in home values have resulted in a large-scale and widespread foreclosure crisis throughout Southern Nevada. The map illustrating existing foreclosures from above (Section A) is a harsh reality that is expected to only get worse in the near future.

Although the situation is grave from a regional perspective, the current housing crisis within the Consortium's targeted geography is especially challenging relative to the Las Vegas Valley with higher foreclosure rates, a higher proportion of low and middle income households, slower absorption rates and steeper declines in home values. Therefore the neighborhoods within this target area in need of large-scale intervention in order to reconnect with the region, arrest the rapid decline, ensure long term continued affordability, and remove destabilizing influences.

NSP2 ACTIVITIES MOST LIKELY TO STABILIZE TARGET AREA

The NSP2 activities most likely to stabilize the Consortium's target areas are the acquisition and rehabilitation of housing that incorporates homebuyer assistance as well as the redevelopment of vacant or abandoned properties as housing. NSP2 activities and impact will vary based on the characteristics of each neighborhood within our target area as well as the changes in market conditions over time, but the key stabilization factors of our program will reflect the following elements:

- Relatively new neighborhoods in the target area (5 to 10 years old); the homes in these areas will require little rehabilitation after purchase and are appropriately priced for first-time homebuyers.
- Considerably older neighborhoods (20 years and above); many homes in these neighborhoods will need extensive rehabilitation and code enforcement to stabilize their decline and protect the wealth of homeowners. Rehabilitation particularly related to lead and asbestos in older homes will promote the health, safety and welfare of residents by abating environmental hazards and adding energy efficiency to their homes. All homeowners incorporating energy efficiency through the Consortium's home performance energy standards will have more disposable income over time as their home utility costs

are reduced while at the same time creating a smaller carbon footprint that will benefit the region long term.

- Older neighborhoods (over 35 years old) have several severely deteriorated properties that are good candidates for demolition or extensive rehabilitation, as well as widespread code enforcement.
- Vacant land that is in need of redevelopment that can have a significant impact on improving and stabilizing the neighborhood. The positive effects of rehabilitation and the redevelopment of vacant properties will revitalize the area as businesses will return and vacant commercial buildings will return to their full utility. Populating our target areas with qualified homeowners will increase business traffic, and homeowners living in housing affordable to their income level will result in more disposable income to spend on food, retail, and services. This increased spending will then create more demand; supply will follow and lead to local employment opportunities for the residents of our target area.
- There are opportunities in some neighborhoods to purchase and rehabilitate multi-family properties that will ensure the expenditure of 25% of the NSP2 funds to be used for 50% AMI households. This investment will be coordinated with increased code enforcement to further stabilize the neighborhoods.
- Down payment or other consumer financing assistance to homebuyers will also provide high impact by allocating a relatively small amount of funding to a large number of beneficiaries.
- Homebuyer counseling will ensure higher rates of financial literacy amongst residents and basic budgeting skills learned can be applied to other areas of consumer financial practices as well
- The diversity amongst residents in the communities throughout the Consortium will create the need for multi-language outreach and this will create increased connectivity between citizens, nonprofit partners, and the jurisdictions within the Consortium, which will facilitate not only NSP2 activities, but future activities related to community and economic development as well.

The Consortium will focus considerably on activities that will result in homeownership; this is important to the long-term stability of our neighborhoods since investors are currently purchasing approximately 40% of all foreclosed properties. In the event that economic conditions do not substantially improve in the near future, there may not be an adequate supply of eligible homebuyers therefore one approach would be to move to a "lease to own" strategy. The Consortium members will regularly re-evaluate the activities used in the various neighborhoods to determine if adjustments will be needed to ensure the success of our NSP2 program in the short term as well as long term.

Factor 2: Demonstrated Capacity of the Applicant and Relevant Organizational Staff

The Southern Nevada Neighborhood Stabilization Program 2 Consortium, ("Consortium"), is an agreement between Clark County and the cities of Las Vegas, North Las Vegas and Henderson to administer funding provided by NSP2. Clark County represents the lead agency acting on behalf of all members in submittal of this application and if selected for funding, will execute future funding agreements as well as ensuring compliance of all Consortium members for the duration of the program. Organizational capacity is demonstrated by past experiences in related activities, the staff structure and management plan for each Consortium member, as well as quality references of organizations with which Consortium members have recently partnered with in activities similar to those proposed for NSP2.

A. Past Experience

The Consortium has demonstrated capacity for the management of NSP2 funding and activity implementation through the completion of a **total of 2,511 housing units** in NSP eligible categories over the past 24 months as described in the table below. As a Consortium, we have demonstrated capacity with a minimum of 75 housing units for each eligible category that we propose for NSP2.

Number of Housing Units Completed in the past 24 months by NSP Activity

NSP Category and Activity	Clark County and North Las Vegas	City of Las Vegas	City of Henderson	**Consortium Total Housing Units**
A: Homebuyer Assistance	83	11	16	**110**
B: Acquisition and Rehabilitation	20	112	632	**764**
D: Demolition	25	86	22	**133**
E. Redevelopment	492	663	349	**1,504**
TOTAL	620	872	1,019	**2,511**

Each Jurisdiction member of the Consortium has had extensive experience managing activities similar to the activities covered in this notice as described below highlighting examples of projects involving acquisition, disposition, rehabilitation and redevelopment of housing within each member's local community. All members of the SNNSP2 Consortium work with the nonprofit housing and social service network in Southern Nevada to implement our programs and best serve the needs of our citizens. Consortium staff participates and assists with Southern Nevada Regional Planning Commission, Community Housing Resource Board of Southern Nevada, Nevada Housing Coalition, and the Workforce Housing Partnership of Southern Nevada. The region constantly works to create partnerships in our community and since 1982, Clark County has entered into eight separate three-year CDBG Consortium Agreements for Clark County to administer the CDBG program on behalf of our participating cities. Since 1992, we have entered into five three-year HOME Consortium Agreements for Clark County to administer the HOME Investment Partnership Program. Clark County also prepares and manages over 100 contracts a year with our various nonprofit subrecipients who receive federal, state, and county funds through this Division. Clark County has worked with the City of Las Vegas, the City of North Las Vegas, the City of Mesquite, and the City of Henderson on 29 joint projects. Without these cooperative efforts, these facilities would not have been possible.

CLARK COUNTY

Since 1978, the Community Resources Management Division (CRMD) within the Clark County Department of Finance has served both the existing County organization and the larger community through a wide range of housing and community development activities. For the past two decades the focus of the County organization has been towards addressing the enormous challenges of growth in unincorporated Clark County. During that same period, CRMD has generally engaged in community development improvements in the more mature, urban neighborhoods in the Las Vegas Valley, the City of North Las Vegas and rural communities.

Highlights of success include:

- Obtained over $313 million in federal, state, local, and foundation funds for Clark County's use since 1978.

- Constructed and/or rehabilitated 115 buildings in rural and urban areas including:
    - Community Centers, Senior Centers, Recreation Centers, Emergency Shelters, Substance Abuse Facilities, Health Centers, Handicapped Training Centers, Fire Stations, Libraries, Service Centers, and Early Childhood Development Centers
- Provided small seed grants to nonprofit partners, which enabled them to secure over $195 million in private and foundation funds for the construction of a variety of significant facilities.
- Received 35 national and state awards for buildings and program initiatives.
- Since 1992, the Clark County has assisted in the development of over 15,676 units of new affordable rental housing.

Affordable Housing

Along with federal and state resources such as HOME, CDBG and the Low Income Housing Trust Fund, Clark County provides its own resources to increase affordable housing in Clark County. The County has used its allocation of Private Activity Bond Cap to support a large amount of affordable housing development in the last ten years. Since 1996, the County has awarded $186 million in Private Activity Bonds to develop 26 new and rehabilitate 5 affordable housing rental complexes totaling 6,942 units. Most of this activity has helped to redevelop and improve the housing stock in older, lower income neighborhoods.

Downpayment Assistance

Since 1995, Clark County has provided 550 first time homebuyers with downpayment assistance in order to successfully and affordably purchase their primary residence. This was accomplished through the expenditure of $2,171,945 in Federal and State funding sources. This activity leveraged $50 million in mortgages and other financing.

Redevelopment

In May of 2009, Clark County participated in the Grand Opening of Harmon Pines Senior Apartments, a 105-unit senior rental housing development that was the first affordable housing developed utilizing the affordable housing provisions of the Southern Nevada Public Lands Management Act of 1998 (SNPLMA). Under this legislation, local governments are authorized to purchase land from the U.S. Department of the Interior, Bureau of Land Management (BLM) at a discount for the development of affordable housing. As the first government facilitator of such a project, Clark County pioneered the process for acquiring land from the BLM at a substantial discount from market value and in turn transferring the land to an affordable housing developer. The five-acre in-fill parcel was appraised by BLM at $3 million. Using this federal discount provision, BLM was then able to sell this property to the end user nonprofit agency, Nevada HAND, for only $198,000, a $2,802,000 discount. Using Low Income Housing Tax Credits and layering many of financing sources, Nevada HAND delivered a beautiful, high-quality rental facility for seniors that is 100% occupied and has a waiting list.

In successfully completing the Harmon Pines Senior Apartment development, County staff coordinated the efforts of multiple federal, state and local agencies, secured public entitlements, organized a solicitation process to identify a capable developer, provided gap financing, developed agreements and security instruments to ensure long-term compliance, monitored the construction process, approved construction draws, processed payments and planned for long-term monitoring. Based upon the success of the Harmon Pines project, Clark County has earmarked an additional 1,600 acres of available BLM land for future development of affordable housing units.

CITY OF LAS VEGAS

The City of Las Vegas has several decades of experience in providing City planning services through the Planning and Development Department as well as over 12 years of neighborhood planning experience through the Neighborhood Services Department. The Neighborhood Planners have facilitated the formation of 40 neighborhood associations representing 13,280 households within the NSP2 targeted census tracts located in the 89131 and 89143 zip codes and 7 neighborhood associations representing 2,546 households within those targeted census tracts located in the 89110 zip code. Neighborhood Services has over 30 years experience administering federal, local and state funded programs that assist with the development of viable communities.

Single-family Rehabilitation

City of Las Vegas has administered a single-family rehabilitation program since 1978. The Rehabilitation Specialist verifies project eligibility, performs inspections, resolves customer complaints, and monitors contract compliance. This program is marketed using brochures, city's website, city of Las Vegas cable TV, and neighborhood meetings. Rehab staff are qualified as a team consisting of a State of Nevada Building Contractor, Certified Home Energy Rater (in process of upgrading certification), Certified Lead Risk Assessor, and Certified Building, Plumbing, Mechanical, and Electrical Inspector.

Downpayment Assistance

City of Las Vegas, Neighborhood Services Department has administered a Homebuyer Assistance Program since 1997 and has partnered with the Clark County School District to provide down payment and closing cost assistance or rental assistance to eligible teachers through their Homeownership for Educators program. Neighborhood Services staff coordinates a request for proposal process to obtain the services of a nonprofit partner to administer this program. The Neighborhood Programs Officer reviews sales and purchase documents for compliance and prepares deeds of trust to enforce affordability period.

Redevelopment

Neighborhood Services has been partnering with developers to construct new housing units on vacant properties since 1994. The Development staff has obtained HUD certifications as a Certified HOME Program Specialist for Regulations and Administration and Certified Housing Quality Standards Inspector. An example of recent redevelopment was the HELP Las Vegas Apartment Project. The City of Las Vegas provided land and funding for the development of a three phased project on land that was previously the site of a homeless shelter that was demolished due to flooding and structural problems. Two phases are transitional housing and one is permanent housing and will provide a total of 192 units. This housing project is adjacent to approximately five acres of land that was previously a mobile home park that was purchased by the city for the future development of affordable housing. The City of Las Vegas has developed 672 single and multi family units in the last 24 months.

Demolition

The Emerald Breeze Apartments consisted of 100 units that were described by the community as substandard, drug infested, and crime ridden. In partnership with a developer, the City of Las Vegas is in the process of demolishing all 100 units and replacing them with three new apartment complexes that will provide a total of 161 new units to the community. This demolition and redevelopment activity improves public health and safety by removing the blight from the neighborhood thereby reducing the calls for police and fire service to the site. The new development activity will promote economic development by creating and maintaining construction jobs and providing additional consumers for neighborhood businesses.

CITY OF NORTH LAS VEGAS

The Office of Housing and Neighborhood Services (OHNS) has well over two decades of providing housing and community service programs using Federal, State and City funds. Staff members hold many years of experience in operating and managing housing programs including members with professional certifications in Housing and Economic Development Finance, Construction and Production Management, Grant Writing, Housing Quality Standards Specialist, and Certified Home Energy Rating. The division's qualified staff consists of one Manager, one Neighborhood Services Coordinators, one Neighborhood Outreach Coordinator, one Senior Management Analyst, two Community Services Analysts, one Engineering Technician, one Planner, one Planning Assistant, one Auditor, one GIS Specialist and a pool of Combination Building Inspectors.

Housing Rehabilitation

The City has rehabilitated 40 single-family homes and over 150 multi-family units through its Housing Rehabilitation Program, Emergency Repair Program, and Housing Development Program. Also, through the City's administration, Rebuilding Together with Christmas in April has completed 37 emergency repair projects and the Urban League has completed 18 emergency repair projects using federal funding. Through these programs, staff members are required to qualify home ownership, ascertain income qualifications, inspect homes and buildings to identify sub-standard conditions, conduct environmental reviews, write work specifications for rehabilitation required, conduct bidding process, resolve owner's concerns during rehabilitation process, track rehabilitation budget, review and approve requests for payment, ensure contractors comply with City requirements, conduct periodic inspections or progressive rehabilitation work, coordinate rehabilitation work with the Building and Safety Division and prepare deeds of trust to secure program assets provided.

Affordable Housing

OHNS has assisted with the construction of well over 400 multi-family units and 20 single-family units servicing households with incomes at or below 80 percent of the area median income. These homes exist throughout the City. Recently, OHNS completed construction of a 272-unit project at the northern outskirts of the city limits utilizing HOME, Low-Income Housing Trust Fund and tax credit dollars. The total development cost of this project exceeded $34 million dollars. Glenbrook Terrace Apartments, developed by Fore Glenbrook LLC, is a shining example of the leveraging of funds between State, Federal and private dollars to create livable, attractive affordable housing.

New construction requires staff members to correctly read proformas, development budgets, correctly identify funding gaps, coordinate and facilitate project agreements with the developer, monitor labor standards including Davis and Section 3, complete environmental reviews, monitor for contract compliance, review requests for payment with supporting payment documentation, review appraisals, perform property inspections, work in conjunction with the Building and Safety Division to assure timely completion and prepare deeds of trust to secure program assets provided to the project.

Homebuyer Assistance Program

OHNS has operated a Homebuyer Assistance Program since 1999, assisting 195 families with obtaining the American dream of homeownership through downpayment and closing cost assistance utilizing HOME funds. This program provides a deferred payment, zero interest loans for first-time homebuyers, at or below 80 percent of area median income, due upon the conveyance of the property. During the past two years 83 families have been assisted. There are currently over 30 families in the "pipeline" at various stages of the home buying process awaiting assistance.

Staff members are required to be able to prepare contract agreements, verify income, review appraisals, identify eligible costs on HUD 1 statements, complete environmental reviews, review certification of lead based paint risk assessments, review flood plain information, monitor airport hazard zones, perform HQS inspections and prepare deeds of trust to secure program assets provided to the project.

Demolition and Redevelopment

Through its redevelopment project of the Windsor Park neighborhood, an area riddled with soil subsidence, the City has demolished 118 substandard homes and placed each family in new housing within the City of North Las Vegas. Public Works in conjunction with the Building and Safety Division has demolished 107 unsound residential units. Demolition of these unsound structures will allow the City to develop a transit-oriented development for North 5th Street. This plan incorporates urban design principles to promote walking, bicycling and transit use in order to reduce automobile dependency and promote balance between housing and employment locations, creating a neighborhood which will provide the opportunity to live, shop, work and play.

Staff members are required to coordinate and facilitate project agreements with the developer, monitor labor standards including Davis and Section 3, complete environmental reviews, monitor for contract compliance, review requests for payment with supporting payment documentation, review appraisals, perform property inspections, work in conjunction with the Building and Safety Division to assure timely completion and prepare deeds of trust to secure program assets provided to the project.

HENDERSON

The City of Henderson, Neighborhood Services Department (NS) has many years of experience operating housing programs with the use of Federal, State and Redevelopment funds. Currently staff has over 100 years of combined experience operating and managing housing programs. We have rehabbed, bought and sold thousands of homes. In addition we have assisted with the construction of over 3,000 rental apartments for seniors and families. NS has developed and implemented housing programs for rehabilitation since 1983 and operated a down payment assistance program since 1994. In addition, NS has been providing assistance for multi-family development since the year 2000.

NS is staffed by qualified individuals with experience and certifications related to their particular areas of expertise and include: A Housing Programs Coordinator; two Housing Specialists; Weatherization Technician; Senior Redevelopment Project Manager; Grants Coordinator; and an Administrative Assistant. Housing programs developed and operated by NS are directed at those segments of the population showing the greatest need for decent, safe, and sanitary housing and intended to assist as many residents as resources will permit.

Down payment Assistance Program

NS provides zero-interest deferred loan for down payment and closing costs under its First Time Homebuyer Program. This program is for residents below 80% AMI. The program will also loan funds for home repairs. City staff determines eligibility for the loan while monitoring and assisting participants for successful completion of the program. Down payment assistance was provided for 16 applicants in the past two years.

Housing Rehabilitation

Zero interest deferred payment loans are offered to eligible participants at or below 60% of area median income for needed home repairs. Many of these loans have been up to $60,000 because NS also abates "Lead" if the home was constructed prior to 1978. In addition, home weatherization is offered for very low-income residents to make living environments safer and more energy efficient. Environmental reviews are conducted by NS staff prior to the beginning of projects, as required. Staff members inspect the homes to determine the nature and extent of repairs, complete "scopes of work" for contractors to bid and manage all construction. NS also provides this same rehabilitation assistance to residents between 60-80% AMI as a 3% loan. In the redevelopment areas of Henderson, NS provides rehabilitation assistance to owner occupied homes at 3% regardless of income. NS has rehabbed 632 homes in the past two years.

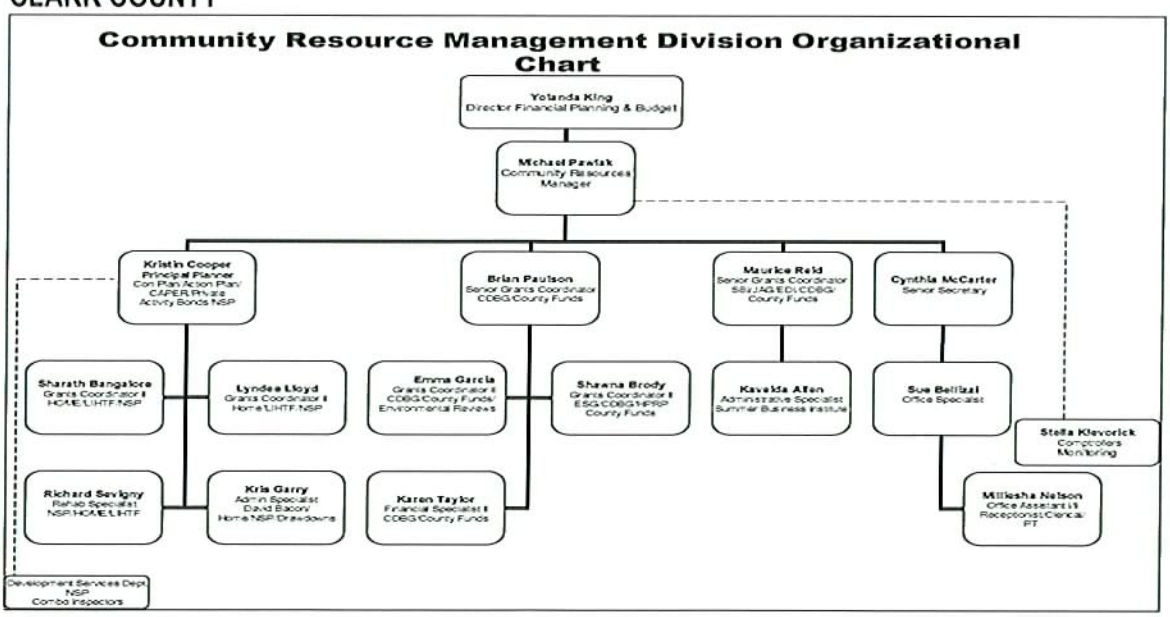
Affordable Housing

The City is committed to providing affordable housing to seniors, the disabled and others who have experienced challenges in finding a suitable living environment. NS has partnered with area nonprofits in acquiring and developing sites for affordable living. NS has assisted with the development of 184 units and assisted with the purchase of land for an additional 165 units of affordable rental housing in the past 2 years.

B. Management Structure

The following are organizational charts and management plans for each jurisdiction within the Consortium identifying the positions needed to effectively operate the NSP2 proposed activities and expend NSP2 funds within the time frame required by this Notice. The corresponding staff for each position is identified along with primary duties and responsibilities.

CLARK COUNTY



Manager – Michael Pawlak, CRMD

- Planning and administration management
- Program design and staffing
- Program oversight

Principal Planner – Kristin Cooper, CRMD

- Substantial Amendment and program planning
- Program design and implementation
- Data analysis
- HUD quarterly and annual reporting
- Assess neighborhood stabilization progress

Grants Coordinator II - Sharath Bangalore, CRMD

- Incorporate Disaster Recovery Grant Reporting System
- Setup NSP grants in SAP
- Process NSP billing
- Program Monitoring

Grants Coordinator II – Lyndee Lloyd, CRMD

- Administer Homebuyer's Assistance Program and Acquisition/Rehab/Resale/Rental Program
- Data collection
- Assist with HUD quarterly reporting
- Program Monitoring

Grants Coordinator II - Richard Sevigny, CRMD

- Assist the Acquisition, Rehab, Resale/Rental program
    - Assist in identification of properties to purchase and determine use
    - Authorize rehab work-ups
    - Review appraisals
    - Monitor rehab process
    - Coordinate with Development Services Inspectors
    - Verify purchase, rehab and resale/rental documents
    - Verify completeness and accuracy of draw down backup
    - Review subrecipients monthly and quarterly reports

Accountant II – Stella Klevorick, Comptrollers Office

- Design financial accounting system in accordance with HUD reporting requirements
- Accounting
- Financial Auditing

Administrative Specialist – Kristine Garry, CRMD

- Process NSP drawdowns
- Davis-Bacon
- Section 3
- OMB Circulars compliance

- Assist with monitoring subrecipients

Combination Inspectors – A pool of inspectors is trained and available from Development Services

- Inspect properties during the selection process for all activities
- Inspect each property prior to rehabilitation
- Assist subrecipients with permitting process
- Intermittent inspections throughout the rehabilitation process
- Final inspections

Grants Coordinator II – Emma Garcia, CRMD

- Complete all environmental reviews
  - Prepare Environmental Review Record, Statutory Worksheet or Environmental Assessment
  - Submit NOI/PROF to HUD
  - Submit request for Release of Funds to HUD

Office Assistants – Milleisha Nelson, Susan Belizzi and Cynthia McCarter, CRMD

- File set-up
- Document filing
- Handle all incoming calls regarding NSP

GIS Sr. Analyst – Sharon Rice, Information Technology/GISMO

- Provide ongoing mapping of foreclosures, notices of default, property sales, etc
- Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting

GIS Analyst II - Brendan Bouier, Comprehensive Planning

- Provide NSP2 area data and maps
- Assist in data analysis to determine NSP2 progress and provide data for HUD quarterly reporting

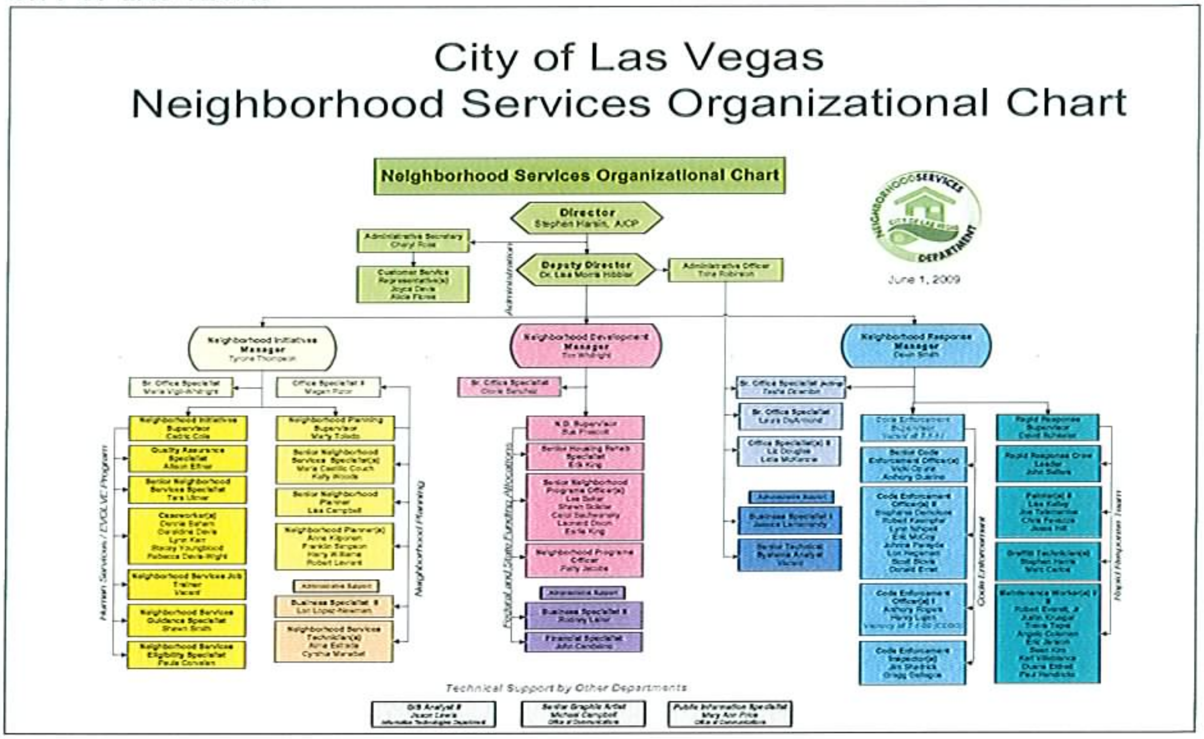
Senior Planner – Daniel Kezar, Comprehensive Planning

- Organize Comprehensive Planning staff to provide statistical and land use information for NSP2
- Provide ongoing statistical and comprehensive planning support as needed for NSP2

Director of Internal Audit – Jeremiah Carroll

- Provide audit oversight of all NSP2 activities to ensure compliance amongst all Consortium members
- Assign staff for ongoing monitoring
- Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting

CITY OF LAS VEGAS



Manager/Supervisor – Tim Whitright/Sue Prescott, NS/ND

- Planning and administration management
- Program design and staffing
- Program oversight

Senior Neighborhood Programs Officer – Earlie King, NS/ND

- Substantial Amendment and program planning
- Program design and implementation
- Data analysis
- HUD quarterly and annual reporting
- Assess neighborhood stabilization progress

Financial Specialist – John Candalino, NS/ND

- Administer Disaster Recovery Grant Reporting System
- Setup NSP grants in Oracle
- Process NSP invoices
- Accounting
- Financial Auditing
- Process NSP drawdowns

Sr. Neighborhood Programs Officer - Carol Bachwansky, NS/ND

- Administer Homebuyer's Assistance Program
- Data collection
- Assist with HUD quarterly reporting
- Verify purchase, rehab and resale/rental documents

• Review subrecipients monthly and quarterly reports
• File set-up
• Document filing
•Verify completeness and accuracy of draw down backup

Sr. Housing Rehab Specialist/Neighborhood Programs Officer Erik King/Patty Jacobs, NS/ND
• Administer the Acquisition, Rehab, Resale/Rental program
• Assist in identification of properties to purchase and determine use
• Authorize rehab work-ups
• Review appraisals
• Monitor rehab process
• Coordinate with Building and Safety Inspectors
• File set-up
• Document filing
• Verify completeness and accuracy of draw down backup

Senior Neighborhood Programs Officer – Leonard Dixon, NS/ND
• Program Monitoring
• OMB Circulars compliance
• File set-up

Neighborhood Programs Officer - Patty Jacobs, NS/ND
• Inspect properties during the selection process for all activities
• Inspect each property prior to rehabilitation
• Assist subrecipients with permitting process
• Intermittent inspections throughout the rehabilitation process
• Final inspections
• File set-up

Senior Neighborhood Programs Officer/ Senior Housing Rehab Specialist – Shawn Bolster/Erik King, NS/ND
• Complete all environmental reviews
• Prepare Environmental Review Record, Statutory Worksheet or Environmental Assessment
• Submit NOI/PROF to HUD
• Davis-Bacon Compliance
• Section 3 Compliance
• Submit request for Release of Funds to HUD
• File set-up

GIS Analyst II – Jason Lewis, Information Technology
• Provide ongoing mapping of foreclosures, notices of default, property sales, etc
•Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting

Customer Service Representative – Joyce Davis, NS/Administration
• Handle all incoming calls regarding NSP

Deputy City Attorney – Robert S. Sylvain

• Reviewing NSP 2 contracts and agreements to ensure they are comprehensible, enforceable, and legal as to form

• Reviewing deeds of trust and other security instruments to ensure that NS 2 Program assets and interests are secured and protected

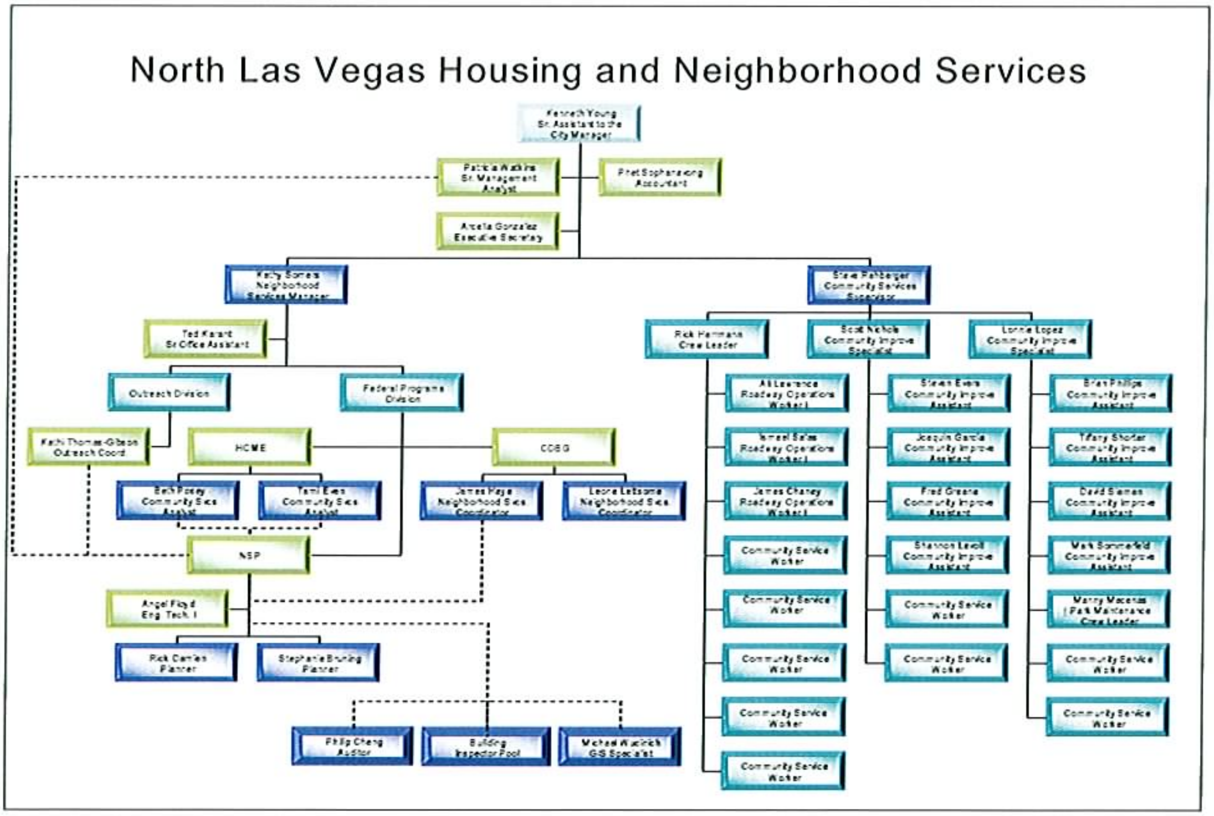
Internal Auditor – Radford Snelding

• In conjunction with the City of Las Vegas Finance Dept., the City Auditor's office will assist in setting up the appropriate internal controls to protect the assets of the NSP2 Program

• Will examine risky areas of program operations and management and provide feedback to program manager on a regular basis

• Will provide audit of all NSP2 activities to ensure compliance and report to lead agency

CITY OF NORTH LAS VEGAS



Manager - Kathy Somers

- Planning and administration management
- Program design, review and staffing
- Program oversight and progress review

Community Services Analyst – Beth Posey

- Program design and implementation
- Administer Homebuyer's Assistance Program
- Review Appraisals

- Monitor subrecipients

Community Services Analyst - Tami Even

- Review and authorize rehab work-ups

Neighborhood Outreach Coordinator – Kathi Thomas-Gibson

- Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting
- Assist with data collection, cleaning and analysis
    - HUD quarterly reporting
    - Assessing neighborhood stabilization progress
    - Continuous reassessment of neighborhood focus
- Work with neighborhood leaders to implement programs that support stabilization focus

Senior Management Analyst – Patricia Watkins

- Setup NSP grants in Oracle
- Process NSP/ARRA draw downs
- Provide monthly and quarterly reports
- Accounting
- Financial auditing

Neighborhood Services Coordinator – James Hayes

- Davis Bacon Compliance

Pool of Combination Inspectors - assigned from Public Works

- Inspect all properties during the selection process
- Inspect each property prior to rehabilitation
- Assist subrecipients with permitting process
- Intermittent inspections throughout the rehabilitation process
- Final inspections

Planner – Rick Damian, assigned from Planning and Zoning Department

- Administer the Purchase, Rehab, Resale/Rental program
    - Identify properties to purchase and determine use
    - Review and Authorize rehab work-ups
    - Review Appraisals
    - Facilitate rehab process
    - Coordinate with Public Works' Inspectors
    - Verify all purchase, rehab and resale/rental documents
    - Verify completeness and accuracy of draw down backup
    - Review subrecipient's monthly and quarterly reports
    - Assist with Davis Bacon Compliance
- Monitor Subrecipients

Planner – Stephanie Bruning, assigned from Planning and Zoning Department

- Complete all environmental reviews

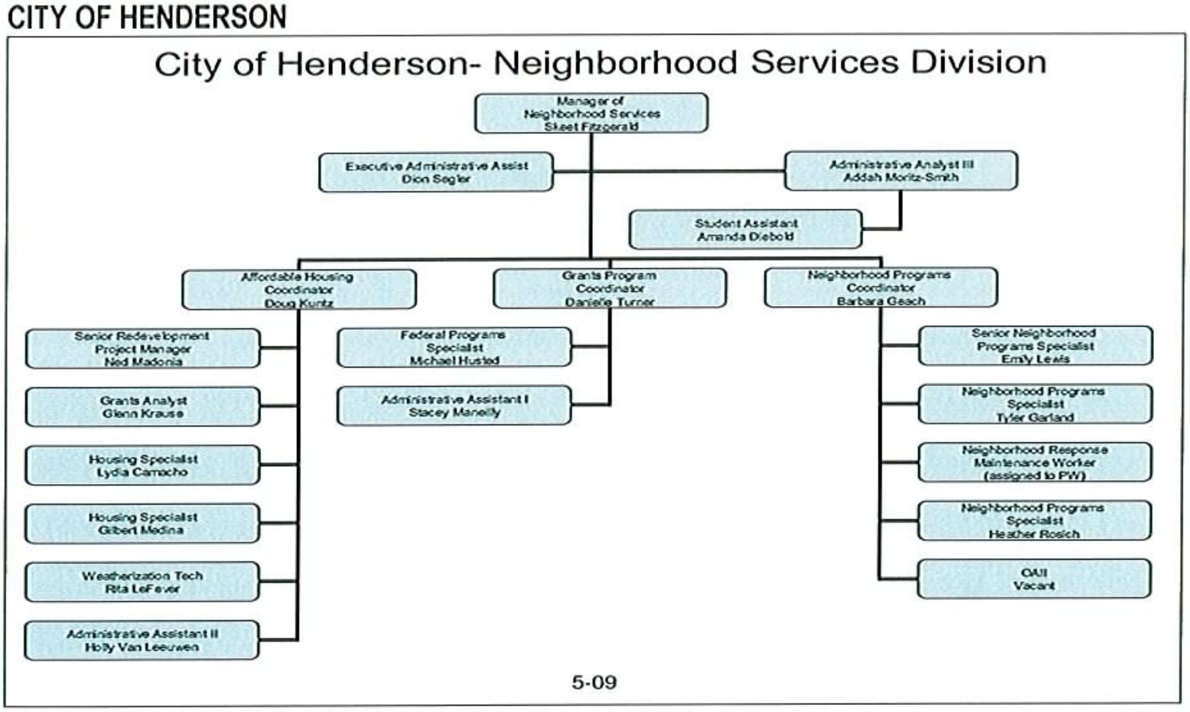
- Prepare Environmental Review Record, Statutory Worksheet or Environmental Assessment
    - Submit NOI/PROF to HUD
    - Submit request for Release of Funds to HUD
- Assist with the NSP homebuyer's assistance program
- OMB Circulars compliance
- Assist with monitoring subrecipients

Technician – Angel Floyd, assigned from Public Works
- File set-up
- Document filing
- Handle all incoming calls regarding NSP and ARRA
- Assist with data collection and data cleaning

GIS Technician – Michael Wucinich, Information Technology Department
- Provide ongoing mapping of foreclosures, notices of default, property sales, etc
- Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting

Internal City Auditor – Phillip Cheng
- Provide audit of all NSP2 activities to ensure compliance
- Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting
- Ensure programmatic and fiscal accountability standards met and exceeded
- Additional staff person from Finance (TBD) assigned to assist with audit function as needed

CITY OF HENDERSON



Affordable Housing Coordinator - Douglas F. Kuntz
- Planning and administration management

- Program design, review and staffing
- Program oversight
- Assess progress

Senior RDA Project Manager - Ned A. Madonia

- HUD quarterly and annual reporting
- Administer homebuyer program
- Administer acquisition, rehab and resale program
- Administer acquisition, rehab, and rent program
- Monitor subrecipients

Grants Specialist - Glenn Krause

- Assist with monitoring subrecipients
- Assist with HUD reporting
- Assist with all NSP programs
- Process Environmental Reviews
- Davis-Bacon compliance

Housing Specialist - Lydia Camacho

- Assist with NSP programs
- Provides or reviews rehab scope of work
- Monitors rehab process

Housing Specialist - Gilbert Medina

- Assist with NSP programs
- Provides or reviews rehab scope of work
- Monitors rehab process
- Ensures rehabbed homes meet "Home Performance for Warm Climates"

Weatherization Tech - Rita LeFever

- Ensures rehabbed homes meet "Home Performance for Warm Climates"

Administrative Analyst III - Addah Moritz-Smith

- Design financial system to meet HUD requirements
- Accounting
- Auditing

Internal Auditor - Polly Sheesley

- Provide audit of all NSP2 activities to ensure compliance, report to lead agency
- Assist in data analysis to determine NSP progress and provide data for HUD quarterly reporting

Holly Van Leeuwen, Administrative Assistant II

- File set-up
- Handles incoming calls

SOUTHERN NEVADA NSP2 CONSORTIUM REFERENCES

Consortium:
Jeff Ogden
Vice President, Community Impact and Resource Development
United Way of Southern Nevada
1660 E. Flamingo Road Las Vegas NV 89119
Phone: (702) 892-2306
Email: jeffo@uwsn.org

Clark County:
Michael Mullin
Founder and President
Nevada H.A.N.D.
295 E. Warm Springs Road, Suite 101
Las Vegas, NV 89119
Phone: (702) 739-3345
Email: mtmullin@nevadahand.org

City of Las Vegas:
Frank Hawkins, Jr.
Executive Director
Community Development Programs Center of Nevada
2009 Alta Drive
Las Vegas, 89106
Phone: (702) 873-8882 Ext. 112
Email: FrankH@CDPCN.com

City of North Las Vegas:
Michele Johnson
President/CEO
Consumer Credit Counseling Service
2650 South Jones Blvd
Las Vegas NV 89146
Phone: (702) 364-0344
Email: michele@cccsnevada.org

Henderson:
Stephen Vander Schaaf
President/CEO
Accessible Space, Inc.
2550 University Avenue, Suite 330N
St. Paul, MN 55114
Phone: (651) 645-7271
Email: svanderschaff@accessiblespace.org

Factor 3: Soundness of Approach

The Consortium seeks to develop communities in Southern Nevada that include decent housing, a suitable living environment and expanded economic opportunities for residents and has done so through the management of several federal and state housing programs such as CDBG, LIHTF, HOME, SNPLMA, ESG, and State of Nevada private activity bonds. These resources are used to increase the supply of affordable housing through the construction and rehabilitation of multifamily as well as single family housing. Funds are also used to help our nonprofit partner agencies as well as other housing authorities and other housing developers. NSP2 activities and funding will build upon and work alongside these existing community development efforts as well as the implementation of NSP1 activities, which is currently underway. NSP2 encompasses a deeper targeting and focus on neighborhoods where the maximum amount of positive impact can be made within the parameters and requirements of the Notice.

Through NSP2 funding, the Consortium will undertake housing and community development activities designed to arrest the decline of home values and loss of home equity as well as reduce the number of vacant units thereby stabilizing the neighborhoods in our target areas. Our efforts will assist targeted geographies to more closely follow regional trends putting an end to the relative disadvantage currently experienced by those communities. In addition, these efforts will lead to higher median market values, a lower percentage of real-estate owned properties, fewer investor-owned properties, and increased absorption rates with fewer months of inventory within the NSP2 targeted geographies. Even with future stabilization of the national housing market and overall economic recovery that will eventually reach Southern Nevada, the housing markets within each target area selected for NSP2 activities will not recover quickly on their own and NSP2 funding will significantly support the concerted efforts of the Consortium to restore the wealth, health, and safety of these neighborhoods.

The Consortium has selected a series of interventions and activities designed to propel the targeted areas past the significant barriers to full economic recovery brought on by the foreclosure crisis. The investment in home ownership counseling; homebuyer assistance; acquisition with rehabilitation and redevelopment are key components of our program. Minimal demolition of blighted properties requiring too extensive amounts of rehabilitation will contribute to the revitalization of neighborhoods comprised of older housing stock. These activities are consistent with major inter-jurisdictional planning documents and municipal-specific planning and development principals of safe, livable communities; well-planned, quality growth; pivotal development and redevelopment; economic development; community relationships and pride; and sound fiscal management. The past has shown that a stable housing market forms the foundation for a solid local economy and a key catalyst for bringing additional investment. These proposed activities will stabilize several areas of the housing market for a diverse range of incomes.

Current data indicates that the recent economic downturn in Southern Nevada will rank among the most severe in modern history and the continued effects of foreclosures will create continued strain on our local economy. Although it is difficult to determine when full economic recovery will occur on a regional level here in Southern Nevada, the Consortium believes that we can achieve rapid results and positive impact in our target area within the 36 month NPS2 time frame by concentrating resources at the neighborhood level.

A. Proposed Activities and Uses of Funds

The Consortium requests a total funding allocation in the amount of **$367,298,000** in order to successfully implement the NSP2 program in our target areas and contribute to significant and measurable neighborhood stabilization. The Consortium's funding request by proposed activity is summarized in the table below. Using NSP2 funds we estimate to be able to return 4,204 units of foreclosed, abandoned or blighted properties in the targeted neighborhoods to productive use and eliminate or mitigate their negative effects on the stability of these communities.

NSP Category	Proposed Activity	CDBG Ent. Regulation	Responsible Entity	Income Targeting	Proposed Amount	Percent of Total Request
A	Homebuyer Assistance program	24 CFR 570.201(n)	Consortium & Subrecipients	up to 120% AMI	$25,900,000	7.0%
B	Acquisition & Rehab for Resale	24 CFR 570.201(a) & 570.202 & 570.208(a)(2)	Consortium & subrecipients	Up to 120% AMI	$100,100,000	27.2%
B	Acquisition & Rehab for Rental	24 CFR 570.201(a) & 570.202	Consortium & subrecipients	Up to 120% AMI	$133,320,000	36.3%
D	Demolition of blighted Structures	24 CFR 570.201(d)	Consortium	N/A	$6,500,000	1.8%
E	Redevelopment	24 CFR 570.201	Consortium & subrecipients	up to 120% AMI	$83,940,000	22.9%
N/A	Administration	24 CFR 570.205 & 570.206	Consortium	N/A	$17,538,000	4.8%
TOTAL					**$367,298,000**	100%

The Consortium proposes to use NSP2 funds as described in the following Activity descriptions. The Consortium reserves the right to shift funding from one activity to another and from one agency to another as additional areas of greatest needs are identified, and according to availability of suitable properties, agency capacity, project readiness, and ability to meet the timeliness requirements of NSP2. Such shifting of funds from one activity to another shall not be considered a substantial amendment to the Action Plan but will be considered critical management decisions necessary to successfully implement the NSP2 program within the required time frame.

ACTIVITY 1- NSP2 Homebuyer Assistance Program (HAP)

The purpose of the program is to enable low-and middle-income households to quickly purchase and occupy foreclosed single-family homes before the effects of vacancy, vandalism and blight become acute. Through the provision of a broad range of financial assistance and incentives, new homebuyers will purchase and occupy foreclosed properties that meet the Consortium's housing standards in designated census tracts. The target purchaser population would be FHA or other credit worthy borrowers. This program will also be used to assist homebuyers to purchase homes that have been acquired and rehabilitated through Activity 2.

This program will be operated through selected participating nonprofit subrecipients using pre-approved lenders offering FHA or conventional fixed-rate mortgages. Homebuyer Assistance loans of up to $50,000 in direct NSP2 assistance will be available for downpayment assistance, closing costs, interest rate buy down, principal reduction and/or necessary rehabilitation (up to $25,000 reimbursement of actual rehabilitation hard and soft costs). These activities will serve eligible 120% AMI or below households to assist them in becoming homeowners. All homebuyers will be required to:

- Have a total gross household income at or below the 120% AMI, adjusted for family size
- Occupy the home as a principal residence for duration of affordability period (up to 15 years depending on the amount of assistance provided)
- Qualify for a first mortgage through a pre-approved lender using FHA or conventional fixed rate mortgage financing
- Complete an eight hour homebuyer training program through a HUD-certified agency
- Accept specific deed restrictions for continued affordability, including repayment of the loan upon sale, transfer of title, refinancing of the first mortgage, or leasing of the property.
- Homebuyer must contribute a minimum of 25% but no more than 30% of gross monthly income toward mortgage payment

Homebuyer Assistance will be in the form of a conditional second mortgage loan secured by a deed of trust. The maximum amount is anticipated to not exceed $50,000; however, this determination will be made based on market conditions at the time of program implementation. NSP2 funds will be recaptured upon sale, transfer or change of ownership of the assisted property. Specific loan requirements may vary depending on the type of first mortgage financing available in the marketplace for low- and middle-income households. NSP2 assisted properties will be required to meet the "continued affordability" requirements established by the Consortium for the NSP2 Program. The minimum requirements will be in accordance with the HOME Program standards at 24 CFR 92.254 for homeownership housing. A recapture provision and repayment schedule will be established to require thresholds of affordability based upon the amount of assistance provided.

The NSP2 Consortium may also, based on market conditions, elect to provide a Lease-To-Own Program. This program would assist qualified households earning up to 120% AMI with credit problems that prevent them from securing a mortgage. An individual or family would be able to lease a home for up to 4 years while they correct their personal finances. This will allow families to qualify for a loan to purchase the home at a price equal to or less than the cost to acquire and rehabilitate the home including sales and closing costs.

Using down payment assistance will allow the Consortium to leverage NSP2 funds with first-mortgage monies to initially assist approximately 595 households within our target areas by the end of three years following the execution of the grant agreement.

ACTIVITY 2 – NSP2 Acquisition, Rehabilitation of Single-Family Housing for Resale

The purpose of the program is to acquire and rehabilitate foreclosed and abandoned homes in targeted areas and resell them to program-eligible owner-occupants. Using NSP2 funds (and other lines of credit as available) nonprofit agency subrecipients selected by the Consortium through a Notice of Funding Availability (NOFA) would purchase foreclosed or abandoned homes and rehabilitate them to Consortium's housing standards. Homes may be purchased individually or through a bulk sale. Upon completion of rehabilitation, homes would be marketed to eligible buyers. This activity will provide affordable homeownership opportunities for households earning less than 120% AMI while simultaneously repairing damaged property, improving the aesthetic appeal of our target neighborhoods, modernizing older housing stock, and increasing the energy efficiency of homes.

To implement this activity, the Consortium will provide funds for one or more developers to acquire and rehabilitate abandoned, vacant or foreclosed upon homes in target area census tracts. All properties acquired under this activity must meet the required purchase discount of 1% less than current market appraised value, and the discounted price shall be supported by an appraisal within 60 days of the final offer being made by developer or subrecipient. The Consortium will provide funds for the acquisition, rehabilitation and redevelopment of the homes to include related eligible development and activity delivery costs, sales and closing costs, rehabilitation costs, carrying costs, and reasonable developers' fees.

All potential NSP2 properties will be subject to environmental review/assessment by the appropriate jurisdiction prior to acquisition in order to ensure no negative impacts on the surrounding environment as well as to ensure that the property is safe for development per 24 CFR 92.352. NSP2 properties are also subject to Lead-Based Paint Regulations found at 24 CFR 35 and 24 CFR Section 570.608. The use of lead-based paint is prohibited. For all properties constructed prior to 1978, an inspection and assessment for lead based paint hazards will be conducted and all purchasers of properties constructed prior to 1978 will be notified of the hazards of lead based paint poisoning. If found, abatement of hazards shall be completed in compliance with 24 CFR 35.1325. Rehabilitation must also be in compliance with asbestos inspections and surveys as required by National Emissions Standards for Hazardous Air Pollutant and OSHA. All iron, steel and manufactured goods used in the project must be produced in the United States as required by this Notice.

The developer will then sell each home to an eligible buyer and it is anticipated that the majority of new purchasers will be provided with homebuyer assistance and financing mechanisms as described in Activity 1. NSP2 assisted properties will be required to meet the continued affordability requirements established by the Consortium for the NSP2 Program. The minimum requirements will be in accordance with the HOME Program standards at 24 CFR 92.254 for homeownership housing. Funds repaid by the developer from sale proceeds will be treated as program income according to the terms of the Notice and used to fund additional NSP2 activities. **Use of funds for this program will allow the Consortium to acquire and rehabilitate approximately 1,592 single-family homes within our target areas by the end of three years following the execution of the grant agreement.**

As an alternative to sale, the Consortium may authorize the home to be transferred to the rental program described in Activity 3. The continued affordability requirements of NSP2 assisted rental properties will be in accordance with the HOME Program standards at 24 CFR 92.252 (a), (c), (e) and (f).

As a delivery cost of service in order to effectively implement this Activity, The Consortium will also grant funds to qualified, HUD Certified Housing Counseling Agencies that will facilitate NSP2 housing counseling based upon an RFQ process. In order to identify households at 120% AMI and below that will qualify for homeownership under traditional mortgage guidelines, on average it is necessary to provide homeownership counseling to approximately 10 people/households in order to identify 1 eligible homebuyer. The households receiving this housing counseling will include homeowners planning to participate in any of the NSP2 programs for homeownership. These households will receive a minimum of eight hours of counseling in order to qualify for participation in the NSP2 program.

ACTIVITY 3 – NSP2 Acquisition and Rehabilitation for Rental Housing

The purpose of this program is to purchase and rehabilitate foreclosed or abandoned rental housing to benefit households up to 120% AMI, particularly focusing on those at or below 50% AMI. The Consortium would use NSP2 funds to assist a selected subrecipient or group of subrecipients to strategically purchase and rehabilitate foreclosed or abandoned rental properties in eligible target communities to add to the available stock of affordable rental housing. The Consortium funding assistance would be in the form of a grant and/or subordinated mortgage to the subrecipient to include purchase price, closing costs, minor rehab costs, carrying costs and project delivery costs directly attributable to a specific address. The Consortium would, whenever practical, leverage these investments with other sources of financing. This activity will primarily benefit households at or below 50% AMI. Agreements and deed restrictions would be recorded to ensure long-term affordability (minimum per HOME Program requirements). Rehabilitation will follow wage-rate requirements in compliance with the Davis-Bacon Act on properties with a minimum of eight housing units.

Selected subrecipients will own, operate, and manage these NSP2 properties. The tenure of the beneficiaries will be rental and individual leases must be for at least one year. As currently interpreted, NSP2 considers rental revenue in excess of the cost of operating and maintaining the unit to be program income and must be returned to the Consortium. All properties acquired under this activity must meet the required purchase discount of 1% less than current market appraised value. As program income is received from other NSP2 activities, neighborhood stabilization through rental activity may be expanded as funds permit.

Through this activity, the Consortium expects to acquire and provide minor rehabilitation to 819 units of rental housing for households within our target areas by the end of three years following the execution of the grant agreement.

ACTIVITY 4 - Demolition of Blighted Structures

The properties demolished with these funds will be blighted structures, some of which may be previously foreclosed upon homes. Activities under this part are intended to support and supplement other NSP2 neighborhood revitalization efforts by allowing the Consortium to demolish individual properties that may be too distressed to make rehabilitation economically feasible. Prior to approving any property for demolition, the Consortium will identify the specific plan for re-use of the property, indicating whether it will be for residential housing or public facility/improvement, and will identify the source of funds to accomplish the plan for redevelopment. This activity is not intended as Land Banking and information related to demolition and redevelopment will be reported to HUD and citizens via prominent posting on the Consortium's public websites. Demolition activities will follow residential anti-displacement and relocation practices as required however we anticipate all NSP2 demolished properties to be vacant.

Any demolished properties purchased with NSP2 funds via another NSP2 activity will meet all of the required provisions of those sections with regards to NSP2 minimum discount requirements and continued affordability. While these funds will not provide a direct benefit to households at or below 120% AMI, the blight removal is expected to provide benefits to our target geographies such as the stabilization of property values and future increase in value of adjacent property. Subsequent housing development on these sites utilizing NSP2 funds will then follow all other NSP2 requirements. **Through this activity, the Consortium expects to demolish 650 units of housing within our target areas by the end of three years following the execution of the grant agreement.**

ACTIVITY 5- Redevelopment

This activity will provide for the redevelopment of existing vacant property within NSP2 target areas or properties that were demolished under Activity 4. These sites may be redeveloped either as new construction of housing (for rental or homeownership as appropriate for area revitalization) or as public facilities. A potential public facility being considered by the Consortium for this activity includes a transitional and supportive housing facility for homeless youth.

The Consortium anticipates participation with partner agencies as subrecipients as well as collaboration with other regional offices such as the Southern Nevada Regional Planning Coalition's Office of the Regional Homeless Coordinator as appropriate for the implementation of redevelopment projects. This activity is not intended as Land Banking. Demolished or vacant sites are generally the target of criminal activity and bring property values down in the surrounding neighborhood. The redevelopment of these sites as either new housing units or some other public facility will help stabilize property values, possibly even increasing property values for those homes closest to the redevelopment sites as well as provide much needed services to targeted and special needs populations without our communities. It is anticipated that redevelopment projects will serve a diverse mix of income levels however any properties redeveloped as residential housing with NSP2 funds will meet the continued affordability requirements established by the Consortium for the NSP2 Program. The minimum requirements will be in accordance with the HOME Program standards at 24 CFR 92.254 for homeownership housing or, for rental housing, in accordance with the HOME Program standards at 24 CFR 92.252 (a), (c), (e) and (f). Rehabilitation will follow wage-rate requirements in compliance with the Davis-Bacon Act on properties with a minimum of eight housing units. **Through this activity, the Consortium expects to redevelop 548 units of housing within our target areas within three years.**

ACTIVITY 6 - Administration

This activity will provide general administration and planning activities for all jurisdictions involved in the Consortium to effectively carry out NSP2 activities. Requested funds will cover administration costs including contribution to a housing counseling and marketing pool, general management, oversight and coordination, as well as the employment of professional services. Administration costs will not exceed 10% of total NSP2 funding as required by the Notice, and the Consortium has allocated 4.8% of our total funding allocation towards this use.

B. Program Completion Schedule

ANTICIPATED SCHEDULE, MILESTONES & CRITICAL MANGEMENT DECISIONS

Activity	Monthly	Quarterly	Semi-Annual	Year-End (1)	Year-End (2)	Year-End (3)
Overall NSP2 Program	HUD Reporting through DRGR and posted to websites	Consortium meeting represented by all member jurisdictions	Internal Audit – report to Lead Agency	Program review and gap analysis	Program review and gap analysis	Program review and evaluation
	Demographic and foreclosure data analysis	Review of market analysis metrics		20% of total funds expended	50% of total funds expended	100% of total funds expended
	Individual Activity results analysis	Individual Activity results analysis		Adjust spending levels as needed for Year 2	Adjust spending levels as needed for Year 3	
Homebuyer Assistance Program	Monitor outreach efforts and networks	NOFA issued within Q1	Subrecipients selected	Program evaluations issued to partners	Program evaluations issued to partners	Program evaluations issued to partners
Acquisition, Rehab and Resale	Monitor number of new and active foreclosures	NOFA issues within Q1	Subrecipients selected – preferred partners identified	Complete 20% of housing unit goals	Complete 50% of housing unit goals	Complete 100% of housing unit goals
Acquisition, Rehab and Rental		NOFA issued within Q1	Subrecipients selected	Complete 20% of housing unit goals	Complete 50% of housing unit goals	Complete 100% of housing unit goals
Demolition		Review sites with code-enforcement staff		Determine sites to be demolished		
Redevelopment		Explore site feasibility and potential projects		Determine site(s) to be redeveloped–Issue NOFA as needed	Complete 50% of redevelopment projects	Complete redevelopment
Administration	Assign all team duties and tasks	Seek professional services as needed	Hire additional internal staff as needed for implementation	Employee performance reviews by management	Employee performance reviews by management	Plan for grant close-out

EXPECTED OUTCOMES, METRICS and RESULTS

Impact	*Performance*	*Evaluation*	
Desired Outcomes	**Metrics**	**Frequency**	**Performance**
Serve target population of the program with sufficient outreach	- Number of households identified at or below 50%, 80% and 120% AMI	Monthly	Baseline
Create appropriate pool of potential homeowners	- Number of qualified low and middle-income households that attend homebuyer counseling	Monthly	Increase over time
Reduce vacant and abandoned housing stock	- Number of foreclosed and abandoned housing units acquired	Monthly	Increase over time
Improve the quality of housing health and safety	- Number of foreclosed and abandoned housing units rehabilitated	Monthly	Increase over time
Increase homeownership	- Number of low and middle-income households assisted to purchase and occupy foreclosed or vacant properties	Monthly	Increase over time
Protect homeowner equity and stop foreclosure cycle	- Number of new LMMI households that purchase a home using FHA or traditional 30-yr fixed mortgage	Monthly	Increase over time
Removal of blight and nuisance	- Number of blighted structures demolished	Quarterly	Maximum possible with funding allocation
Redevelop vacant or abandoned property as housing or public service facility	- Number of units constructed through redevelopment	Quarterly	Maximum possible with funding allocation
Reduce months of available housing inventory - Increase absorption & close gap between target area/region	- Amount of total inventory and effective total inventory (months)	Quarterly	Decrease over time
Increase energy efficiency and increase disposable income for homeowner	- Estimated housing utility costs	Quarterly	Decrease as a % of total
Effectively leverage 1st mortgage funds from other sources	- Total value of loans made to households that purchased and occupied vacant properties	Quarterly	Increase over time
Stabilize property values over time	- Median market value of properties within target area	Quarterly	Increase over time
Stabilize local economy	- Tenure of beneficiaries	Annually	Increase over time
Stimulate private investment in order to encourage other families to move into the area	- Total population of target area and school enrollment	Annually	Increase over time

C. Income Targeting

As referenced in Activity descriptions, all NSP2 funds will be targeted to populations whose incomes do not exceed 120% of area median income (AMI), and a minimum of 25 percent of the funding will be targeted to populations earning 50% AMI or less. Outreach and marketing efforts will ensure that households between 50% AMI and 120% AMI receive linguistically and culturally appropriate information about the availability of the programs within their community. The Consortium will work cooperatively with service providers currently serving clientele within this income range to ensure information is distributed to clients. Agencies such as United Way and HELP of Southern Nevada will support efforts to engage the agencies with whom they are affiliated, or for whom they act as the fiscal agent, to disseminate information to potentially eligible households.

D. Continued Affordability

Proposed activities will ensure long term feasibility as well as continued affordability to the maximum extent feasible for individuals and families whose incomes do not exceed 120% AMI, or for units originally assisted with funds under the requirements of HERA, section 2301(f)(3)(A)(ii) remain affordable to those whose incomes do not exceed 50% AMI. Affordability for homebuyer assistance will be achieved through deeds of trust on recoverable loans. Rental properties will remain affordable in perpetuity. The Consortium will ensure affordability for acquired property via deed restrictions and affordable rents will follow the HOME program standards at 24 CFR 92.252 (a), (c), (e), and (f). Namely, the maximum rents will be the lesser of the fair market rent and up to 30% of the adjusted income of a family earning 65% of AMI, with adjustments for the number of bedrooms in the unit, less a utility allowance. Affordable rents for units designated for households with incomes below 50% of AMI will be no more than 30% of 50% of AMI, adjusted for unit size. Such rents may be increased annually after HUD updates fair market rents and median incomes.

In addition to these affordability standards, the Consortium will incorporate additional elements to our NSP2 program in order to best meet the financial needs of homeowners in our target geographic areas by destabilizing influences associated with predatory lending, sub-standard appraisal methods, and mitigating the negative effects of obsolete energy efficiency standards. These practices will contribute to the long-term financial stability as well as healthy and safety of our residents. These practices include:

- Required 8 hours of homebuyer counseling for consumer participation
- RFQ process for licensed appraisers with market analysis expertise
- RFQ for preferred lenders – all consumer mortgages must be traditional, 30-year fixed-rate
- RFQ for preferred real estate brokers
- Home performance standards for construction and rehabilitation that emphasize energy efficiency that will result in property owner cost-savings over time

E. Consultation, Outreach, Communications

In order to ensure transparency, Consortium representatives currently engage in and will continue to engage in a bi-weekly conference call with the State of Nevada Governor's NSP Task Force which includes industry leaders and experts to ensure issues of continued affordability are incorporated within our NSP2 program as the market and needs of targeted communities evolve over the next three years. All activity

reports submitted to HUD as described in section F as well as subsequent releases of communication related to NOFA, Letters of Intent, RFPs or RFQs, proposed use of funds, and target area maps will be posted on Clark County's (Consortium lead agency) website through the Finance Department, Community Resources Management Division weblink:
http://www.accessclarkcounty.com/depts/Finance/crm/Pages/CommunityResourcesManagementDivision.aspx

The Consortium has developed a NSP2 marketing strategy and outreach plan in order to increase awareness of the program, disseminate information, identify our target audience and create opportunities for program participation. The plan is designed to ensure outreach efforts are inclusive of seniors, those with disabilities and limited English proficiency, capitalize on existing affiliations/partnerships, provide an avenue to gather and process complaints within 15 working days, and ensure all marketing efforts are affirmative. Outreach and continuous communication plans amongst each Jurisdiction will be monitored internally on a monthly basis, and the Consortium will also monitor the marketing efforts of subrecipients to evaluate effectiveness. We expect that subrecipients will have the capacity to ensure appropriate marketing to ensure qualified families are available as NSP2 units become available, and this area of capacity will be a scoring mechanism to determine selection. In particular, the Consortium and selected subrecipients expect to focus our outreach to local organizations that comprise key target markets such as school boards, public safety coalitions, and human resources departments at key local employment firms.

INTERNET

In Southern Nevada, approximately 76.8% of households have Internet access and the Internet will be a powerful communications and outreach tool for the Consortium's NSP2 program. Clark County participates in social media outlets Twitter and Facebook and also has the capability to handle streaming video, web casts and pod casts on its existing website. Clark County as lead agency will also explore the capacity and cost-effectiveness of existing technology and/or additional technology needed in order to create a centralized and dedicated website that will make information related to NSP2 activities accessible by citizens and other parties. This site will be related to all activities authorized by the American Recovery and Reinvestment Act and would therefore include information related to the NSP2 program to include program policies, progress and results. E-newsletters such as the City of Las Vegas "Net News" and Clark County's "Sandstone Online" provide an additional web source of continuous communications.

MEDIA

Media resources (both free and purchased) provide an effective outlet of communication with regards to the NSP2 program and its impact as well as general information regarding the foreclosures crisis within our region. Information about NSP2 will be released to the general news media as well as specialized outlets for non-English proficient residents such as Univision, Telemundo, El Tiempo Libre and El Mundo. Local television and radio stations run public service announcements (PSA) at no cost to the County and there are two government access cable channels (Channels 2 and 4) on which to air PSAs as well as bulletin board-style information feeds on the channels' community calendars. Purchased airtime on other channels for PSAs will magnify exposure and printed public notice of funds availability will be purchased in the daily major newspaper. Other ideas that the Consortium will explore include video documentation of an acquisition/rehabilitation project utilizing NSP2 funds that will highlight our partnership with nonprofit subrecipients as well as a consumer "success story" that could be posted on our website and/or picked up by local media news sources.

PUBLIC PARTICIPATION

As local government agencies, the Consortium currently acts and will continue to engage in public participation opportunities to ensure that our program activities are responsive to residents and that the Consortium collectively creates solutions to our community challenges. Elected officials and their district community liaisons will be invited to provide insights related to NSP2 implementation as well as to educate Consortium staff on the needs of their neighborhoods. Public participation and education opportunities for NSP2 will include scheduled public hearings, workshops in community centers located within target areas, Electoral Ward Town Hall Meetings, Neighborhood Services Outreach monthly community meetings, NA/HOA registry communiqués, Community Services Block Watch/ Crime Prevention quarterly meetings, quarterly newsletters, and outreach via faith-based groups. Printed flyers/brochures will be created for dissemination at government facilities, recreation centers, senior centers, libraries, neighborhood associations, and nonprofit partner agencies. Complaints received within each jurisdiction through written or verbal sources will be responded to within 15 working days whenever practicable. The Consortium will explore the feasibility of a dedicated toll-free hotline in order to field citizen comments or questions about the NSP2 program and activities.

AFFIRMATIVE MARKETING

The Consortium will ensure affirmative marketing initiates are implemented by each jurisdiction member as well as nonprofit subrecipients in order to carry out NSP2 activities with access for persons with disabilities, language assistance services to persons with limited English proficiency (on the basis on national origin), and greater housing choice or mobility for persons as protected by the Fair Housing Act. Affirmative marketing will ensure the provision of program-related information in order to inform and attract eligible persons in the housing market to the housing program without regard to race, color, national origin, sex, religion, familial status or disability.

F. Performance Monitoring and Audit

MONITORING AND HUD REPORTING

The Consortium will follow regular monitoring and reporting as required with CDBG in accordance with 24 CFR 570.502(a)). Each member jurisdiction will report to Clark County as lead agency and the lead agency will report to HUD on behalf of the Consortium using the Disaster Recovery Grant Reporting (DRGR) system. All reports will be posted on the public websites of all four jurisdiction Consortium members after submittal. The reporting schedule will follow the monthly and quarterly performance requirements of the Notice:

- Quarterly performance reports beginning 10 days after the completion of the first full calendar quarter after grant award.
- Monthly reports related to NSP2 obligations and expenditures at the end of the 21st month, continuing until reporting total expenditures are equal to or greater than half the total grant
- Monthly reports will again be submitted from the 33rd month until all funds expended or 36 month deadline reached

The detail contained within these reports will include uses of funds with project name, activity, location, national objective, funds budgeted and expended, funding source and total amount of any non-NSP funds also expended for the purposes of the activity, members of properties and housing units, beginning and ending dates of activities, and numbers of low to middle income individuals or households benefiting from the reported NSP2 activity. The address, appraised value, purchase offer amount, and discount amount of each property purchased with NSP2 funding will be documented in the Consortium's program records as well as addresses recorded in DRGR. In addition, the Consortium will report all subrecipient grantees with amount awarded, information on the award, location of subrecipient, a unique identifier, and all other information as specified by OMB. The Consortium will maintain records and report annually to HUD the race and ethnicity of persons receiving services funded by NSP2 on form HUD-27061.

INTERNAL AUDIT

Each jurisdiction within the Consortium will have an internal audit function, and will provide regular reporting related to NSP2 activities to Clark County as lead agency of the Consortium. The purpose of the internal audit function is to identify programmatic quality assurance and quality control of NSP2 activities in addition to the financial performance monitoring and regular reporting provided to HUD through DRGR. This internal audit function will continually examine potentially risky areas of program operations and management and provide regular feedback to NSP2 program managers. This feedback is to include identification of risky management practices and missing or ineffective internal controls, areas that are not in compliance with program requirements, and ineffective implementation of established policies. Internal auditors from each jurisdiction within the Consortium will provide a copy of their reports to the lead agency (Clark County) internal auditor within 10 business days of audit completion. A regular reporting schedule will be implemented at the execution of the NSP2 grant agreement with the first review period occurring six months after receipt of funding and continuing every six months throughout the duration of the 36 month grant period. The internal auditor responsible for each jurisdiction's monitoring and subsequent reporting to lead agency is identified by name and title in each jurisdiction's management plan (see Factor 2). Consortium member funding agreements to be executed no later than December 1, 2009 will explicitly authorize the internal auditor for each jurisdiction to carry out internal audits of any NSP2 assisted activity and will specify the review requirements as well as reporting deadlines.

Factor 4: Removal of Substantial Negative Effects

B. Rubric for Addressing Vacant Properties

A key component of the Consortium's NSP2 program to stabilize neighborhoods will be achieved through the reduction in distressed housing stock as well as selected acquisition and rehabilitation. These activities will reduce vacancy as well as create stable, healthy communities. The value of destabilizing influences the Consortium proposes to remove as part of NSP2 is calculated using the HUD provided rubric as follows:

1.5 *
[1,592 (sum total of vacant properties to be addressed through acquisition/rehab resale) +
819 (sum total of vacant properties to be addressed through acquisition/rehab rental) +
650 (sum total of vacant properties expected to be addressed via demolition)] /
9,561 (sum total of all vacant residential properties in target area)

NSP2 DESTABILIZING INFLUENCES SCORE VALUE = 48.02

Note that the sum total of all vacant residential properties within the target area geographies is 9,561, or 17.23% of the total number of the 55,470 vacant units throughout the Las Vegas Valley according to local economic consulting firm Applied Analysis as of June 2009.

Factor 5: Energy Efficient Improvement and Sustainable Development

A. Transit Accessibility

Because the Las Vegas Valley is a modern and therefore auto-centric city, the majority of Las Vegas Valley residents rely upon their personal auto for daily commutes. However, the public transit system has undergone substantial growth in the past few years and plans for additions to the system are currently underway. Regional connectivity through both public transportation as well as the public trails system is a specific focus of these efforts in order to eliminate the need for daily private auto usage for all residents of the Las Vegas Valley including those that do and will reside in the NSP2 targeted geographies.

In response to the ever increasing demand for faster service along the Las Vegas Valley's busiest roads, the Regional Transportation Commission of Southern Nevada (RTC) is currently working on building a rapid transit system, ACE, that will connect downtown Las Vegas, the Las Vegas Convention Center, the Strip, Henderson and North Las Vegas. There is an existing Rapid Bus Transit line originating downtown runs northwest to Nellis Air Force Base with the majority of the route passing through the NSP2 target area and provides express service with stops every one mile along the route.

The Eastern segment of our target area has access to convenient local bus service along multiple Regional Transportation Commission (RTC) bus routes. Most notably, the bus lines along the primary corridors of Lake Mead, Charleston and Sahara have frequencies of 20 minutes or less providing regional access to commercial and employment centers as well as the West side of the Valley.

The Centennial Hills Transit Center Park & Ride located within the northwest segment of the target area is an express bus and carpool facility that provides employment commuter options.

The major enhancement impacting the North Las Vegas segment of the target area is the North 5th Street Corridor Plan, a centrally located north-south arterial. Work has begun to construct a 150-foot wide right of way that will be used for dedicated bus transit lanes in both directions.

B. Green Building Standards

Each jurisdiction is responsible for construction and rehabilitation standards above and beyond local code enforcement in order to comply with applicable laws and other requirements related to safety, quality and habitability for the purposes of sale, rental or redevelopment of housing. As a Consortium, each jurisdiction is committed to the "greening" of our communities and strives to implement as many green building standards as feasible for our local market as well as methods to preserve the natural resources of the local desert environment. New construction projects will be required to exceed the *Energy Star for New Homes* standard and moderate rehabilitation (in excess of $25,000) or energy retrofits are required to include only *Energy Star* products and appliances. The 2007 International Energy Conservation Code and Southern Nevada Amendments have been adopted by all Consortium members. This code was designed to reduce air pollutant emissions, moderate peak electric power demand, and control energy costs, which comprise the latest energy-saving standards affecting the construction of residential homes and commercial buildings. The region has implemented stringent water conservation efforts and the Consortium works with a myriad of organizations that preserve a clean and safe water supply for our citizens.

Jurisdiction members of the Consortium have created manuals for housing rehabilitation standards as publicly posted on websites and require compliance with the Home Performance Specifications for Warm Climates as well as adopted new-urbanist planning principles in recent plans which support transit oriented development (TOD), higher densities for mixed-use and coordinated land use and transportation to create a better community.
http://www.accessclarkcounty.com/depts/Finance/crm/Documents/NSP/RehabManual.pdf

C. Other Sustainable Practices related to proposed activities

Clark County will implement additional sustainable practices through the use of HERS energy auditing software required by our Home Performance Specifications for Warm Climates in our standards for housing construction and rehabilitation NSP2 activities. These practices as incorporated into our rehabilitation standards to be used for NSP2 program activities as feasible include:

- Passive Solar
- Photovoltaic Panels
- Use of durable and energy efficient materials
- Resource efficient materials that reduce the amount of materials required
- Heat absorbing materials
- Solar reflective paving
- Green Roofing
- Sealing Joints
- Tub and shower enclosures for moisture prevention
- Energy efficient landscaping

Clark County will also incorporate elements of the Building for Performance Institute specifications for a healthy environment, which includes Green Label certified floor covering and healthy flooring materials for dust reduction.

As a Consortium, all jurisdictions follow the Water Smart planting goals have been established by the Las Vegas Valley Water District (member of Southern Nevada Water Authority). The Consortium supports the conservation efforts of the Southern Nevada Water Authority (SNWA) and the Clean Water Coalition (CWC), and is an active participant in these organizations. The conservation of water is critical to Southern Nevada and the City will continue to support programs that ensure water resources for the residents and businesses the Las Vegas Valley. In addition, members from each jurisdiction participate in the International Council for Local Governments in order to network and share best practices with other local governments related "green" initiatives.

Factor 6: Neighborhood Transformation and Economic Opportunity

Across all jurisdictions, the Consortium has spent and continues to spend a significant amount of public funding to improve the quality of life in the proposed target area. NSP2 activities proposed will operate in conjunction with other established regional, local, and neighborhood level plans for economic development as described below. NSP2 activities will contribute to the effectiveness of these plans, and existing plans will also contribute to the effectiveness of proposed NSP2 activities in order to achieve economic revitalization across the Las Vegas Valley.

Southern Nevada Regional Policy Plan
http://www.snrpc.org/PoliciesandPlans.htm

- Guidelines followed by all jurisdictions to address conservation, population forecasts, land use, transportation, public facilities, air quality and infill development
- NSP2 activities will contribute to the mitigation of the negative effects of growth, one of the guiding principles of the Regional Planning Coalition's decision-making process

Clark County Comprehensive Plan
http://www.accessclarkcounty.com/depts/comprehensive_planning/compplanelements/Pages/compplanindex.aspx

- Long term plan for the physical development of Clark County
- NSP2 will further the Plan's policies as established to promote a mix of housing types that meet the diverse needs of the community, promote housing along transit corridors, and pursue public, private and nonprofit partnerships in carrying out housing policies

Regional Transportation Commission (RTC) Transportation Plan 2009-2030
http://www.rtcsouthernnevada.com/mpo/plansstudies/rtp0930/index.cfm

- Long-range plan to invest over $15.5 billion throughout the region to provide a safe, effective and convenient system that will enhance mobility and air quality
- RTC's governing body is comprised of representatives from each NSP2 Consortium member

Regional Trails Plan
http://www.snrpc.org/RegionalTrailsPlan.htm
http://www.accessclarkcounty.com/DEPTS/COMPREHENSIVE_PLANNING/POST/Pages/default.aspx

- Provides regional connectivity and access to community assets as well as an alternative mode of transportation to reduce automobile use
- Revitalization of NSP2 target areas will enhance the community's use, appearance and safety of existing as well as future trail systems.

Examples of trail improvements within NSP2 target area include:

- Sunrise trailhead along the Flamingo Arroyo trail - completed in 2008 - funding allocation of over $1.8 million as reimbursement from the Bureau of Land Management (SNPLMA)
- Flamingo Arroyo Trail - $10 million project to be completed in 2011 - connects the Wetlands Preservation area on the east to University of Nevada Las Vegas (UNLV) on the west
- $500,000 committed to the installation of security lighting along between Nellis and Lamb Boulevards
- Las Vegas Wash Trail connects the Wetlands Preservation area on the southeast side of the Valley to the Sport Shooting Park (currently under construction) on the far north side of the Valley
- Upper Las Vegas Wash Regional Trail (Centennial to Main),$9,740,800 multi use pedestrian trail

- Upper Las Vegas Wash Regional Trail (Northern Beltway to Centennial) $7,600,000 multi use pedestrian trail

Parks and Recreation
http://www.accessclarkcounty.com/depts/parks/Pages/home_page.aspx

- Provide enhanced community assets for residents of our target areas
- Stabilization effects of the NSP2 program will also lead to increased usage of facilities.

Examples of park projects within the NSP2 target area include:

- Bob Price Park Community Center (NE) completed in 2009, $6.6 million
- Shadow Rock Park (NE) completed in 2008, 10 acre expansion, $4.2 million
- Sport Shooting Park (far north) connected through the Las Vegas Wash Trail, $58 million project funded through SNPLMA currently under construction with an anticipated open date of 2012
- Floyd Lamb Park (NW) (Master Plan 2007), traditional working ranch as well as early Las Vegas lifestyle experience
- Clark County allocation of $138,875 in CDBG funds to the Parkdale Community Center for the purposes of constructing a shade structure and climbing wall in 2008
- Seastrand Park, $1,629,000 in pathway improvements
- SkyView Multigenerational Center $27,631,992
- Tropical Bruce Park, $15,039,000 sports fields, picnic table and shelters, walking paths, restrooms, play equipment

Clark County School District
http://www.ccsd.net/facilities/construction_management/reports/reports.htm

- Target area schools will experience increased and more sustainable enrollment in the long term because of NPS2 activities
- Three new elementary schools were completed in 2008
- One additional elementary school currently under construction scheduled to open in 2009
- Five schools currently undergoing modernization

Help Hope Home
http://www.helphopehome.org/index.html

- Regional coordinated approach to assist homeless individuals and families in need
- Collaborative process engaging local governments, community providers, faith based organizations, local businesses and committed individuals
- Affordable housing is a top priority of this plan and NSP2 activities will stabilize the economic status of low and moderate income households and increase the availability of permanent affordable housing

Sunrise Manor Land Use Plan
http://www.accessclarkcounty.com/depts/comprehensive_planning/landuse/Pages/sunrisemanor.aspx

- Guide for decisions concerning growth and development
- Guidelines for the built environment around issues such as surface hydrology, flood control, geological hazards, public facilities, transportation, and air environs overlay district restrictions (Nellis Air Force Base)
- 2009 update will incorporate sustainability standards per the Eco-County Initiative Resolution

Northwest Open Space Plan
http://www.lasvegasnevada.gov/files/NW_Open_Space_Plan.pdf
Maintain a balance between residential growth and natural resources conservation

North Las Vegas
Consolidated Plan: http://www.nlvplan.com/
North Las Vegas Visioning 2025
http://www.cityofnorthlasvegas.com/Departments/CityManager/Visioning2025.shtm
www.cityofnorthlasvegas.com

City of Las Vegas
2020 Master Plan: http://www.lasvegasnevada.gov/files/LV2020MasterPlan.pdf
Iron Mountain Ranch (1998): http://www.lasvegasnevada.gov/files/Iron_Mountain_Ranch_Plan.pdf
Centennial Hills Sector & Montecito Town Center Plans (1999 and 2001):
http://www.lasvegasnevada.gov/files/CentennialHillsPlan.pdf
Upper Level Development Report
http://www.lasvegasnevada.gov/files/Upper_Las_Vegas_Development_Report.pdf

City of Henderson
Comprehensive Plan: http://www.cityofhenderson.com/community_development/comprehensive_plan.php
Open Space and Trails Vision:
http://www.cityofhenderson.com/community_development/open_space_and_trails_plan.php
Boulder Highway Corridor Plan:
http://www.cityofhenderson.com/community_development/boulder_highway_corridor.php

SOUTHERN NEVADA NSP2 CONSORTIUM
APPENDIX A: CLARK COUNTY CODE OF CONDUCT

Ethical Standards

2.42.010 Definitions.

In the construction of this chapter the following definitions shall apply, unless the context clearly requires otherwise:

(1) "Public officer and official" means a person elected or appointed to a position which is established by the Constitution of the state of Nevada, a statute of this state or a person designated by the county manager and which involves the exercise of a public power, trust or duty.

(2) "Direct financial interest" means a relationship to any business entity in which a public officer or official or immediate family member is involved as a trustee, beneficiary of a trust, director, office, owner in whole or in part, limited or general partner, a holder of stock or stocks or securities of any class or classes representing one percent or more of the total outstanding stock.

(3) "Business entity" means any organization or enterprise operated for economic gain, including but not limited to a proprietorship, partnership, firm, business, trust, joint venture, syndicate, corporation or association.

(4) "Immediate family" means persons related by blood marriage or adoption in the following relationships: husband, wife, brother, sister, parent, child, grandparent, grandchild, uncle, aunt of the public officer or official.

(5) "Real property" means any interest in or option to purchase any interest in any property located within Clark County, except any property which is used as the public officer's or official's personal residence. (Ord. 1248 § 1 (part), 1990)

2.42.020 Conflict of interest.

A potential conflict of interest exists when any public officer or official has an interest in any entity that transacts business with the county or any opportunity for personal gain, through ownership, employment or other participation with an individual, business entity or other organization. (Ord. 1248 § 1 (part), 1990)

2.42.030 Declaration of policy and purpose.

It is declared policy of Clark County that a public officer or official:

(1) Shall refrain from using his or her position in government to secure or grant unwarranted privileges, preferences, exemptions or advantages for himself/herself, any immediate family member or any other person, business or trust.
(2) Shall avoid a potential conflict of interest by refusing to participate as an agent or representative of a county agency in approving, disapproving, voting, abstaining from voting, recommending or otherwise acting upon any matter in which he or she has a direct financial interest without disclosing the full nature and extent of said interest. Such disclosure should be made before the time to perform his or her duty or concurrently with that performance.

(3) Shall disclose the name and relationship of any immediate family member before voting on a measure to increase the wage or salary of county employees or any individual or classification of individuals if it benefits a member of the immediate family of the public officer or official so voting.

(4) If a public officer and official abstains for any conflict of interest because of the requirements of this section or any other disclosed conflict, the necessary quorum to act upon and the number of votes necessary to act upon the matter, so fixed by any ordinance or rule governing the board of county commissioners or other board of any district, committee or commission is reduced as though the member abstaining were not a member of the body or committee. (Ord. 1248 § 1 (part), 1990)

SOUTHERN NEVADA NSP2 CONSORTIUM
APPENDIX B: TARGET AREA CENSUS TRACTS with HUD NEED FACTOR SCORES

Jurisdiction	Census Tract	HUD Foreclosure Score	HUD Vacancy Score
Clark County	5.04*	20	17
	15.00	20	19
	16.08	20	17
	16.09	20	17
	16.10	20	18
	16.11	20	18
	16.12	20	18
	16.13	20	17
	47.07	19	20
	47.08	20	19
	47.09	20	19
	47.10	20	19
	49.11	20	19
	49.12	20	18
	49.14	20	18
	49.15	20	17
	49.16	20	19
	49.20	20	17
	49.21	20	19
	49.24	20	19
	50.06	20	17
	62.01	20	19
City of Las Vegas	5.12	20	19
	5.13	20	19
	5.14	20	20
	5.15	20	19
	5.16	20	19
	5.17	20	18
	5.18	20	17
	5.19	20	17
	33.01	20	17
	33.02	20	19
City of North Las Vegas	36.02	20	18
	36.03	20	10
	36.04	20	18
	36.05	20	18
	36.06	20	15
	36.07	20	14
	36.08	20	15

	36.09	20	12
	36.10	20	16
	36.11	20	16
	36.12	20	16
	36.13	20	16
	36.14	20	17
	37.00	20	18
	41.00	20	17
	42.00	20	18
	43.00	20	15
Henderson	51.03	19	18
	51.04	19	16
	51.06	19	18
	51.07	20	15
	52.00	20	18
	53.36	20	17
	54.12	20	15
	54.22	20	17
	54.23	20	16
AVERAGE		**19.93**	**17.3**

*The county island located in census tract 5.04 is the only portion of that census tract included in the target area for Clark County.

SOUTHERN NEVADA NSP2 CONSORTIUM
APPENDIX C: SUMMARY OF CITIZEN COMMENTS

A Summary of Citizen Comments will be prepared following the 10-day citizen comment period July 1-10, 2009 and submitted with the final application due to HUD on July 17, 2009.

Program summary and map of target area posted on Clark County's website:
http://www.accessclarkcounty.com/depts/Finance/crm/Pages/NSP.aspx

Public Notice published in Las Vegas Review Journal, July 1, 2009

SOUTHERN NEVADA NSP2 CONSORTIUM
APPENDIX D: DEFINITIONS

DEFINITIONS AND STANDARDS:

Abandoned. A home is abandoned when mortgage or tax foreclosure proceedings have been initiated and completed for that property, no mortgage or tax payments have been made by the property owner for at least 90 days, AND the property has been vacant for at least 90 days.

Acquisition Costs. Acquisition costs that will be considered reimbursable at the time of sale cannot exceed the appraised market value conclusion determined of the home at the time of purchase. Acquisition costs include payment of any and all liens to obtain a clean title to the property, appraisals, hazmat reports, energy or "BEPS" audit reports, code compliance costs, work scope reports, and systems performance analysis costs.

Affordable rents. Affordable rents follow the HOME program standards at 24 CFR 92.252 (a), (c), (e), and (f). Namely, the maximum rents will be the lesser of the fair market rent and up to 30% of the adjusted income of a family earning 65% of AMI, with adjustments for the number of bedrooms in the unit, less a utility allowance. Affordable rents for units designated for households with incomes below 50% of AMI will be no more than 30% of 50% of AMI, adjusted for unit size. Such rents may be increased annually after HUD updates fair market rents and median incomes.

Blighted Structure. Defined based on Title 18, Chapter 231 in Nevada Revised Statutes, which defines a blighted urban area. Combining this definition with the definition of "structure" provides the definition of blighted structure.

A blighted structure is a structure that is used or intended to be used for residential, commercial, industrial or other purposes, or any combination thereof, which is unfit or unsafe for those purposes and is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency or crime because of one or more of the following factors:

- ✓ Defective design and character of physical construction.
- ✓ Faulty arrangement of the interior and spacing of buildings.
- ✓ Overcrowding.
- ✓ Inadequate provision for ventilation, light, sanitation, open spaces and recreational facilities.
- ✓ Age, obsolescence, deterioration, dilapidation, mixed character or shifting of uses.

Continued affordability. The affordability of the rental units will be in accordance with the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f) for rental properties. Using the HOME program affordability periods will provide for a minimum length of affordability; however, the Consortium may require longer affordability periods that exceed the HOME program requirements as the NSP2 program evolves.

Current market appraised value. The current market appraised value means the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the URA at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, subrecipient, developer, or individual homebuyer. The value may be "liquidation value".

Foreclosed. A property has been foreclosed upon at the point that under state of local law, the mortgage or tax foreclosure is complete. Title for the property has been transferred from the former homeowner under some type of foreclosure proceeding or transfer in lieu of foreclosure, in accordance with state or local law.

Housing Rehabilitation Standards. Rehabilitation standards require that all buildings assisted with NSP2 funds be brought up to the Consortium's codes in effect at this time, that required building permits be obtained and that appropriate inspections be performed. Housing construction will be required to meet accessibility standards at 24 CFR part 8. Construction and rehabilitation will incorporate energy efficiency as well as cost effective green improvements to the extent applicable.

Subrecipient. Any nonprofit organization that the Consortium, upon receipt of NSP2, awards funding to, following the meaning stated in 24 CFR 570.500(c).

SOUTHERN NEVADA NSP2 CONSORTIUM
APPENDIX E: CERTIFICATIONS

Affirmatively furthering fair housing. The Consortium 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.

Anti-displacement and relocation plan. The Consortium will comply with the Uniform Relocation Assistance Act, therefore, the Consortium will not accept the purchase of any occupied homes or residential properties or of any homes or residential properties which have been occupied during the preceding 90 days.

Anti-lobbying. The Consortium will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

Authority of Applicant. The Consortium 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.

Acquisition and relocation. The Consortium 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 NSP2 program published by HUD.

Section 3. The Consortium 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.

Citizen Participation. The Consortium 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 NSP2 requirements.

Use of funds in 36 months. The Consortium will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 as modified by the American Reinvestment and Recovery Act by spending, as defined in the NSP2 Notice, 50% of grant funds within 24 months and 100% of its grant funds within 36 months of receipt of the grant.

Use NSP funds ≤ 120 of AMI. The Consortium will comply with the requirement that all of the NSP2 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.

Assessments. The Consortium 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 NSP2 funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP2 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 Consortium certifies that it lacks NSP2 or CDBG funds to cover the assessment.

Excessive Force. The Consortium 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.

Compliance with anti-discrimination laws. The NSP2 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.

Compliance with lead-based paint procedures. The activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R of this title.

Compliance with laws. The Consortium will comply with applicable laws.

____________________________________ ______________

Signature/Authorized Official Date
Michael Pawlak

Manager, Clark County, Community Resources Management
Title