

Grantee: Prince Georges County, MD

Grant: B-08-UN-24-0002

January 1, 2011 thru March 31, 2011 Performance Report

Grant Number:

B-08-UN-24-0002

Obligation Date:**Grantee Name:**

Prince Georges County, MD

Award Date:**Grant Amount:**

\$10,883,234.00

Contract End Date:**Grant Status:**

Active

Review by HUD:

Reviewed and Approved

QPR Contact:

No QPR Contact Found

Disasters:**Declaration Number**

NSP

Narratives**Areas of Greatest Need:**

Mortgage foreclosures have severely impacted Prince George's County. As a result, the County has one of the highest numbers of foreclosure activities in the State of Maryland.

In determining the areas of greatest need for the Neighborhood Stabilization Program (NSP), HUD guidelines required a review of the following statistical data:

- • Real Estate Owned (REO),
- >• Received Auction Notices,
- >• Received Default Notices,
- >• Average HUD Foreclosure Risk Scores,
- >• Average Percentage of Low, Moderate, and Middle Income (LMMI) households,
- >• Average HMDA Hi Cost Loan Rate,
- >• Percentage of Subprime Mortgages

Based on HUD's greatest needs indicators, priority will be given to the Target Area Zip Codes in Prince George's County with the following:

- • Areas that have 20 or more REOs
- >• Average HUD Risk Score of 5 and above
- >• Average HMDA Hi Cost Loan Rate of at least 25 %
- >• High Percentage of Subprime Mortgages
- >• Potential to create Workforce Housing, due to the proximity to major employers.

The following 33 zip codes were identified as areas of greatest needs.

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743,
20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784,
20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Distribution and and Uses of Funds:

The Target Areas will consist of those zip codes that meet the criteria of Section 2301(c)(2) of HERA and areas that have the potential to create Workforce Housing due to its proximity to a major employer.

The Department of Housing and Community Development (DHCD) and the Redevelopment Authority of Prince George's will maximize the impact of the NSP funds by using a comprehensive approach including:

1. Down payment and closing costs assistance for eligible families to purchase vacant foreclosed properties, with a priority for purchases in Target Areas, and a priority for vacant foreclosed properties purchased as Workforce Housing.
- >
- >2. Acquiring, rehabilitating and selling blighted homes or acquiring and selling blighted homes to non profit organizations for rehabilitation and sale, with a priority in Target Areas. This activity is similar to the approach being employed by Pasco County, Florida in its Pasco Opportunities Program (POP).
3. Providing mandated housing counseling to beneficiaries of the NSP funds (DPCCA & acquired homes purchasers).
4. Acting to reduce or minimize the occurrence of additional foreclosures by using existing County resources, i.e., the Housing Development Division (HDD) Homeownership Center and CDBG funds, to expand access to foreclosure prevention housing counseling in Target Areas; and aggressively working with local banks to promote existing state and federal programs designed to refinance sub-prime mortgages.
5. Planning and Administration will not exceed 10 percent of the NSP grant.

Through this comprehensive approach, the County anticipates being able to impact a minimum of 675 households through down payment and closing cost assistance, new purchases of acquired and rehabilitated homes and foreclosure prevention efforts utilizing non NSP funding.

NSP GRANT BUDGET				
Activity	%	Allocation	25% Allocation	Total
>Planning & Administration	10%	\$1,088,323		\$1,088,323
DPCCA (Finance Mechanism)	46%	\$5,058,447	\$1,972,605	\$7,031,052
Acquisition for Rehabilitation	16%	\$1,735,655	\$644,560	\$2,380,215
Housing Counseling	3%	\$280,000	\$103,644	\$383,644
25% at or below 50% AMI	25%	\$2,720,809		
Total		\$10,883,234	\$2,720,809	\$10,883,234

>

Definitions and Descriptions:

C. DEFINITIONS AND DESCRIPTIONS

Definition and Terms

Abandoned - A home is abandoned when mortgage or tax foreclosure proceedings have been initiated 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.

>Affordable Housing - (See Attachment A - Affordable Rent Policy)

Blighted structure - A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. The Property Standards Group of the Prince George's Department of Environmental Resources enforces the county housing codes by using the "International Property Maintenance Code 2000(The Code)". Section 108 of the Code defines blighted structures as "open, unfit, unsafe, unlawful or abandoned structures.

>CDBG funds - CDBG funds means, in addition to the definition at 24 CFR 570.3, funds used for the County's NSP.

>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 Uniform Relocation Act at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, sub recipient, developer, or individual homebuyer.

>Foreclosed - A property that has been foreclosed upon at the point that, under state or local law, the mortgage or tax foreclosure is complete. HUD generally will not consider a foreclosure to be complete until after the 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.

>Land bank - A land bank is a governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. For the purposes of the NSP program, a land bank will operate in a specific, defined geographic area. It will purchase properties that have been abandoned or foreclosed upon and maintain, assemble, facilitate redevelopment of, market, and dispose of the land-banked properties. If the land bank is a governmental entity, it may also maintain abandoned or foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of the service. For the purposes of the County's NSP, land banks will not be used.

>Revenue for the purposes of Section 2301(d)(4) - Revenue has the same meaning as program income, as defined at 24 CFR 570.500(a) with the modifications in these Administrative Regulations.

>Sub recipient - Sub recipient shall have the same meaning as at the first sentence of 24 CFR 570.500(c). This includes any nonprofit organization (including a unit of general local government) that a state awards funds to.

>Affordability Descriptions

>The County will ensure continued affordability by recording a Deed of Trust and Note in land records for all NSP assisted homes. Neighborhood stabilization will be guaranteed by requiring for a period of at least 10 years that the home be the recipients' primary residence, be properly maintained, and remain affordable to individuals or families whose incomes do not exceed 120 percent of the area median income (AMI). For homes assisted under HERA §2301(f)(3)(A)(ii), the home will remain affordable to individuals or families whose incomes do not exceed 50 percent of the AMI.

Rehabilitation Standards Descriptions

The County will enforce its CDBG Substantial Rehabilitation Standards for Single-Family Homes properties rehabilitated with NSP funds. The standards maybe adjusted as necessary to provide energy efficiency activities and to accommodate accessibility repairs. A copy of the County's Rehabilitation Standards is available upon request.

Low Income Targeting:

The annual incomes (as defined in 24 CFR 5.609, referred to as "Part 5 annual income") of all homebuyers must not exceed 120 percent of the Area Median Income (AMI). The County will also ensure that not less than 25 percent of the funds will be earmarked for purchases at or below 50% of the AMI. A table showing the maximum limits for all income levels is listed below.

>MAXIMUM INCOME LIMITS (FY 10)

>Household Size

Income Category	1- person	2- person	3- person	4- person	5- person	6-person	7-person	8-person
>Very Very Low Income 30%	\$21,550	\$24,650	\$27,700	\$30,800	\$33,250	\$35,750	\$38,200	\$40,650
>Very Low Income 50%	\$35,950	\$41,100	\$46,200	\$51,350	\$55,450	\$59,550	\$63,650	\$67,800
>60% Limit	\$43,140	\$49,320	\$55,440	\$61,620	\$66,540	\$71,460	\$76,380	\$81,360
>Low Income 62%	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
>80% Limit	\$57,700	\$66,000	\$74,200	\$82,500	\$89,100	\$95,700	\$102,300	\$108,900
>120% Limit	\$86,600	\$99,000	\$111,300	\$123,700	\$133,600	\$143,500	\$153,400	\$163,300

>Source: U.S. Department of Housing and Urban Development

Acquisition and Relocation:

E. ACQUISITIONS & RELOCATION

Demolition, conversion of LMMI dwelling units, or relocation activities are not included in the County's plan.

Public Comment:

G. PUBLIC COMMENT

The public comment period for the Neighborhood Stabilization Program (NSP) Substantial Amendment was conducted from October 30, through November 13, 2008. Free copies of the NSP amendment were made available to citizens and groups of interest upon request. A copy of the amendment was available at the main County libraries, the County's website at www.co.pg.md.us/Government/AgencyIndex/HCD and the Department of Housing and Community Development and the Redevelopment Authority of Prince George's County. A public notice was advertised in three local newspapers.

The Department of Housing and Community Development and the Redevelopment Authority of Prince George's County presented the NSP Substantial Amendment to the County Council on November 5th, 13th and 17th. The County Council sponsored a public hearing on November 18th and adopted County Resolution (CR-97-2008) supporting the NSP Substantial Amendment.

The following summary is provided to illustrate the types of comments made.

Initial comments were those of concern regarding the proposed use of NSP funds presented to the County Council. The first draft of the plan called for acquisition and rehabilitation of Real Estate Owned properties (REO) and housing counseling. Council members, the real estate community, and Community Housing Development Organizations (CHDOs) and non-profit organizations voiced concern regarding the limited use of funds resulting in a request for the DHCD to revise the plan to provide a more comprehensive way of appropriating the NSP dollars. Once the revised NSP was presented to the County Council, the general comments were favorable regarding the amended proposal calling it a proactive initiative. The Council along with the Realty and CHDO representatives were generally pleased with the second draft of the plan for down payment and closing cost assistance, acquisition and rehabilitation, and housing counseling.

Some members of the realty community, however, suggested lowering the interest rate proposed for down payment and closing cost assistance in targeted areas from 7% to 3.5%. Two CHDO's requested that increased funding be appropriated for acquisition and rehabilitation.

NSP Amendment

On July 6, the County adopted and approved an amendment to the FY 2009 Annual Action Plan to include revisions to the NSP Plan. The purpose for the revisions was to adjust the NSP administration budget to 10 percent to allow for supplemental staffing of the NSP Initiative. During the public comment period several lenders and realtors provided verbal comments in support of the budget increase and the need to adequately staff the program to ensure timely processing of down payment and closing cost assistance loan applications by the Department of Housing and Community Development.

>DHCD received the following written comments and responded as reflected:

Comment: First, has the clock started to run on the program? This is very important because this has a direct effect on choosing the correct time frame for the budget.

Response: Yes, per U.S Department of Housing and Urban Development (HUD) requirements for the Neighborhood Stabilization Program (NSP), the performance period began on March 24, 2009.

>Comment: The program has experienced several delays. Unofficially has started without the funding. The PGCAR and other organizations have been conducting classes for buyers to receive the required counseling. How many buyers are ready now to participate in the program? Can the current proposed staffing handle the number of qualified buyers?

Response: The NSP has not officially begun. The Prince George's County Department of Housing and Community Development (DHCD) are not responsible for pre-inception activities related to NSP that are conducted by others.

>Comment: Have the approved lenders been contacted about how many buyers are in the pipeline? Has a distinction been made between those that have been approved by the lenders and those that have also satisfied the counseling requirement?

Response: The NSP has not officially begun. As such, there is no pipeline of buyers to be communicated to the approved lenders. Once the program begins, each applicant must be approved by the lenders and satisfy the HUD mandated counseling requirement to participate.

>Comment: How many NSP contracts are pending? Can the current staffing handle the pending contracts and the contracts coming in the near future?

Response: Being that the program has not begun, there are no NSP contracts pending. The staffing proposal as presented to the County Council is made at the HUD maximum allowable administrative component percentage of 10%. DHCD expects this level of staffing to be sufficient and may revise the staffing compliment should the level of demand for the program increase beyond the staffing structure's capacity.

>Comment: How many cases are the loan processors projected to handle on a monthly basis? What is the maximum load for the other key personnel that must be directly involved with each case? Are any of the other key personnel over their maximum projected work load?

Response: On a monthly basis the loan processors are projected to handle approximately 50 settlements. The staff that is to be hired for the processing of NSP cases will only be charged with working on NSP cases.

>Comment: The peak season for the real estate market has just begun. Staffing needs to be seasonal. This is an accepted practice for the mortgage industry. If possible, the staffing should be reflective of the real estate cycle. This is a business practice that will improve on efficiency of the program and realize thousands of dollars in savings for the county.

Response: The NSP Staffing plan reflects staff's review of model down payment and closing cost assistance programs and key competencies required. To build and retain staff capacity, the NSP Staff team will be hired on a full time annual basis, rather than on a seasonal basis.

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>Comment: I was told that the staffing was extended to four years to basically cover a segment of buyers that will find difficulty qualifying. How many people are we talking about? Could an alternate system of underwriting these loans be established? Depending on the number of people affected, outsourcing this work may prove to be more cost effective.

Response: The NSP grant period is 48 months. The staffing plan reflects the 48 month grant period and the need to have appropriate staff in place to perform all necessary project functions. Necessary project functions will include loan processing and settlement functions throughout year 3 to serve, the number of households remaining in our HUD mandated 25% set-aside for households at or below 50% of the AMI (150). This population generally is more difficult to qualify and place in an affordable home. We are anticipating that we will have to obligate funds to this group, and be prepared to implement a more hands on approach to meet our HUD performance standard. Outsourcing this function is not a viable option.

In year 4, the only staffing in place will be a ½ time compliance monitor and a full time loan portfolio specialist.

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 >Comment: I was told that the processing could take up to 21 days. This creates an additional cost and risk to the buyer. What is driving the 21 day time frame? What is actually being done at the Department of Housing? Could some of the work be shifted to the first trust lender?
 Response: No additional costs or risks should be incurred by the buyer if contract settlement dates are set in anticipation of NSP published processing time. Our goal is to complete our processing within a maximum of 21 days. In light of federal statutory compliance requirements, eligibility review and financial processing, with an adequately staffed program, staff is comfortable setting a 21 day processing timeline. We have worked with our lender and realtor partners and have advised them that when the program commences, contract settlement dates should be set with our 21 day processing timeline in mind.
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Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$96,796,928.00
Total CDBG Program Funds Budgeted	N/A	\$10,883,234.00
Program Funds Drawdown	\$314,385.55	\$9,725,355.82
Program Funds Obligated	\$0.00	\$10,883,234.00
Program Funds Expended	\$0.00	\$10,131,880.61
Match Contributed	\$0.00	\$0.00
Program Income Received	\$185,000.00	\$2,150,890.00
Program Income Drawdown	\$0.00	\$242,899.98

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$1,632,485.10	\$0.00
Limit on Admin/Planning	\$1,088,323.40	\$627,339.98
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$2,720,808.50	\$2,720,809.00

Overall Progress Narrative:

We are including this extensive narrative due to error message in DRGR preventing us from making necessary corrections to performance measures for activity 1.
 For Activity 1 the performance measure as for 03/31/2010 are of 448 direct beneficiaries. The actual performance measure should be 431. After auditing the previous reports, we realize that the following actions should be taken:
 1. ADDRESSES TO BE ADDED TO ACTIVITY 1 (TOTAL OF 118)
 10085 Campus Way South #82, Upper Marlboro, MD, 20774

>10099 Campus Way South #7, Upper Marlboro MD, 20774
>10237 Prince Place #25-106, Upper Marlboro MD 20774
>10511 Joyceton Drive, Upper Marlboro, MD 20774
>10651 Campus South Way, Upper Marlboro MD, 20774
>10737 Castleton Turn, Upper Marlboro MD 20774
>10837 Vista Gardens Drive, Bowie MD 20720
>10900 Woodlawn Blvd. Upper Marlboro MD 20774
>11210 Raging Brook Drive, Bowie, MD 20720
>11226 Cherry Hill Road Unit#204, Beltsville MD 20705
>113 Kettering Drive, Upper Marlboro MD 20774
>11818 Sylvia Drive, Clinton MD 20735
>1216 Eastwood Drive, District Heights, MD 20747
>12201 Westview Drive, Upper Marlboro MD 20772
>12222 Open View Lane #611, Upper Marlboro MD 20774
>12710 Parkton St., Ft. Washington, MD 20744
>12801 Cottonwood Court, Upper Marlboro MD, 20774
>1303 Kingsbury Drive, Bowie MD 20721
>13409 Caribou CT. Fort Washington, MD 20744
>14110 Bishop Claggett Court, Upper Marlboro, MD, 20772
>1413 Hancock Place, Upper Marlboro MD 20774
>14205 Cold Harbour Drive, Accokeek, MD 20607
>14229 Bowsprit Lane #503, Laurel MD 20707
>14322 Hampshire Hall Ct., Unit G-912, Upper Marlboro 20772
>15502 Powell Lane, Bowie, MD, 20716
>15508 Empress Way, Bowie, MD 20716
>15510 Kennedy Square way, Brandywine MD 20613
>15902 Paisley Lane, Bowie MD 20716
>1623 Shady Glen Drive, District Heights MD 20747
>1641 Tulip Avenue, District Heights MD 20747
>170 Old Enterprise Road #140, Upper Marlboro MD 20774
>1705 Pittsfield Lane, Bowie MD 20716
>17801 Harvard Road S., Brandywine MD 20613
>1806 Thornton Drive, Fort Washington MD 20744
>1810 Iverson Street, Oxon Hills MD 20745
>1844 Forest Park, District Heights, MD 20747
>1908 Colette Terrace, District Heights, MD 20747
>1908 Enterprise Road, Bowie MD 20721
>208 Nalley Road, Hyattsville, MD, 20785
>2232 Chapman Road, Hyattsville, MD 20783
>2310 Timbercrest Drive, District Heights MD 20747
>2425 Green Valley Drive, Suitland, MD, 20746
>2514 Afton Street, Temple Hills MD 20748
>2516 St. Clair Drive, Temple Hills MD 20748
>2616 Higbee Road, Aldelphi, MD 20783
>2713 Crestwick Place, District Heights, MD 20747
>2801 Tree View Way, Fort Washington MD 20744
>2915 Hillside Avenue, Cheverly MD 20785
>3004 Athens Circle, Bowie MD 20716
>3017 South Grove Road, Upper Marlboro MD 20774
>3424 Ephron Circle, Bowie MD 20716
>3609 LaDova Way, Springdale MD 20774
>3622 Endsley Place, Upper Marlboro MD 20772
>3707 Holloway Place, Upper Marlboro MD 20772
>3800 71'st Avenue, Hyattsville, MD, 20784
>400 Aqua Lynn Drive, Fort Washington, MD 20744
>403 E. Tantallon, Fort Washington MD 20744
>411 Hortt Place, Ft. Washington, MD 20744
>4111 Beall Street, Hyattsville MD 20784
>4204 John Street, Suitland MD 20746
>4208 - 72nd Avenue Hyattsvbr />4318 Hartford Hills Drive, Suitland MD 20746

>4412 Briggs Chaney Rd., Beltsville, MD 20705
 >4468 Blue Heron Way, Bdens Burg MD 20710
 >4511 Deer Park, Temple Hills MD 20748
 >4746 68th Avenue, Hyattsville MD 20784
 >4746 Rollingdale Way, Capitol Heights MD 20743
 >4823 River Valley Way #117, Bowie MD 20720
 >4905 Wall Flower Way, Oxon Hill, MD, 20745
 >501 Bentwood Drive, Fort Washington MD 20744
 >506 Carmody Hills, Capitol Heights MD 20743
 >5098 Temple Hills RD, Temple Hills MD 20748
 >5105 Plata Street, Clinton MD 20735
 >5106 Odessa Road, College Park MD 20740
 >5109 Addison Road, Capitol Heights, MD 20743
 >5304 67th Avenue, Riverdale, MD 20737
 >5316 Gallatin Street, Hyattsville, MD, 20781
 >5413 Newby Avenue, Riverdale MD 20737
 >5503 Gunston Lane, Suitland MD 20746
 >5532 Lanier Avenue, Suitland, MD 20746
 >5540 Lanier Avenue, Suitland MD 20746
 >5705 Lundy Drive, Lanham, MD 20706
 >624 Cabin Branch Drive, Capitol Heights, MD 20743
 >6408 Cosmos Court, Glen Dale MD 20769
 >6409 Anderson Drive, Temple Hills, MD 20748
 >6413 Giggord Lane, Temple Hills, MD 20748
 >6413 Jodie Street, Hyattsville, MD, 20784
 >6510 96th Avenue, Lanham MD 20706
 >6530 Landing Way, Hyattsville MD 20784
 >6613 Landing Way, Hyattsville MD 20784
 >6623 Ronald Rd., Capital Heights, MD 20743
 >7001 Leyte Drive, Oxon Hill, MD 20745
 >7005 Rose Quartz Terrace, Capitol Heights MD 20743
 >7009 E. Clinton Street, MD 20735
 >7042 Onyx Court, Capitol Heights, MD 20743
 >7305 Waldran Avenue, Temple Hills, MD 20748
 >7421 Drumlea Road, Capitol Heights MD 20743
 >7625 Woodbine Drive, Laurel MD 20707
 >7700 Hanover Parkway Unit #103, Greenbelt, MD, 20770
 >7701 Merrick Lane, Hyattsville, MD 20785
 >7909 24'th Avenue, Hyattsville, MD, 20783
 >802 Carriage House Lane, Upper Marlboro, MD 20774
 >8104 Sandy Spring, Rd., Laurel, MD 20707
 >8211 - 18th Avenue, Hyattsville MD 20783
 >8402 Snowden Loop Court, Laurel MD 20708
 >8433 - 57th Avenue, Berwyn Heights MD 20740
 >8636 Irvin Avenue, Glenarden, MD, 20706
 >8744 Grasmere Court, Fort Washington, MD, 20744
 >8914 Bluffwood Lane, Fort Washington MD 20744
 >8961 Town Center Circle 1-309, Upper Marlboro MD 20774
 >9119 5th Street, Lanham MD 20706
 >922 Chatsworth Drive, Accokeek MD 20607
 >9402 Dangerfield Road, Clinton MD 20735
 >9501 Nordic Drive, Lanham, MD 20706
 >9505 Tam O Shanter, Upper Marlboro MD 20772
 >9508 Van Buren St., Lanham, MD 20706
 >9512 Ardwick Ardmore Road, Hyattsville MD 20785
 >9905 Treetop Lane, Lanham MD 20706
 2. ADDRESSES TO BE DELETED BECAUSE THEY HAVE BEEN DUPLICATED IN ACTIVITY 1.
 10601 Birdie Lane, Upper Marlboro 20774
 >11605 Cosca Park Drive, Clinton 20735
 >13047 Marquette Lane, Bowie 20715

>3259 Prince Rainier Place, District Heights 20743
>3640 Wood Creek Drive, Suitland 20746
>3803 Meadow Trail Lane, Hyattsville 20784
>4410 Oglethorpe Street, Hyattsville 20781
>4924 Powder Mill Road, Beltsville 20705
>6020 Darel Street, Suitland 20746
>6314 Glenn Dale Road, Glenn Dale, 20769
>6612 Greenvale Parkway, Riverdale 20737
>7636 N. Arbory Way, Laurel 20707
>8464 Imperial Drive #3-B, Laurel 20708
>116 8904 Fox Park, Clinton 20735
>12008 Hallandale Terrace, Bowie 20721
>1304 Ray Road, Hyattsville 20782
>2201 Chadwick Street, Temple Hills 20748
>2306 Drexel Street, Hyattsville 20783
>2616 Keith Street, Temple Hills 20748
>3505 Eton Drive, Upper Marlboro 20772
>4401 Dario Road, Upper Marlboro 20772
>4804 Tuckerman Street, Riverdale 20737
>6431 Old Landover Road, Hyattsville 20785
>695 Mount Lubentia Court, Upper Marlboro 20774
>8512 Imperial Drive. #1-H, Laurel 20708
>8602 Saffron Drive, Lanham 20706
>8691 Greenbelt Road #102, Greenbelt 20770

3. ADDRESSES TO BE DELETED DUE TO LOANS THAT WERE NOT SETTLED OR DENIED:

1001 Castlewood Drive, Upper Marlboro 20774
>10206 Prince Place #4-202, Upper Marlboro 20774
>11201 Westport Drive, Bowie 20720
>11510 Kenneth Square Way, Brandywine 20613
>1308 Chillum Road, Hyattsville 20782
>1407 Canadian Geese CT, Upper Marlboro 20774
>14110 Claggett Court, Upper Marlboro 20772
>142928 Ashford Court, Laurel 20707
>14325 Marlborough Lane, Upper Marlboro 20772
>14511 Clover Hill Terrace, Bowie 20720
>1517 4th Street, Lanham 20706
>16202 4318 Hartford Hills, Suitland 20746
>2517 Afton Street, Temple Hills 20748
>3702 Monacco Court, District Heights 20747
>4508 Keppler Place, Temple Hills 20748
>4723 Colonel Ashton Pl, Upper Marlboro 20772
>4746 Rollings Way, Capitol Heights 20743
>5409 Commerce Row Unit #49, Bowie 20720
>5615 Prescott Court, Capitol Heights 20743
>5716 Joan Lane, Temple Hills 20748
>5917 Somerset Road, Riverdale 20737
>601 Wilburn Court, Capitol Heights 20743
>6104 Willow Way, Clinton 20735
>6200 Buckler Road, Clinton 20735
>6700 Miltown Court, District Heights 20747
>6807 James Farmer Way, Capitol Heights 20743
>7006 E. Forest Road, Hyattsville 20785
>7017 Migliori, Capitol Heights 20743
>7412 Drumlea Road, Capitol Heights 20743
>7917 Echols Avenue, Glenarden 20706
>8605 Old Branch Avenue, Clinton 20735
>915 Balsamtree Drive, Capitol Heights 20743
>15706 Dorset Road #204, Laurel 20707
>100 Joyceton Way, Upper Marlboro 20774

4. Activities 2, 3 and 4 have been reviewed too since the Program start. The corrections in those activities have

been added and explained in the respective activity.
 5.The Redevelopment Authority:
 Inspected 20 homes for possible purchase.
 Executed a new purchase contract.
 Completed appraisals on one house under contract.
 Worked on the rehabilitation of 10 houses.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
519999, Planning & Administration	\$77,793.26	\$1,088,323.00	\$627,339.98
522106, NSP Homeownership Counseling	\$29,992.29	\$383,644.00	\$351,337.82
524197, Acquisition & Rehabilitation	\$0.00	\$2,380,215.00	\$2,065,559.28
529875, DPCCA	\$206,600.00	\$7,031,052.00	\$6,681,118.74
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

Activities

Grantee Activity Number:	1
Activity Title:	Down Payment & Closing Cost Assistance

Activity Category:
Homeownership Assistance to low- and moderate-income

Activity Status:
Under Way

Project Number:
529875

Project Title:
DPCCA

Projected Start Date:
03/24/2009

Projected End Date:
03/24/2013

Benefit Type:
Direct Benefit (Households)

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
Prince George's Co. Department of Housing & Community

Overall	Jan 1 thru Mar 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$83,192,721.00
Total CDBG Program Funds Budgeted	N/A	\$5,058,447.00
Program Funds Drawdown	\$0.00	\$4,817,193.85
Program Funds Obligated	\$0.00	\$5,058,447.00
Program Funds Expended	\$0.00	\$4,958,611.95
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

This component of the NSP provides down payment and closing cost assistance (DPCCA) loans for purchases in Target Areas or for REOs purchased for Workforce Housing.

Location Description:

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743, 20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784, 20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	448/450
# of Singlefamily Units	0	0/450

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	448/450	448/450	100.00
# Owner Households	0	0	0	0/0	448/450	448/450	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

Match Sources	Amount
FHA insured first mortgages	\$78,134,274.00
Subtotal Match Sources	\$78,134,274.00
Other Funding Sources	
NSP	\$0.00
Total Other Funding Sources	\$78,134,274.00

Grantee Activity Number: 2

Activity Title: DPCCA-25% Set Aside

Activity Category:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

529875

Project Title:

DPCCA

Projected Start Date:

03/24/2009

Projected End Date:

03/24/2013

Benefit Type:

Direct Benefit (Households)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Prince George's Co. Department of Housing & Community

Overall

Jan 1 thru Mar 31, 2011

To Date

Total Projected Budget from All Sources	N/A	\$9,752,025.00
Total CDBG Program Funds Budgeted	N/A	\$1,972,605.00
Program Funds Drawdown	\$206,600.00	\$1,863,924.89
Program Funds Obligated	\$0.00	\$1,972,605.00
Program Funds Expended	\$0.00	\$1,863,924.89
Prince George's Co. Department of Housing & Community	\$0.00	\$1,863,924.89
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

This component of the NSP provides down payment and closing cost assistance loans to purchasers with incomes at or below 50% of the area median. Loans are estimated to average at \$60,000 per person to assist with mortgage principle reduction, downpayment and closing costs.

Location Description:

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743,
20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784,
20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Activity Progress Narrative:

During the reporting period, the NSP assisted Down Payment on Your Dream Program continued to process and settle on REO purchases and Short Sales in eligible zip codes.

For Activity 2 The actual performance measure should be 69. After auditing the previous reports, we realize that the following actions should be taken:

2. ADDRESSES TO BE DELETED BECAUSE THEY HAVE BEEN DUPLICATED IN ACTIVITY 2:

2312 Wintergreen Ave District Heights 20747 (Duplicate in differents QPRs)

>327 Derek Street Upper Marlboro 20706 (Duplicate in differents QPRs)

>3407 39th Place Brentwood 20722 (Duplicate in differents QPRs)

>5606 San Juan Drive Clinton 20735 (Duplicate in differents QPRs)

>5433 Taylor Street Bladensburg 20710 (Duplicate in differents QPRs)

>5917 Ottawa Street District Heights 20745 (Duplicate in differents QPRs)

>6911 Danford Drive Clinton 20735 (Duplicate in differents QPRs)

>8691 Greenbelt Road #102 Greenbelt 20770 (Duplicate in differents QPRs)

3. ADDRESSES TO BE DELETED DUE TO LOANS THAT WERE NOT SETTLED OR DENIED:

10206 Prince Place Upper Marlboro 20774

>1317 Nalley Terrace Hyattsville 20785

>14322 Hampshire Hall Court Unit G912 Upper Marlboro 20772
 >2101 S. Anvil Lane Temple Hills 20748
 >2201 Chadwick Street Temple Hills 20748
 >403 70th Place Capitol Heights 20743
 >4348 Stockport Way Upper Marlboro 20772
 >4604 Davis Avenue Suitland 20746
 >5702 Huntland Road Temple Hills 20748
 >6510 96th Avenue Lanham 20706
 >8530 Knight Court Upper Marlboro 20772
 >8904 Ardmore Road Upper Marlboro 20774
 >9508 Van Buren Street Lanham 20706
 >9410 Small Drive Clinton 20735
 >2907 Upland Avenue District Heights 20747
 >3348 Huntley Drive Temple Hills 20748
 >6814 Barton Road Hyattsville 20784

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	69/32
# of Singlefamily Units	0	69/32

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	69/32	0/0	69/32	100.00
# Owner Households	0	0	0	69/32	0/0	69/32	100.00

Activity Locations

Address	City	State	Zip
9503 Knight Court	Upper Marlboro	NA	20772
9004 Continental Place	Hyattsville	NA	20785
6200 Buckler Road	Clinton	NA	20735
4700 Addison Road	Oxon Hills	NA	20745
6018 Naval Avenue	Lanham	NA	20706
3702 Monaco Court	District Heights	NA	20747

Other Funding Sources Budgeted - Detail

Match Sources	Amount
FHA insured first mortgages	\$7,779,420.00
Subtotal Match Sources	\$7,779,420.00
Other Funding Sources	Amount
NSP	\$0.00
Total Other Funding Sources	\$7,779,420.00

Grantee Activity Number: 3

Activity Title: Aquisition and Rehabilitation

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

524197

Project Title:

Acquisition & Rehabilitation

Projected Start Date:

03/24/2009

Projected End Date:

03/24/2013

Benefit Type:

Direct Benefit (Households)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Redevelopment Authority of Prince George's Co.

Overall	Jan 1 thru Mar 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$1,735,655.00
Total CDBG Program Funds Budgeted	N/A	\$1,735,655.00
Program Funds Drawdown	\$0.00	\$1,420,999.28
Program Funds Obligated	\$0.00	\$1,735,655.00
Program Funds Expended	\$0.00	\$1,663,899.23
Redevelopment Authority of Prince George's Co.	\$0.00	\$1,663,899.23
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$1,515,890.00
Program Income Drawdown	\$0.00	\$242,899.98

Activity Description:

This component of the NSP will focus on acquisition, rehabilitation and selling of blighted REO's to qualified buyers. Funds will be used for acquisition costs which include, the purchase price, settlement costs, developer fees and other direct costs; and rehabilitation of subject properties.

Location Description:

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743,20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784,20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Activity Progress Narrative:

During the reporting period the Redevelopment Authority of Prince George's County (RA) inspected homes for possible purchase. We are reporting the obligation in four new houses
In order to report an accrual information about the progress in this activity some changes/corrections need to be addressed:
Moving from activity 4 to Activity 3, these two locations: 4411 39th Avenue and 1000 Elderberry Pl.
Moving from Activity 3 to Activity 4, these four locations: 7513 Brindle Court, 5606 San Juan Dr, 8106 Holiday Ave, 5411 Taylor St.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	19/22
# of Singlefamily Units	0	19/22

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	19/22	19/22	100.00
# Owner Households	0	0	0	0/0	19/22	19/22	100.00

Activity Locations

Address	City	State	Zip
7516 INGRAHAM ST	UPPER MARLBORO	NA	20772
10919 FLINTLOCK	FORT WASHINGTON	NA	20744
5715 JOAN LANE	TEMPLE HILLS	NA	20748
7534 ABBINGTON DR	OXON HILLS	NA	20750

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
NSP	\$0.00
Total Other Funding Sources	\$0.00

Grantee Activity Number: 4

Activity Title: Acquisition and Rehabilitation of Foreclosed Homes

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

524197

Projected Start Date:

03/24/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition & Rehabilitation

Projected End Date:

03/24/2013

Completed Activity Actual End Date:

Responsible Organization:

Redevelopment Authority of Prince George's Co.

Overall	Jan 1 thru Mar 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$644,560.00
Total CDBG Program Funds Budgeted	N/A	\$644,560.00
Program Funds Drawdown	\$0.00	\$644,560.00
Program Funds Obligated	\$0.00	\$644,560.00
Program Funds Expended	\$0.00	\$644,560.00
Redevelopment Authority of Prince George's Co.	\$0.00	\$644,560.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$185,000.00	\$635,000.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

The RA will use NSP funds to acquire and rehabilitate REO's earmarked for eligible purchasers with incomes at or below 50% of the area median.

Location Description:

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743,20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784,20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Activity Progress Narrative:

During the reporting period no houses were purchased by the Redevelopment Authority of Prince George's County (RA) with the mandatory 25% set aside funds for households with incomes at or below 50% of the area median. One house was under contract.

In order to report an accrual information about the progress in this activity, some changes/corrections have been made:

Moving 4 location from activity 3 [7513 Brindle Court, 5606 San Juan Drive, 8106 Holiday Ave, 5411 Taylor St].

Moving 2 locations to activity 4 [4411 39th Ave & 1000 Elderberry Pl]

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	4/8

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	4/8	0/0	4/8	100.00

Activity Locations

Address	City	State	Zip
4413 39th St	Brentwood	NA	20722

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
NSP	\$0.00
Total Other Funding Sources	\$0.00

Grantee Activity Number: 5

Activity Title: Home Ownership Counseling

Activity Category:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

522106

Project Title:

NSP Homeownership Counseling

Projected Start Date:

03/24/2009

Projected End Date:

03/24/2013

Benefit Type:

Direct Benefit (Households)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Prince George's Co. Department of Housing & Community

Overall

Jan 1 thru Mar 31, 2011

To Date

Total Projected Budget from All Sources	N/A	\$280,000.00
Total CDBG Program Funds Budgeted	N/A	\$280,000.00
Program Funds Drawdown	\$23,782.01	\$250,068.31
Program Funds Obligated	\$0.00	\$280,000.00
Program Funds Expended	\$0.00	\$250,068.31
Prince George's Co. Department of Housing & Community	\$0.00	\$250,068.31
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

This component of the NSP Program will provide NSP mandated housing counseling to income eligible homebuyers that will be beneficiaries of the Acquisition and Rehabilitation Activity and Down Payment and Closing Costs Activity.

Location Description:

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743,20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784,20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Activity Progress Narrative:

This component of the NSP Program provides counseling to potential first time home buyers that met the requisite income level for the NSP Program. The first time home buyers receiving counseling under this activity are beneficiaries of the Acquisition and Rehabilitation Activity and Down Payment and Closing Cost Activity. (Down Payment of Your Dream)

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	543/474

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	543/474	543/474	100.00
# Owner Households	0	0	0	0/0	543/474	543/474	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
NSP	\$0.00
Total Other Funding Sources	\$0.00

Grantee Activity Number:	6
Activity Title:	Home Ownership Counseling-25% Set Aside (522154)

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

522106

Projected Start Date:

03/24/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

NSP Homeownership Counseling

Projected End Date:

03/24/2013

Completed Activity Actual End Date:

Responsible Organization:

Prince George's Co. Department of Housing & Community

Overall	Jan 1 thru Mar 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$103,644.00
Total CDBG Program Funds Budgeted	N/A	\$103,644.00
Program Funds Drawdown	\$6,210.28	\$101,269.51
Program Funds Obligated	\$0.00	\$103,644.00
Program Funds Expended	\$0.00	\$101,269.51
Prince George's Co. Department of Housing & Community	\$0.00	\$101,269.51
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

This component of the NSP Program will provide NSP mandated housing counseling to income eligible homebuyers that will be beneficiaries of the Acquisition and Rehabilitation Activity and homeownership Activity.

Location Description:

20607,20608,20705,20710,20715,20716,20720,20721,20613,20722,20743,20623,20735,20740,20747,20744,20769,20770,20781,20782,20783,20784,20785,20706,20707,20708,20712,20745,20737,20746,20748,20772,20774

Activity Progress Narrative:

This component of the NSP Program provides counseling to potential first time buyers with household income at or below 50% of the area median. First time home buyers receiving counseling under this activity are beneficiaries of the Acquisition and Rehabilitation Activity and closing Cost Activity.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	73/40

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	73/40	0/0	73/40	100.00
# Owner Households	0	0	0	73/40	0/0	73/40	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
NSP	\$0.00
Total Other Funding Sources	\$0.00

Grantee Activity Number: 7

Activity Title: NSP Planning & Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

519999

Project Title:

Planning & Administration

Projected Start Date:

03/24/2009

Projected End Date:

03/24/2013

Benefit Type:

N/A

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

Prince George's Co. Department of Housing & Community

Overall

Jan 1 thru Mar 31, 2011

To Date

Total Projected Budget from All Sources	N/A	\$1,088,323.00
Total CDBG Program Funds Budgeted	N/A	\$1,088,323.00
Program Funds Drawdown	\$77,793.26	\$627,339.98
Program Funds Obligated	\$0.00	\$1,088,323.00
Program Funds Expended	\$0.00	\$649,546.72
Prince George's Co. Department of Housing & Community	\$0.00	\$649,546.72
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

NSP funds will be used for staffing and administrative costs include legal fees, advertisements, printing, etc.

Location Description:

9400 Peppercorn Place Largo, MD 20774

Activity Progress Narrative:

Administration of the County,'s NSP program continues. The maximum allowable planning and administration budget of \$1,088,323.00 has been obligated. To date, adequate staffing of the County's Program has been critical to the Program's success. Staffing currently in place includes NSP Staff Attorney, Settlement Coordinators, Senior Loan Processor, Loan Processors, Compliance Monitor and Loan Servicing Specialist.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
NSP	\$0.00
Total Other Funding Sources	\$0.00
