



## The Holistic Planning Group

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FROM: Rachel Bach, AICP  
TO: Naranja Lakes CRA Board of Directors  
SUBJECT: CDBG FY 2009 – 2010 Program Cycle  
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### **CDBG FY 2010 Housing Application**

The Naranja Princeton Community Development Corporation (CDC) will be submitting an application for FY 2010 CDBG Housing funding. CRA Staff have been working with the CDC to expand its area of service to include the NLCRA and develop a strategy for acquisition and rehabilitation of foreclosed properties to be sold as owner occupied to low and moderate income families within the CRA. The CDC's application will include targeted areas within the NLCRA for rehabilitation dollars. A Memorandum of Understanding memorializing a partnership between the CDC and CRA on CDBG activities.

As part of this overall strategy, Staff has also been in discussions with Miami Dade County Office of Community and Economic Development, on how to ensure larger expenditures of HUD Neighborhood Stabilization funds within the NLCRA for acquisition and rehabilitation of foreclosures. The biggest challenge for the County has been gaining access to the banks to negotiate and purchase properties and would entertain larger investments in the NLCRA if additional staff resources could be provided in this regard. Attached is a copy of a draft Memorandum of Understanding with MD OCED to assist in providing these services. The Naranja Princeton CDC has also agreed to assist the CRA in this endeavor and identify further opportunities to rehabilitate recaptured units for homeownership. Staff is requesting endorsement of a proposed partnership with MD OCED to assist in property acquisitions and approval of a Memorandum of Understanding with the Naranja Princeton CDC to facilitate acquisition and/or rehabilitation activities in the CRA through the FY 2010 CDBG Request for Applications.

## **CDBG FY 2010 Non-Housing Application**

The Miami Dade County 2010 CDBG Request for Funding Applications (RFA) for Non-Housing projects was divided into two categories – Non-Housing Projects and Microloan Program. The Non-Housing RFA seeks applications under three categories – Capital Improvements (CI), Commercial Revitalization (CR) and Historic Preservation (HP).

Capital Improvement project funding for the CRA District was researched. The CRA is currently in the process of compiling its Capital Improvement Plan. This Plan is a precursor to actual project funding. CRA staff will prepare the Capital Plan that lists projects and an implementation schedule to position CRA capital projects for the next funding round.

Historic Preservation is not a priority specified in the CRA Plan or subsequent Action Plan.

The Microloan RFA seeks to locate an operator or operators to administer the CDBG Microloan Program. The NLCRA does not currently have the capacity (staff and administration) to operate a Microloan. However, Staff will pursue partnerships with other community based organizations to access microloan products for CRA businesses.

Commercial Revitalization projects are being accepted as direct applications from businesses to the County. CRA staff provided technical assistance to two businesses to try and access these funds – Southern Cooking of Homestead (Chicken Kitchen) and All Uniform Wear (The Dickies Store).

Per CRA Staff's discussions with Miami Dade County Office of Community and Economic Development, there are no economic development funds this fiscal year available for direct application by the Naranja Lakes Community Redevelopment Agency. However MD OCED suggested requesting direct allocation from the NLCRA's representative County Commissioners. Staff has already contact Commission Chair Moss and Commissioner Sorenson's office to begin the process of making a formal request for CDBG funds.

**Memorandum of Understanding  
Between  
The Naranja Lakes Community Redevelopment Agency (NLCRA)  
and  
The Office of Community and Economic Development**

**Introduction**

The Naranja Lakes Community Redevelopment Agency (NLCRA) 2009 Action Plan calls for short term strategies aimed at improving the rate of homeownership, decreasing the number of dilapidated, vacant and nuisance residential properties.

Specifically, the first Housing Action Step recommends that in 2009, NLCRA staff implement policies and programs to encourage homeownership and discourage further rental development.

Miami Dade County's Neighborhood Stabilization Program's highest priorities include single family residential acquisition and rehab for resale and associated homebuyer counseling and providing second mortgage assistance to income qualified buyers.

The NLCRA is one of the hardest hit clusters of foreclosed residential properties in MD County with a score of 20, on a scale of 1 to 20) in both Federally defined NSP need categories.

Because both agencies share the same goals, the NLCRA proposed to assist MD OCED in the implementation of its Neighborhood Stabilization program.

**Proposed Services**

**Legal Services** – To facilitate the spending of NSP funds in the NLCRA, the Agency and its partners will commit legal services, as required, to facilitate the purchase, rehab and resale of residential properties within the NLCRA.

**Lien Search and Resolution Services** - NLCRA staff will conduct thorough lien searches on targeted bank owned homes. The cost of lien liabilities will be provided to MDOCED staff to facilitate the negotiation of true market value. NLCRA staff will also work with MD County to negotiate lien waivers and/or reductions to expedite the delivery of clean title.

**Bank Communication** – NLCRA staff will identify all bank owned properties within the NLCRA, research and create a framework for bank communication, and use this communication network to facilitate the purchase of bank owned property and assist MDOCED to gain access to properties.