

THE NSP SUBSTANTIAL AMENDMENT
DRAFT FOR PUBLIC COMMENT
AS OF NOVEMBER 12, 2008

<p>Jurisdiction(s): Adams County, Colorado which includes the cities of Bennett, Brighton, Commerce City, Federal Heights, Northglenn, and Thornton</p> <p><i>The lead agency is Adams County Community Development</i></p> <p>Jurisdiction Web Address:</p> <ul style="list-style-type: none"> • www.co.adams.co.us 	<p>NSP Contact Person: Keith Frausto Community Development Administrator Address: 12200 Pecos St. Westminster, CO 80234 Telephone: 303-453-8520 Fax: 303-453-8505 Email: kfrausto@co.adams.co.us</p>
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A. AREAS OF GREATEST NEED

Adams County, Colorado is located in the Denver metropolitan area. Adams County's current population of 420,000 people is spread out over 1,182 square miles with the majority of the population concentrated on the western third of the county. The county contains a diverse mix of land uses varying from older first-ring cities to new green-field suburbs to expanses of open rangeland. All or portions of nine municipalities are found in Adams County. The City and County of Denver is contiguous to our southern border.

Roughly 85,000 residents live in unincorporated Adams County with the majority of the rest of the populations in the cities of Northglenn, Thornton, Westminster, Brighton, Commerce City, Aurora, Arvada and Federal Heights. The towns of Bennett, Strasburg and Watkins are located in the eastern plains and are predominately agricultural, but rapidly urbanizing communities. All communities with the exception of Westminster, Arvada and Aurora (which are their own entitlement communities) participate in the urban county partnership jurisdiction.

Historically poverty in Adams County has hovered around 9%. Populations with low-incomes and living in poverty are concentrated in a number of locations throughout the county, but predominately in the southwestern portion of the county including Aurora, Commerce City, the older communities of unincorporated Adams County, and portions of the older neighborhoods of Thornton, Federal Heights, Northglenn and Brighton.

Due to the dramatic levels of foreclosures in Adams County, Adams County Community Development (ACCD) and other partner agencies such as the Adams County Housing Authority, the Adams County Planning Department, city representatives from Northglenn, Thornton, Brighton, Commerce City, various non-profits and the County Public Trustee formed a foreclosure task force towards the end of 2007. The task force began mapping foreclosures, identifying effective strategies and coordinating the marketing of foreclosure prevention workshops implemented by the Adams County Housing Authority (ACHA).

This group formed the core team to begin the planning of goals and activities under the Neighborhood Stabilization Program (NSP). County and city staff engaged in identifying projects to be funded by the NSP that would be oriented to establishing the goal of stabilizing target neighborhoods of greatest need. Using HUD data, priority areas included the following:

Table 1:

City/ Census Tract	Abandonment Risk Score	Est. # of foreclosures	foreclosure rates	High cost loan rates
Commerce City				
8703	10	122	10.8	42
8705	10	104	11.6	45.7
8706	10	96	8.8	44.6
8801	10	140	11.2	49
8901	10	45	10.5	42.8
8512	5	687	7.1	30.7
Northglenn				
8505	9	152	9.4	43.1
8506	8	39	7.2	33.3
8507	8	121	7.8	35.5
8533	8	112	5.9	28.6
9304	8	91	6.8	32.4
Federal Heights				
9316	10	17	6.9	34.2
9318	9	53	9.1	44.2
9319	10	21	11.3	51.3
9320	10	20	8.7	42.3
9321	8	19	6.4	29.2
Thornton				
9101	10	116	9.6	47.5
9104	8	91	8.1	40.4

9202	10	111	9.5	47.1
9204	7	87	5.9	30.2
9205	7	107	6.5	33.1
Brighton				
8603	10	34	8	35.5
8606	9	96	8.8	39.5
8604	8	60	7.2	31.9
8605	8	77	5.7	24.9
8522	7	290	6.8	30.1
Unincorporated				
Berkeley 9750	10	124	7.9	34.6
Welby 9001	10	297	9.5	46.1
Twin Lakes (Perl Mack) 9306	10	80	9.6	44.1
9307	10	45	8.1	38.1
9308	10	83	9.6	44.4
9501	10	47	8.5	86.7
9502	10	61	9.2	43.3
9553	9	51	9	41.6
Sherrelwood 9310	10	99	9.6	44.2
9606	10	39	8.7	40.8
9607	10	46	6.1	24.9
Derby 8801	10	140	11.2	49.0
8802	9	45	11	49.6
8901	10	45	10.5	42.8

Target areas are indicated by shading above. As described below, other factors that contributed to prioritizing the above-mentioned census tracts as target areas for stabilization included income levels, presence of existing neighborhood improvement programs, existence of a neighborhood identity.

Commerce City

For purposes of determining the areas of greatest need within the City's boundaries, Commerce City used data provided by HUD showing (by Census tract and block group) the Estimated Foreclosure Abandonment Risk Scores and the Predicted 18-month Underlying Problem Foreclosure Rates. Commerce City also used Federal Reserve Home Mortgage Disclosure Act (HMDA) data showing the percent of all loans made between 2004 and 2006 that are high cost and USPS data identifying residential addresses that have been vacant for 90 days or longer as of June. Based on that data, census tracts 87.03, 87.05, 87.06, 88.01, and 89.01 (see Table 2) were identified as the areas with the greatest need where we will target our initial efforts under this program. These census tracts incorporate most of the older, historic part of the city.

The above risk factors for northern part of the city (all located within census tract 85.12) are slightly lower; however, that area has experienced the highest ratio of foreclosures to existing homes of any area within Adams County. We are requesting additional funding to target this area through another application.

Thornton (Table 3.)

The City of Thornton proposes to use the Neighborhood Stabilization Program (NSP) funds to support neighborhood revitalization efforts in south Thornton. The Thornton City Council has identified neighborhood stabilization in this area as their top priority; this includes addressing the impact of foreclosures and focusing efforts on revitalizing this area, including developing neighborhood groups that work to enhance the visual appeal of the neighborhood, commercial redevelopment and streetscape improvements.

Neighborhood Target Areas

The City of Thornton has chosen neighborhoods bordered by 104th, Washington, 88th, and Welby Road as the target areas for NSP. These include tracts 9101, 9104, 9202, 9204, and 9205. Justification for these areas is based upon the following indicators of destabilization: existing data from the Comprehensive Plan, demographic profiles from the Census, foreclosure data provided by Adams County Community Development (ACCD), and areas already identified by the City for neighborhood revitalization.

History of Targeted Area

The City of Thornton began as a bedroom community to Denver in April 1953. Hoffman Homes opened three model homes, located just off Washington Street at this time. These homes were developed for GIs returning from the War and wanting to start a family. These homes were attractive, solid brick construction home in a planned community. A young GI could purchase the new home with a low-interest loan guaranteed by the federal government.

Today, these homes provide the opportunity for new families to start their life. The City of Thornton would like to bring these homes up to present day building code, thereby continuing to offer young families and adults who fall into the lower income brackets the opportunity to own a home and become a part of the community.

Northglenn (Table 4)

Section 2301 (c) (2) of HERA require that the distribution and uses of the funds be in areas that have the greatest percentage of home foreclosures, that have the highest percentage of homes financed by a subprime mortgage related loans and that have been identified as likely to face a significant rise in the rate of home foreclosures.

These were included in the analysis of Northglenn data and are detailed in the above chart. The Census tracts are ranked accordingly to the available data. Tract 85.05 has the greatest need, followed by 85.07, 93.04, 85.33 and 85.06.

The goal in Northglenn is to restore the physical livability of selected neighborhoods in the above tracts. The impact will be small at first – one house at a time. However, Northglenn will spur private investment once there are successful sales that establish spreads available for investment. Also, the rehabilitation and sale of distressed properties to new families will provide assurance to existing homeowners that the City has not forgotten them and is working to stabilize and improve their neighborhoods and property values. This will likely bring about investment by these homeowners in their homes which will also add to the improvement and value of the neighborhood.

Unincorporated Adams County (Tables 5 & 6)

Target areas in unincorporated Adams County include Berkeley, Welby, Sherrelwood, Twin Lakes (Perl Mack neighborhood) and Derby. These comprise some of the poorest neighborhoods in Adams County. For the past five years Adams County Community Development has been working with local residents to establish neighborhood organizations to function as conduits for neighborhood-based improvements. These groups will provide valuable vision, leadership and commitment to neighborhood stabilization projects. There are formally recognized neighborhood groups in Berkeley, and Twin Lakes/Perl Mack with leadership contacts established in Sherrelwood. Derby has a high number of foreclosure, abandonment rate and foreclosure rate.

Brighton

Census tract 8606 has been identified as having the highest number of foreclosures, rate of foreclosure and risk factor.

Federal Heights

Census tract 9319 has been identified as having the highest number of foreclosures, rate of foreclosure and risk factor.

B. DISTRIBUTION AND USES OF FUNDS

Adams County will prioritize the use of the NSP funds by first targeting the acquisition of foreclosed units in neighborhoods with the highest concentration of subprime mortgage loans and at the highest risk of additional foreclosures, as evidenced through data provided by HUD and the County's data on foreclosures. The initially targeted areas will be in those neighborhoods that meet the above criteria.

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

- 1) As a financing mechanism to ensure affordability (soft seconds, interest buy downs, loan guarantees, and/or a loan loss reserve) primarily for families buying units that have been rehabilitated through this program;
- 2) Acquisition/rehabilitation and resale to first time homebuyers;
- 3) Acquisition/rehabilitation and rental;
- 4) Acquisition/demolition/redevelopment of units that would cost more to rehabilitate than the purchase price;
- 5) Demolition of blighted structures;
- 6) Land Banking; and
- 7) Administration of the program which will not exceed 10% of the NSP grant and 10% of program income.

Financing Mechanism

As defined in the NSP regulations, down payment assistance and/or other financing mechanisms are permissible uses of the NSP funds. It is anticipated that most, if not all of the units acquired/rehabilitated and sold to first-time homebuyers will require some form of gap financing to ensure affordability. Additionally, NSP funds may be used to buy down the interest rate on the first trust deed for the acquisition of properties by income-eligible homebuyers that are not also being rehabilitated. The buy-down option is not anticipated to represent many units.

Acquisition/Rehabilitation and Resale

Adams County will acquire and rehabilitate foreclosed, abandoned single family units and sell them to income-eligible first-time homebuyers (individuals and families that have not owned real property in the previous three years). This will be done through a combination of leveraged and partnered purchase and direct purchases. The final sales price will be no greater than the initial acquisition and rehabilitation costs. All acquisitions will be made for at least 5% below an appraised value determined no more than 60 days prior to the date of the offer to purchase with the aggregate of the portfolio of acquisitions made for at least 15% below an appraised value.

Prospective buyers of these homes must be income qualified and not exceed 120% of the Area Median Income (AMI) as defined by HUD. In addition prospective buyers of these homes will be required to attend both pre-acquisition and post-acquisition homebuyer counseling as provided by the Adams County Housing Authority or another HUD certified housing counseling agency.

Acquisition/Rehabilitation/Rental

This activity will consist of rent-to-own units, basic affordable rental units, and multi-family rental units for households earning at or below 50% of AMI. Depending on the pool of applicants for the purchase of the rehabilitated units, there may be some that have adequate income but lack an appropriate credit score to be able to purchase at this time. The Adams County Housing Authority or other designated sub-recipient would take title to the unit, and lease the unit in a rent-to-own scenario. Enrollment with a credit counseling program by a HUD certified agency would be mandatory, and a portion of the rent would be set aside to start collecting as a down payment. All units will be made available at affordable rental rates for households at all income levels up to 120% AMI.

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

Acquisition/Demolition/Redevelopment

In certain instances, the condition of specific units may warrant demolition instead of rehabilitation. In such cases where the rehabilitation costs exceed the acquisition costs, staff would consult with the County's Building Officials regarding the structural soundness of the house. If deemed appropriate, demolition would occur. Plans to develop the parcel as an infill unit or units would commence immediately.

Demolition of Blighted Structures

Though not a high priority, in particular the first year of this program, it is assumed that some structures will have been vacated and blighted prior to the abandonment. Once deemed blighted in accordance with local law, these structures will be demolished and the land made available to redevelop.

Land Banking

Depending on opportunities within the market, Adams County may elect to purchase properties and hold them for a period of up to ten years as per NSP08.03.

Administration

Not more than 10% of the total allocation and any program income will be used to pay for administrative costs.

C. DEFINITIONS AND DESCRIPTIONS

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

Adams County and its partnering cities use the State of Colorado's definition of blight as found in the Colorado Revised Statutes 31-25-103.

(2) Definition of “affordable rents”:

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

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

Continued affordability will be ensured for the entire period of affordability through monitoring with the use of covenants and/or deed restrictions, following the specific HOME monitoring requirements as defined in 24 CFR Part 92.

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

The NSP funds will use the Adams County standards from its Homeowner Occupied Rehabilitation Program known as the Home Improvement Program.

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

- ***Lead Based Paint Hazards*** – An additional priority of the Housing Rehabilitation Program is to reduce any lead-based paint hazards present in homes. A Lead-Based Paint test (XRF testing) and a Risk Assessment are required on all rehabilitation projects to identify the existence and scope of any lead-based paint hazards in the home. The standards of “Lead-Based Paint Poisoning Prevention in Federally Owned and Federally Assisted Housing” found at 24 CFR Part 35 apply.

- ***General Property Improvements*** – Once the cost of repairing all code deficiencies, health and safety items, lead-based paint hazards, and termite repairs are totaled up, then any additional program funding may be used to address general property improvements. General property improvements may include a wide variety of items such as painting, replacement of fixtures, replacement of cabinets and vanities, replacement of flooring, etc. General property improvements may NOT include any materials or items that are of a type and quality which exceeds the standards for similar properties in the area, or that far exceed the basic standards of “decent, safe, and sanitary housing.” The minimally acceptable standards may be found at 24 CFR 983.101.

D. LOW INCOME TARGETING

For the 2008 Neighborhood Stabilization Program, Adams County has received \$4,600,211 to address neighborhood stabilization activities in our community. Adams County will use no less than \$1,150,052.75 of the NSP allocation to cover eligible investments towards eligible activities benefiting individuals and/or families whose incomes do not exceed 50% of area median income. The responsibility of conducting these activities will be shared by all jurisdictions within the entitlement community of Adams County. The primary mechanism by which this will be achieved is through Multi-Family Acquisition / Rehab/ Redevelopment/ Rental. There will also be some opportunities with Single Family Acquisition / Rehab / Redevelopment as well.

E. ACQUISITIONS & RELOCATION

Adams County does intend to address some blight conditions by demolishing and redeveloping some vacant and foreclosed residential properties. This activity will be limited and the County estimates that approximately five properties annually will be involved in this activity. It is expected that the density will be increased and an estimated 10 families will benefit from this activity. It is also expected that all of the families will be at or below 120% AMI, and that roughly 50% will be at or below 50% AMI.

F. PUBLIC COMMENT

Adams County Community Development is scheduled to make this plan available for the fifteen-day public comment period on Thursday, November 13th through publication in local in the Northglenn-Thornton Sentinel and by posting it to the Adams County website. All public comments will be consider before final submission of the amendment to HUD. The Board of County Commissioners will hold a public hearing to approve the NSP substantial amendment _____.

G. NSP Information by Activity (Complete for Each Activity)

1) Activity Name:

Purchase and Redevelopment Finance Mechanisms NSP08.01.

2) Activity Type:

NSP eligible activity:

(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties.

CDBG eligible activity:

24 CFR 570.201(n) Homeownership Assistance.

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date: July 30, 2013

6) Responsible Organization:

Adams County Community Development (ACCD) is the lead entity of a consortium including six (6) additional municipalities: Bennett, Brighton, Commerce City, Federal Heights, Northglenn and Thornton. As the lead agency all inquires may be addressed to:

Keith Frausto – Administrator
Adams County Community Development
12200 Pecos St
Westminster, CO 80234
303.453.8520
kfrausto@co.adams.co.us

7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive county-wide approach to foreclosure assistance and neighborhood stabilization. Preliminary studies of data concerned with foreclosure rate,

90-day vacancy rates, and high-cost loan rates has revealed the need to focus resources in the following areas: See Table A-1

8) Activity Description:

This activity is for the creation and execution of purchase and finance mechanisms to assist first-time homebuyers and income-qualified homebuyers less than or equal to 120% AMI.

9) Total Budget:

Adams County Community Development initially looks to partition 10% of its \$4,600,211 I NSP allocation (after administration), or \$414,018.99, specifically to create and execute purchase and finance mechanisms. ACCD is looking to further develop private partnerships for increased financial leverage in this activity.

10) Performance Measures:

This activity will be to assist first-time and income-qualified homebuyers in the purchase of a formerly foreclosed upon home. Performance measures will be based on the number of individuals and families assisted through this activity. ACCD anticipates 120 first-time and income-qualified homebuyers to benefit from this activity throughout the duration of the program.

1) Activity Name:

Acquisition, Rehabilitation and Resale NSP08.02.

2) Activity Type:

NSP eligible activity:

(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.

CDBG eligible activity:

24 CFR 570.201(a) Acquisition.

24 CFR 570.201(b) Disposition

24 CFR 570.202(a)(1) Eligible Rehabilitation and Preservation Activities

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date:

Acquisition, Rehabilitation and Resale or Rental activities will continue through July 2013.

6) Responsible Organization:

Adams County Community Development(ACCD) is the lead entity of a consortium including six (6) additional municipalities: Bennett, Brighton, Commerce City, Federal Heights, Northglenn and Thornton. As the lead agency all inquires may be addressed to:

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7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Preliminary studies of data concerned with foreclosure rate, 90 day vacancy rates, and high cost loan rates has revealed the need to focus resources in the following areas: See Table 1

8) Activity Description:

This activity is for the acquisition, rehabilitation and resale of foreclosed-upon residential properties. Acquisition costs for all properties will be no less than 5% below the current 60 day appraisal and at least 15% below appraisal for the entire portfolio of homes purchased. Rehabilitation activities will be bid through a competitive Request For Proposal (RFP) process or a formal bidding process as outlined by the Adams County procurement policy. The sales price of each home will be a sum of the cost of purchase in addition to the cost of rehab as well as reasonable program delivery costs.

9) Total Budget:

Adams County Community Development initially looks to partition 50% of its \$4,600,211 NSP allocation (after administration), or \$2,070,094.95 specifically to acquire, rehabilitate and resell properties. ACCD is looking to further develop private partnerships for increased financial leverage in this activity.

10) Performance Measures:

This activity is to create safe, suitable and affordable homes for first-time and income-qualified homebuyers. Performance measures will be based on the number of individuals and families housed in rehabilitated homes through this activity. ACCD anticipates 120 first-time and income-qualified homebuyers to benefit from this activity throughout the duration of the program.

1) Activity Name:

Acquisition, Rehabilitation and Rental NSP08.03.

2) Activity Type:

NSP eligible activity:

(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.

CDBG eligible activity:

24 CFR 570.201(a) Acquisition.

24 CFR 570.201(b) Disposition

24 CFR 570.202(a)(1) Eligible Rehabilitation and Preservation Activities

24 CFR 570.

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date:

Acquisition, Rehabilitation and Resale or Rental activities will continue through July 2013.

6) Responsible Organization:

Adams County Community Development (ACCD) is the lead entity of a consortium including six (6) additional municipalities: Bennett, Brighton, Commerce City, Federal Heights, Northglenn and Thornton. As the lead agency all inquires may be addressed to:

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7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Preliminary studies of data concerned with foreclosure rate, 90 day vacancy rates, and high cost loan rates has revealed the need to focus resources in the following areas: See Table 1

8) Activity Description:

This activity is for the acquisition, rehabilitation and rental of foreclosed-upon residential properties. Acquisition costs for all properties will be no less than 5% below the current 60 day appraisal and at least 15% below appraisal for the entire portfolio of homes purchased. Rehabilitation activities will be bid through a competitive Request For Proposal (RFP) process or a formal bidding process as outlined by the Adams County procurement policy. Rents will be no greater than 30% of the renters household income less utilities. The final sales price of each home will not exceed the cost of purchase in addition to the cost of rehab as well as reasonable program delivery costs less reasonable deductions from rent (if applicable).

9) Total Budget:

Adams County Community Development initially looks to partition 25% of its \$4,600,211 NSP allocation, or \$1,150,052.75 specifically to acquire, rehabilitate and rent properties. ACCD is looking to further develop private partnerships for increased financial leverage in this activity.

10) Performance Measures:

This activity will consist of rent-to-own units, basic affordable rental units, and multi-family rental units for households earning at or below 50% of AMI. Depending on the pool of applicants for the purchase of the rehabilitated units, there may be some that have adequate income but lack an appropriate credit score to be able to purchase at this time. A designated sub-recipient such as the Adams County Housing Authority would take title to the unit, and lease the unit in a rent-to-own scenario. Enrollment with a credit counseling program by a HUD certified agency would be mandatory, and a portion of the rent would be set aside to start collecting as a down payment. All units will be made available at affordable rental rates for households at all income levels up to 120% AMI. It is expected that at least 10 single family or 20 multi-family units would be made available from these funds.

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

1) Activity Name:

Establishment of land banks NSP08.04.

2) Activity Type:

NSP eligible activity:

(C) Establish land banks for homes that have been foreclosed upon.

CDBG eligible activity:

24 CFR 570.201(a) Acquisition.

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date:

All land banking activities will continue through July 2013.

6) Responsible Organization:

Adams County Community Development (ACCD) is the lead entity of a consortium including six (6) additional municipalities: Bennett, Brighton, Commerce City, Federal Heights, Northglenn and Thornton. As the lead agency all inquires may be addressed to:

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7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Preliminary studies of data concerned with foreclosure rate,

90 day vacancy rates, and high cost loan rates has revealed the need to focus resources in the following areas: See Table A-1

8) Activity Description:

This activity is to establish land banks for homes that have been foreclosed upon, thereby preserving affordable housing options for income-qualified homebuyers.

9) Total Budget:

Adams County Community Development initially looks to partition 5% of its \$4,600,211 NSP allocation (after administration), or \$207,009.50 specifically to establish land banks for homes that have been foreclosed upon. ACCD is looking to further develop private partnerships for increased financial leverage in this activity.

10) Performance Measures:

This activity is to create safe, suitable and affordable homes for first-time and income-qualified homebuyers. Performance measures will be based on the number of individuals and families housed in rehabilitated homes through this activity. ACCD anticipates 20 first-time and income-qualified homebuyers to benefit from this activity throughout the duration of the program.

1) Activity Name:

Demolition of Blighted Structures NSP08.05.

2) Activity Type:

NSP eligible activity:

(C) Demolish blighted structures.

CDBG eligible activity:

24 CFR 570.201(d) Clearance Activities.

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date:

Demolition of blighted structure activities will continue through July 2013.

6) Responsible Organization:

Adams County Community Development (ACCD) is the lead entity of a consortium including six (6) additional municipalities: Bennett, Brighton, Commerce City, Federal Heights, Northglenn and Thornton. As the lead agency all inquiries may be addressed to:

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7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Preliminary studies of data concerned with foreclosure rate, 90 day vacancy rates, and high cost loan rates has revealed the need to focus resources in the following areas: See Table A-1

8) Activity Description:

This activity will demolish and otherwise remove blighted structures that serve to destabilize neighborhoods by contributing to lower property values, crime and safety hazards. Demolished sites will held for sale to affordable housing developer to further develop the properties

9) Total Budget:

Adams County Community Development initially looks to partition 5% of its \$4,600,211 NSP allocation (after administration), or \$207,009.50 specifically to demolish blighted structures. ACCD is looking to further develop private partnerships for increased financial leverage in this activity.

10) Performance Measures:

This activity is to remove blighted structures for future redevelopment opportunities. Adams County estimates that 5 properties will be demolished benefiting 10 families.

1) Activity Name:

Redevelop demolished or vacant properties NSP08.06.

2) Activity Type:

NSP eligible activity:

(d) Redevelop demolished or vacant properties.

CDBG eligible activity:

24 CFR 570.201(m) Construction of Housing.

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date:

All redevelopment activities will continue through July 2013.

6) Responsible Organization:

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303.453.8500
kfrausto@co.adams.co.us

7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Preliminary studies of data concerned with foreclosure rate, 90 day vacancy rates, and high cost loan rates has revealed the need to focus resources in the following areas: See Table A-1

8) Activity Description:

This activity is to redevelop demolished or vacant properties, thereby increasing affordable housing options for income-qualified homebuyers.

9) Total Budget:

Adams County Community Development initially looks to partition 5% of its \$4,600,211 NSP allocation (after administration), or \$207,009.50 specifically to redevelop demolished or vacant properties to increase affordable housing opportunities in Adams County. ACCD is looking to further develop private partnerships for increased financial leverage in this activity.

10) Performance Measures:

This activity is to remove blighted structures for future redevelopment opportunities. Adams County estimates that 5 properties will be demolished benefiting 10 families.

1) Activity Name:

Administration NSP08.07.

2) Activity Type:

CDBG eligible activity:

24 CFR 570.206 Administrative Costs.

3) National Objective:

All beneficiaries of the Adams County NSP are restricted to low-, moderate-, and middle-income individuals and families as defined by the NSP notice and HUD Section 8 income limits.

4) Projected Start Date: January 1, 2009

5) Projected End Date:

All redevelopment activities will continue through July 2013.

6) Responsible Organization:

Adams County Community Development (ACCD) is the lead entity of a consortium including six (6) additional municipalities: Bennett, Brighton, Commerce City, Federal Heights, Northglenn and Thornton. As the lead agency all inquiries may be addressed to:

Keith Frausto – Administrator
Adams County Community Development
12200 Pecos St
Westminster, CO 80234
303.453.8500
kfrausto@co.adams.co.us

7) Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization.

8) Activity Description:

This activity is to provide the administrative capacity to carry-out, maintain and monitor all NSP activities.

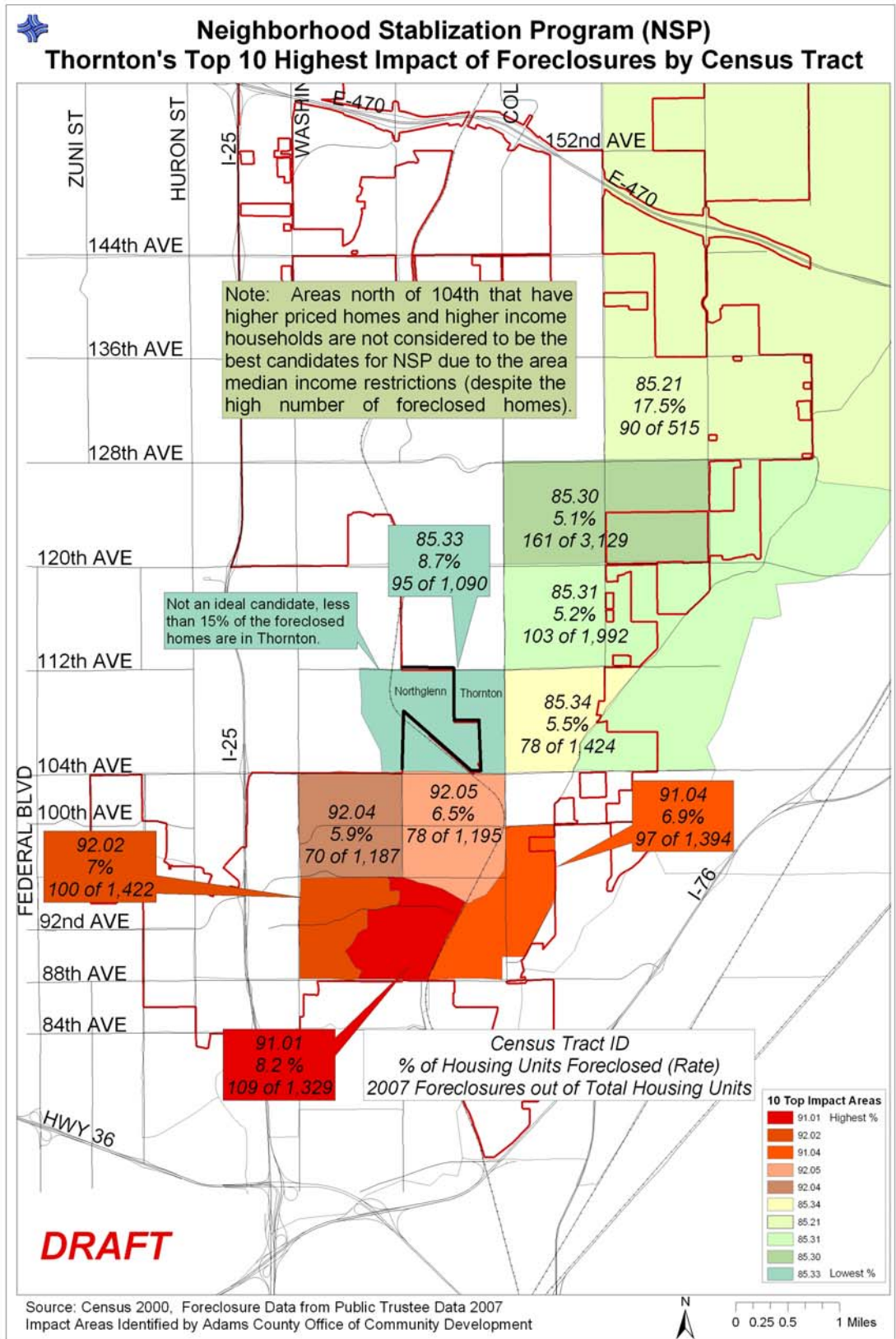
9) Total Budget:

Adams County Community Development initially looks to partition 10% of its \$4,600,211 NSP allocation, or \$460,021.10 specifically to administer the NSP program.

10) Performance Measures:

N/A

Table 3.



Neighborhood Stabilization Program Areas of Greatest Need

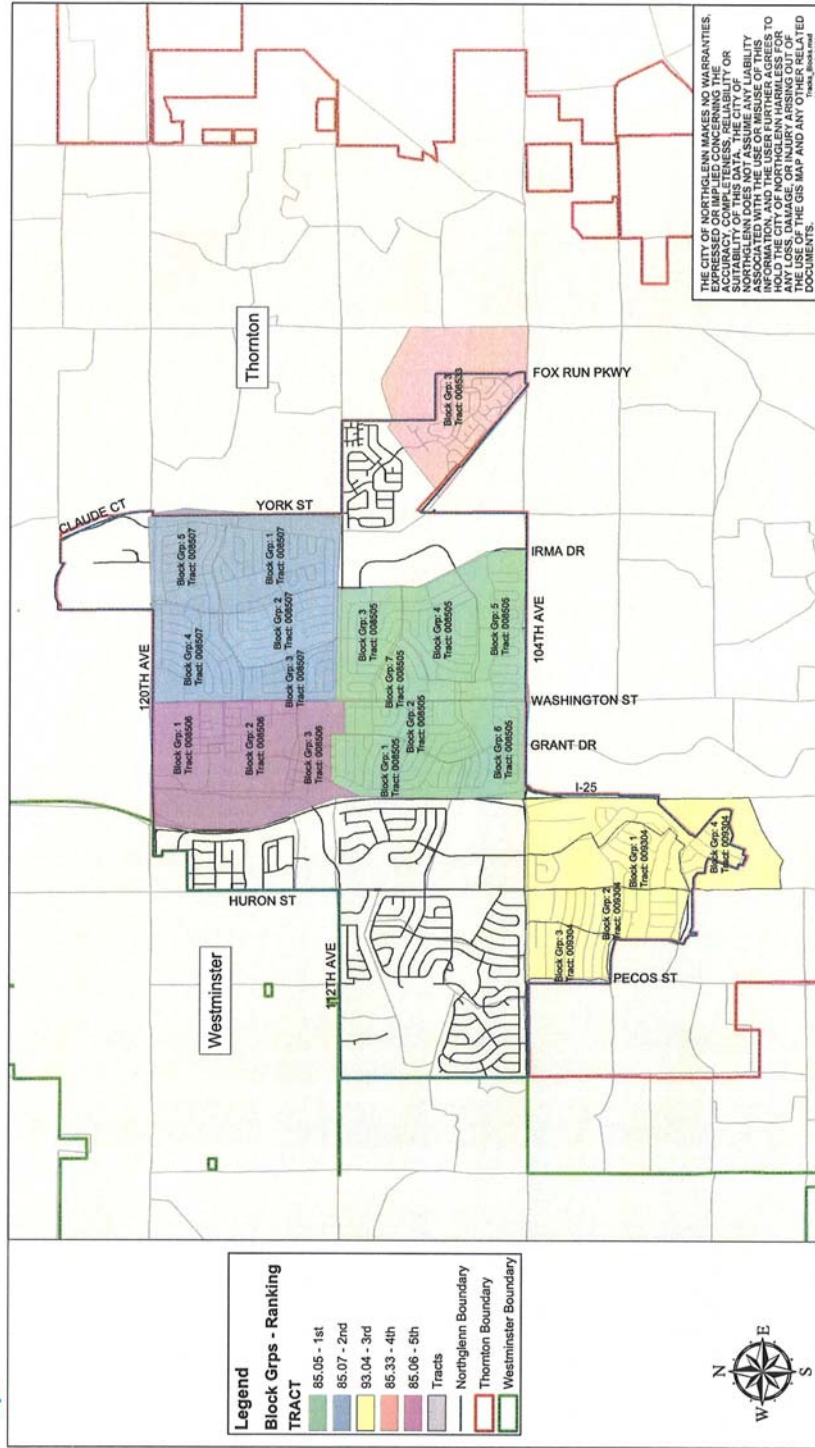


Table 4. Northglenn Target Neighborhoods

ADAMS COUNTY OFFICE OF COMMUNITY DEVELOPMENT:
2007 Foreclosures and Foreclosure Prevention Inquiries

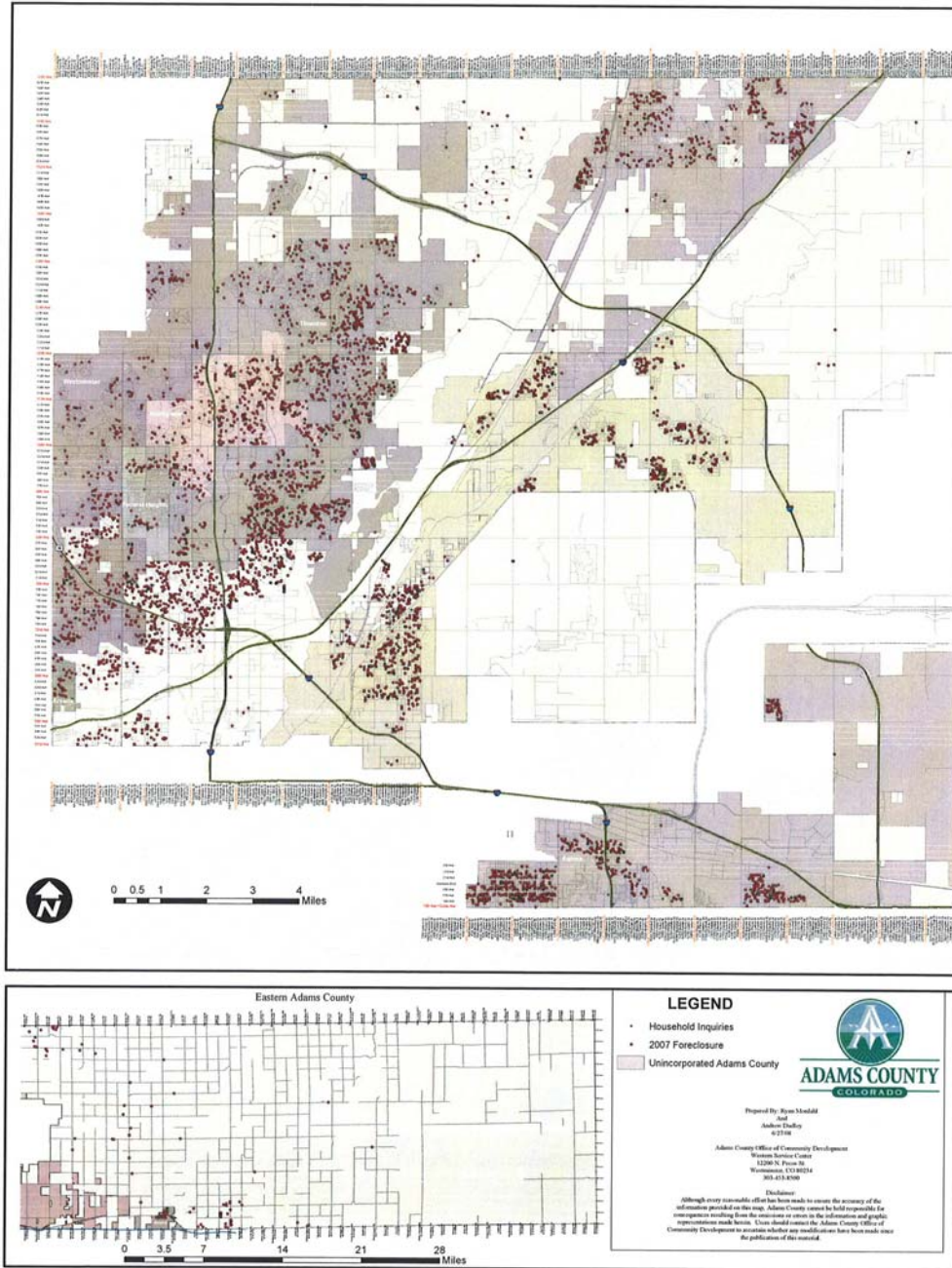


Table 5. Adams County Foreclosures

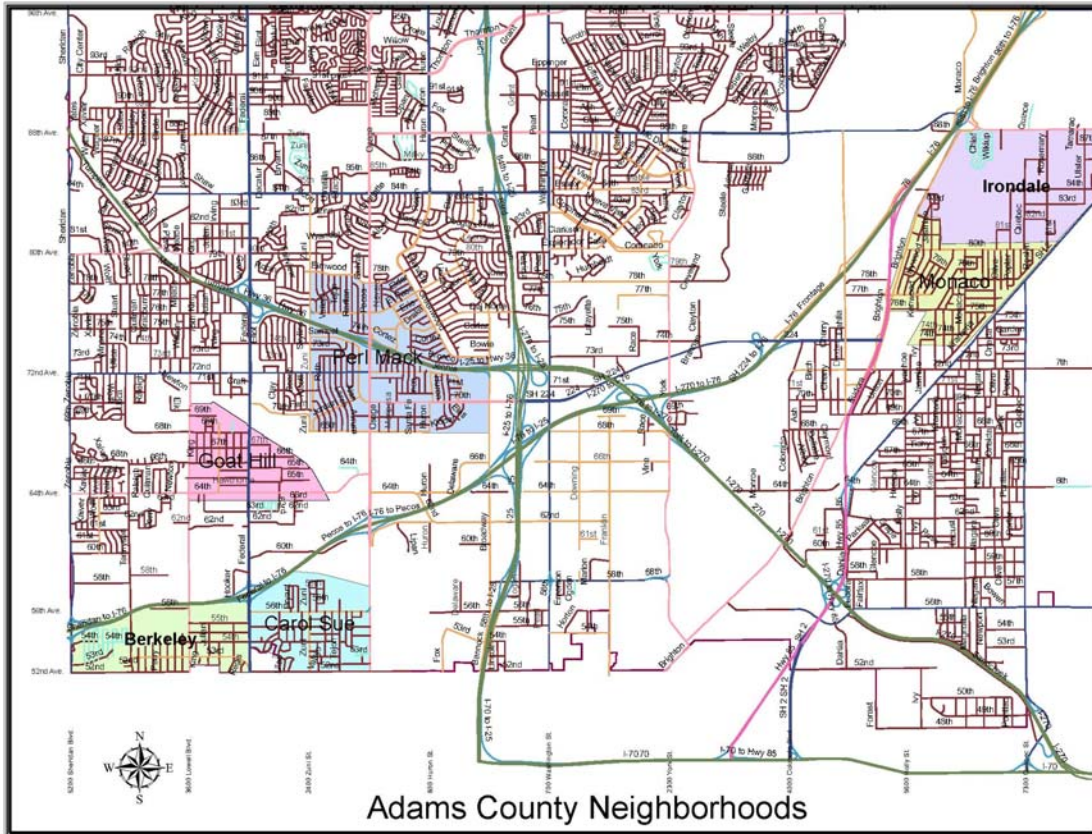


Table 6. Unincorporated Target Neighborhoods (minus Derby and Sherrelwood)

CERTIFICATIONS

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

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

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

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

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

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

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

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

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

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

(11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by

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

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

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

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

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

Signature/Authorized Official

Date

Title

NSP Substantial Amendment Checklist

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

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): _____ Lead Agency Jurisdiction Web Address: <i>(URL where NSP Substantial Amendment materials are posted)</i>	NSP Contact Person: Address: Telephone: Fax: Email:
---	---

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

A. AREAS OF GREATEST NEED

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

Yes No . Verification found on page 3 .

B. DISTRIBUTION AND USES OF FUNDS

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

Yes No . Verification found on page 7 .

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

C. DEFINITIONS AND DESCRIPTIONS

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

- a definition of “blighted structure” in the context of state or local law,
 Yes No . Verification found on page 9 .

- a definition of “affordable rents,”
 Yes No . Verification found on page 9 .

- a description of how the grantee will ensure continued affordability for NSP assisted housing,
 Yes No . Verification found on page 9 .

- a description of housing rehabilitation standards that will apply to NSP assisted activities?
Yes No . Verification found on page 9.

D. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 10.
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 10.
Amount budgeted = \$ 1,150,052.75.

E. ACQUISITIONS & RELOCATION

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?
Yes No . (If no, continue to next heading)
Verification found on page 10.

If so, does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?
Yes No . Verification found on page 10.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?
Yes No . Verification found on page 10.
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?
Yes No . Verification found on page 10.

F. PUBLIC COMMENT PERIOD

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

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

Yes No Verification found on page ____.

G. INFORMATION BY ACTIVITY

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

- eligible use of funds under NSP,
Yes No Verification found on page 12-23.
- correlated eligible activity under CDBG,
Yes No Verification found on page 12-23.
- the areas of greatest need addressed by the activity or activities,
Yes No Verification found on page 12-23.
- expected benefit to income-qualified persons or households or areas,
Yes No Verification found on page 12-23.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No Verification found on page 12-23.
- appropriate performance measures for the activity,
Yes No Verification found on page 12-23.
- amount of funds budgeted for the activity,
Yes No Verification found on page 12-23.
- the name, location and contact information for the entity that will carry out the activity,
Yes No Verification found on page 12-23.
- expected start and end dates of the activity?
Yes No Verification found on page 12-23.
- If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties,
Yes No Verification found on page 12-23.
- If the activity provides financing, the range of interest rates (if any),
Yes No Verification found on page N/A.
- If the activity provides housing, duration or term of assistance,
Yes No Verification found on page 12-23.
- tenure of beneficiaries (e.g., rental or homeownership),
Yes No Verification found on page 12-23.

- does it ensure continued affordability?
Yes No . Verification found on page 12-23.

H. CERTIFICATIONS

The following certifications are complete and accurate:

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

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED 12/1/2008	Applicant Identifier
			3. DATE RECEIVED BY STATE	State Application Identifier
			4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION				
Legal Name: Adams County, Colorado		Organizational Unit: Department: Adams County Community & Economic Opportunity		
Organizational DUNS: 07-647-6373		Division: Adams County Community Development		
Address: Street: 12200 Pecos St., 2nd Floor		Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Westminster		Prefix: Ms.	First Name: Barbara	
County: Adams		Middle Name J.		
State: CO		Last Name DesMarteau		
Zip Code 80234	Suffix:			
Country: USA		Email: bdesmarteau@co.adams.co.us		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 8 4 - 6 0 0 0 7 3 2		Phone Number (give area code) 303.453.8555	Fax Number (give area code) 303.453.8556	
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		7. TYPE OF APPLICANT: (See back of form for Application Types) B. County Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): HERA/Neighborhood Stabilization Program		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Adams County, Colorado		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: HERA/Neighborhood Stabilization Program (NSP)		
13. PROPOSED PROJECT Start Date: Ending Date:		14. CONGRESSIONAL DISTRICTS OF: a. Applicant 2nd, 4th & 7th b. Project 2nd, 4th & 7th		
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$ 4,600,000 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$. ⁰⁰	DATE:		
c. State	\$. ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$. ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$. ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$. ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
g. TOTAL	\$ 4,600,000 ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.				
a. Authorized Representative				
Prefix Ms.	First Name Alice	Middle Name J.		Suffix
Last Name Nichol		c. Telephone Number (give area code) 303.654.6100		
b. Title Chair, Adams County Board of County Commissioners		e. Date Signed		
d. Signature of Authorized Representative				

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

Reset Form

INSTRUCTIONS FOR THE SF-424

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0043), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

This is a standard form used by applicants as a required face sheet for pre-applications and applications submitted for Federal assistance. It will be used by Federal agencies to obtain applicant certification that States which have established a review and comment procedure in response to Executive Order 12372 and have selected the program to be included in their process, have been given an opportunity to review the applicant's submission.

Item:	Entry:	Item:	Entry:																
1.	Select Type of Submission.	11.	Enter a brief descriptive title of the project. If more than one program is involved, you should append an explanation on a separate sheet. If appropriate (e.g., construction or real property projects), attach a map showing project location. For preapplications, use a separate sheet to provide a summary description of this project.																
2.	Date application submitted to Federal agency (or State if applicable) and applicant's control number (if applicable).	12.	List only the largest political entities affected (e.g., State, counties, cities).																
3.	State use only (if applicable).	13.	Enter the proposed start date and end date of the project.																
4.	Enter Date Received by Federal Agency Federal identifier number: If this application is a continuation or revision to an existing award, enter the present Federal Identifier number. If for a new project, leave blank.	14.	List the applicant's Congressional District and any District(s) affected by the program or project																
5.	Enter legal name of applicant, name of primary organizational unit (including division, if applicable), which will undertake the assistance activity, enter the organization's DUNS number (received from Dun and Bradstreet), enter the complete address of the applicant (including country), and name, telephone number, e-mail and fax of the person to contact on matters related to this application.	15.	Amount requested or to be contributed during the first funding/budget period by each contributor. Value of in kind contributions should be included on appropriate lines as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses. If both basic and supplemental amounts are included, show breakdown on an attached sheet. For multiple program funding, use totals and show breakdown using same categories as item 15.																
6.	Enter Employer Identification Number (EIN) as assigned by the Internal Revenue Service.	16.	Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the State intergovernmental review process.																
7.	Select the appropriate letter in the space provided. <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">A. State</td> <td style="width: 50%;">I. State Controlled Institution of Higher Learning</td> </tr> <tr> <td>B. County</td> <td>J. Private University</td> </tr> <tr> <td>C. Municipal</td> <td>K. Indian Tribe</td> </tr> <tr> <td>D. Township</td> <td>L. Individual</td> </tr> <tr> <td>E. Interstate</td> <td>M. Profit Organization</td> </tr> <tr> <td>F. Intermunicipal</td> <td>N. Other (Specify)</td> </tr> <tr> <td>G. Special District</td> <td>O. Not for Profit Organization</td> </tr> <tr> <td>H. Independent School District</td> <td></td> </tr> </table>	A. State	I. State Controlled Institution of Higher Learning	B. County	J. Private University	C. Municipal	K. Indian Tribe	D. Township	L. Individual	E. Interstate	M. Profit Organization	F. Intermunicipal	N. Other (Specify)	G. Special District	O. Not for Profit Organization	H. Independent School District		17.	This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of debt include delinquent audit disallowances, loans and taxes.
A. State	I. State Controlled Institution of Higher Learning																		
B. County	J. Private University																		
C. Municipal	K. Indian Tribe																		
D. Township	L. Individual																		
E. Interstate	M. Profit Organization																		
F. Intermunicipal	N. Other (Specify)																		
G. Special District	O. Not for Profit Organization																		
H. Independent School District																			
8.	Select the type from the following list: <ul style="list-style-type: none"> • "New" means a new assistance award. • "Continuation" means an extension for an additional funding/budget period for a project with a projected completion date. • "Revision" means any change in the Federal Government's financial obligation or contingent liability from an existing obligation. If a revision enter the appropriate letter: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">A. Increase Award</td> <td style="width: 50%;">B. Decrease Award</td> </tr> <tr> <td>C. Increase Duration</td> <td>D. Decrease Duration</td> </tr> </table> 	A. Increase Award	B. Decrease Award	C. Increase Duration	D. Decrease Duration	18.	To be signed by the authorized representative of the applicant. A copy of the governing body's authorization for you to sign this application as official representative must be on file in the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)												
A. Increase Award	B. Decrease Award																		
C. Increase Duration	D. Decrease Duration																		
9.	Name of Federal agency from which assistance is being requested with this application.																		
10.	Use the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested.																		

SF-424 (Rev. 7-97) Back