Finding of Necessity.

Miami-Dade Legislative Item
File Number: 982050

File Number: 982050 **File Type:** Resolution **Status:** Adopted
Version: 0 **Reference:** R-847-98 **Control:** County Commission

File Name: NARANJA LAKES FINDING OF NECESSITY **Introduced:** 6/24/1998

Requester: Office of Community and Economic Development **Cost:** **Final Action:** 7/21/1998

Agenda Date: 7/21/1998 **Agenda Item Number:** 5Y

Notes: Title: RESOLUTION DECLARING CERTAIN GEOGRAPHIC AREA OF MIAMI-DADE COUNTY, FLORIDA KNOWN AS NARANJA LAKES AND BOUNDED BY S.W. 288TH STREET ON SOUTH, S.W. 137TH AVENUE AND FLORIDA'S TURNPIKE ON EAST, S.W. 268TH STREET AND 1ST ROAD ON NORTH AND OLD DIXIE HIGHWAY ON WEST TO BE A SLUM OR BLIGHTED AREA; DECLARING REHABILITATION, CONSERVATION OR REDEVELOPMENT, OR COMBINATION THEREOF, OF AREA TO BE NECESSARY IN INTEREST OF PUBLIC HEALTH, SAFETY, MORALS OR WELFARE OF RESIDENTS OF MIAMI-DADE COUNTY, FLORIDA; FINDING NEED FOR CREATION OF COMMUNITY REDEVELOPMENT AGENCY

Indexes: REDEVELOPMENT **Sponsors:** NONE
NARANJA LAKES

Sunset Provision: No **Effective Date:** **Expiration Date:**

Registered Lobbyist: None Listed

Legislative History

Acting Body	Date	Agenda	Action	Sent To	Due	Returned	Pass/Fail
Board of County	7/21/1998	5Y	Adopted				P

Legislative Text

TITLE
RESOLUTION DECLARING CERTAIN GEOGRAPHIC AREA OF MIAMI-DADE COUNTY,FLORIDA KNOWN AS NARANJA LAKES AND BOUNDED BY S.W. 288TH STREET ON SOUTH, S.W. 137TH AVENUE AND FLORIDA'S TURNPIKE ON EAST, S.W. 268TH STREET AND 1ST ROAD ON NORTH AND OLD DIXIE HIGHWAY ON WEST TO BE A SLUM OR BLIGHTED AREA; DECLARING REHABILITATION, CONSERVATION OR REDEVELOPMENT, OR COMBINATION THEREOF, OF AREA TO BE NECESSARY IN INTEREST OF PUBLIC HEALTH, SAFETY, MORALS OR WELFARE OF RESIDENTS OF MIAMI-DADE COUNTY, FLORIDA; FINDING NEED FOR CREATION OF COMMUNITY REDEVELOPMENT AGENCY;

community redevelopment purposes of the Act in the Naranja Lakes Community Redevelopment Area.

HEADER

Honorable Chairperson and Members Date: July 21, 1998
ard of County Commissioners

From: M.R. Stierheim Subject: Naranja Lakes Finding of Necessity County Manager and Finding Need for Creation of Redevelopment Agency

STAFF RECOMMENDATION

It is recommended that the Board of County Commissioners make the necessary findings to declare Naranja Lakes a redevelopment area pursuant to Chapter 163, Part III, Florida Statutes. Such area is referred to as the Redevelopment Area and is generally bounded by S.W. 288th Street on the South, S.W. 137th Avenue and the Florida Turnpike on the East, S.W. 268 Street and 1st Road on the North and Old Dixie Highway on the West. (See Exhibit A).

It is also recommended that the Board find the need for the creation of a Community Redevelopment Agency whose members shall be appointed by the Board pursuant to an ordinance to be enacted at a subsequent meeting.

MANAGER'S BACKGROUND

In 1969, the Florida Legislature enacted the Community Redevelopment Act of 1969 as is presently contained in Part III of Chapter 163, Florida Statutes, as amended (the "Act"). The Act authorizes counties and municipalities in the State of Florida to create community redevelopment agencies and to prepare community redevelopment plans within which community redevelopment projects may be undertaken to eliminate and prevent the development and spread of slum or blighted areas through the use of creative financing mechanisms.

In order to implement the Act, the County must adopt a resolution finding that:

ne or more slum or blighted areas exist within the proposed Redevelopment Area; and

2. That rehabilitation, conservation, or redevelopment, or a combination thereof, of the Redevelopment Area is necessary in the interest of the public health, safety, morals or welfare of the residents of the County.

On September 17, 1996, the Board directed the County Manager (Resolution No. R-1038-96) to prepare a finding of necessity study for the Naranja Lakes area as required by the Community Redevelopment Act of 1969. On March 5, 1997, OCED issued a "work order" to Joseph Middlebrooks and Associates to prepare the aforementioned study. The study was submitted to OCED in February 1998. OCED reviewed the study and requested certain revisions which were subsequently incorporated in the attached study and resubmitted to OCED.

A Report (see Exhibit B) prepared by Joseph Middlebrooks and Associates, Inc. examined conditions in the proposed Redevelopment Area and concluded that slum and blight, as defined in the Act, exist. Miami-Dade County staff has reviewed the report and supports its conclusion.

For the purpose of this finding, it has been demonstrated in the Redevelopment Area that there exists slum and blight in the form of the following factors:

Slum Factor

Substandard structural conditions - Maps 8, 8-A, and 8-B.

Blighted Factors

Predominance of defective or inadequate street layout - Map 3.

Faulty lot layout in relation to size, adequacy, accessibility or usefulness - Map 4.

BODY

WHEREAS, the Legislature of the State of Florida enacted the Community Redevelopment Act of 1969 during its 1969 Legislative Session, which enactment is presently codified in the Florida Statutes as Part III of Chapter 163, Sections 163.330 through 163.450 (the "Act"); and

WHEREAS, all powers arising through the Act are conferred upon counties with home rule charters; and

WHEREAS, on September 17, 1996 the Board of County Commissioners of Miami-Dade County, Florida (the "Board") adopted Resolution No. R-1038-96 which resolution directed the County Manager to prepare a finding of necessity study for the Naranja Lakes area, such geographic area being more particularly described in the attached Exhibit A and incorporated herein by this reference (the "Naranja Lakes Community Redevelopment Area"); and

WHEREAS, Miami-Dade County, Florida (the "County") retained Joseph Middlebrooks and Associates, Inc. to prepare a finding of necessity study with respect to the Naranja Lakes Community Redevelopment Area, which finding of necessity study for the Naranja Lakes Community Redevelopment Area, dated February, 1998, is attached as Exhibit B to this resolution and is incorporated herein by this reference (the "Finding of Necessity Report"); and

WHEREAS, the Board considered the Finding of Necessity Report concerning the existence of slum or blighted areas within the Naranja Lakes Community Redevelopment Area; and

WHEREAS, the Board hereby concurs with the Finding of Necessity Report and finds that one or more slum or blighted areas, as defined in Section 163.340, Florida Statutes, exist in the Naranja Lakes Community Redevelopment Area; and

WHEREAS, the Board hereby finds that the rehabilitation, conservation, or redevelopment, or a combination thereof, of said slum or blighted area is necessary in the interest of the public health, safety, morals, or welfare of the residents of the Naranja Lakes Community Redevelopment Area and of the County; and

WHEREAS, the Board hereby finds that said slum or blighted area is appropriate for redevelopment; and

WHEREAS, the Board hereby finds that there is a need for a community redevelopment agency for the Naranja Lakes Community Redevelopment Area to carry out the community redevelopment purposes of the Act,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:

Section 1. The foregoing recitations are deemed true and correct and are hereby incorporated as part of this resolution.

Section 2. As evidenced by the findings contained in Exhibit B, and as defined in Section 163.340, Florida Statutes, a blighted or slum area exists in the Naranja Lakes Community Redevelopment Area, which geographic area is described generally as bounded by S.W. 288th Street on the South, S.W. 137th Avenue and Florida's Turnpike on the East, S.W. 268th Street and 1st Road on the North and Old Dixie Highway on the West and is specifically described in Exhibit A attached hereto.

Section 3. The rehabilitation, conservation or redevelopment, or a combination thereof, of the Naranja Lakes Community Redevelopment Area is necessary in the interest of the public health, safety, morals, or welfare of the residents of the Naranja Lakes Community Redevelopment Area and of the County, said finding of necessity being made within the meaning of the Act.

Section 4. The Naranja Lakes Community Redevelopment Area is hereby found and declared to be a slum or blighted area as defined in Section 163.340, Florida Statutes.

Section 5. The Board hereby finds that there is a need for a community redevelopment agency to carry out the

Unsanitary or unsafe conditions - Map 5.

Deterioration of site or other improvements - Map 6 and Map 9-A.

Diversity of ownership or defective or unusual title conditions which prevent the assemblage of land within the deteriorated or hazardous area - Map 7.

A substantial number of deteriorated and dilapidated structures - Maps 8, 8-A and 8-B.

Conditions which endanger life or property - Charts 1 through 4.

The County cannot proceed with the redevelopment of the proposed Naranja Lakes Community Redevelopment Area until the Board declares the need for and creates a Community Redevelopment Agency.

The Board of County Commissioners has the following two options for the creation of the Community Redevelopment Agency:

by ordinance, appoint a board of commissioners of the community redevelopment agency, which shall consist of not fewer than five or more than seven commissioners. Any person may be appointed a commissioner if he or she resides or is engaged in business, which means owning a business, practicing a profession or an officer or director of a corporation or other business entity so engaged, within the area of operation of the agency.

by resolution, declare itself the community redevelopment agency. In this case the members of the Board shall be the members of the agency, but the members of the agency constitute the head of a legal entity, separate, distinct and independent from the Board.

Tax Increment Financing Coordinating Committee has reviewed the Finding of Necessity Report and recommends its acceptance by the Board.

..DIRECTIVES
Commissioner Sorenson requested that this item be placed on the Board's agenda.

MEMORANDUM

Agenda Item No. 5(Y)

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: July 21, 1998

FROM: M.R. Stierheim
County Manager

SUBJECT: Naranja Lakes Finding of Necessity and Finding Need for Creation of Redevelopment Agency

RECOMMENDATION

It is recommended that the Board of County Commissioners make the necessary findings to declare Naranja Lakes a redevelopment area pursuant to Chapter 163, Part III, Florida Statutes. Such area is referred to as the Redevelopment Area and is generally bounded by S.W. 288th Street on the South, S.W. 137th Avenue and the Florida Turnpike on the East, S.W. 268 Street and 1st Road on the North and Old Dixie Highway on the West. (See Exhibit A).

It is also recommended that the Board find the need for the creation of a Community Redevelopment Agency whose members shall be appointed by the Board pursuant to an ordinance to be enacted at a subsequent meeting.

BACKGROUND

In 1969, the Florida Legislature enacted the Community Redevelopment Act of 1969 as is presently contained in Part III of Chapter 163, Florida Statutes, as amended (the "Act"). The Act authorizes counties and municipalities in the State of Florida to create community redevelopment agencies and to prepare community redevelopment plans within which community redevelopment projects may be undertaken to eliminate and prevent the development and spread of slum or blighted areas through the use of creative financing mechanisms.

In order to implement the Act, the County must adopt a resolution finding that:

1. One or more slum or blighted areas exist within the proposed Redevelopment Area; and

2. That rehabilitation, conservation, or redevelopment, or a combination thereof, of the Redevelopment Area is necessary in the interest of the public health, safety, morals or welfare of the residents of the County.

On September 17, 1996, the Board directed the County Manager (Resolution No. R-1038-96) to prepare a finding of necessity study for the Naranja Lakes area as required by the Community Redevelopment Act of 1969. On March 5, 1997, OCED issued a "work order" to Joseph Middlebrooks and Associates to prepare the aforementioned study. The study was submitted to

corporation or other business entity so engaged, within the area of operation of the agency.

- by resolution, declare itself the community redevelopment agency. In this case the members of the Board shall be the members of the agency, but the members of the agency constitute the head of a legal entity, separate, distinct and independent from the Board.

The Tax Increment Financing Coordinating Committee has reviewed the Finding of Necessity Report and recommends its acceptance by the Board.

DIRECTIVES

Commissioner Sorenson requested that this item be placed on the Board's agenda.

Redevelopment Area, dated February, 1998, is attached as Exhibit B to this resolution and is incorporated herein by this reference (the "Finding of Necessity Report"); and

WHEREAS, the Board considered the Finding of Necessity Report concerning the existence of slum or blighted areas within the Naranja Lakes Community Redevelopment Area; and

WHEREAS, the Board hereby concurs with the Finding of Necessity Report and finds that one or more slum or blighted areas, as defined in Section 163.340, Florida Statutes, exist in the Naranja Lakes Community Redevelopment Area; and

WHEREAS, the Board hereby finds that the rehabilitation, conservation, or redevelopment, or a combination thereof, of said slum or blighted area is necessary in the interest of the public health, safety, morals, or welfare of the residents of the Naranja Lakes Community Redevelopment Area and of the County; and

WHEREAS, the Board hereby finds that said slum or blighted area is appropriate for redevelopment; and

WHEREAS, the Board hereby finds that there is a need for a community redevelopment agency for the Naranja Lakes Community Redevelopment Area to carry out the community redevelopment purposes of the Act,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:

Section 1. The foregoing recitations are deemed true and correct and are hereby incorporated as part of this resolution.

Section 2. As evidenced by the findings contained in Exhibit B, and as defined in Section 163.340, Florida Statutes, a blighted or slum area exists in the Naranja Lakes Community Redevelopment Area, which geographic area is described generally as bounded by S.W. 288th Street on the South, S.W. 137th Avenue and Florida's Turnpike on the East, S.W. 268th Street and 1st Road on the North and Old Dixie Highway on the West and is specifically described in Exhibit A attached hereto.

METHODOLOGY

Study Area

The Miami-Dade County Commission has authorized a study to determine if the Naranja Lakes Study Area meets certain criteria as established by Florida statutes relative to creating a community redevelopment agency and tax increment financing trust. The boundaries of the study area have been defined by a resolution of the Miami-Dade County Board of Commissioners. The boundaries (generally described) are Southwest 288th Street on the south, Southwest 137th Avenue and Florida's Turnpike on the east, Southwest 268th Street and 1st Road on the north, and Old Dixie Highway on the west (See Map 2). In order to implement the community redevelopment agency and tax increment financing trust, the study area must meet certain conditions as described by Florida Statutes. The Finding of Necessity requirements and procedures are prescribed in Chapters 163.340 and 163.355, F.S., Florida Redevelopment Act.

Research

Various documents have been reviewed to obtain data relative to the statutory requirements which must be met. The following documents have been reviewed and information from them has been used in the formulation of this document:

The Moss Plan

Duany, Plater-Zyberk, Naranja Lakes Neighborhood Study

Dade County Property Appraiser's Office Data

Dade County PDR Department, Comprehensive Development Master Plan

FAU/FIU Joint Center, Transit Study

Area Planning Report, Commission District 8

Area Planning Report, Commission District 9

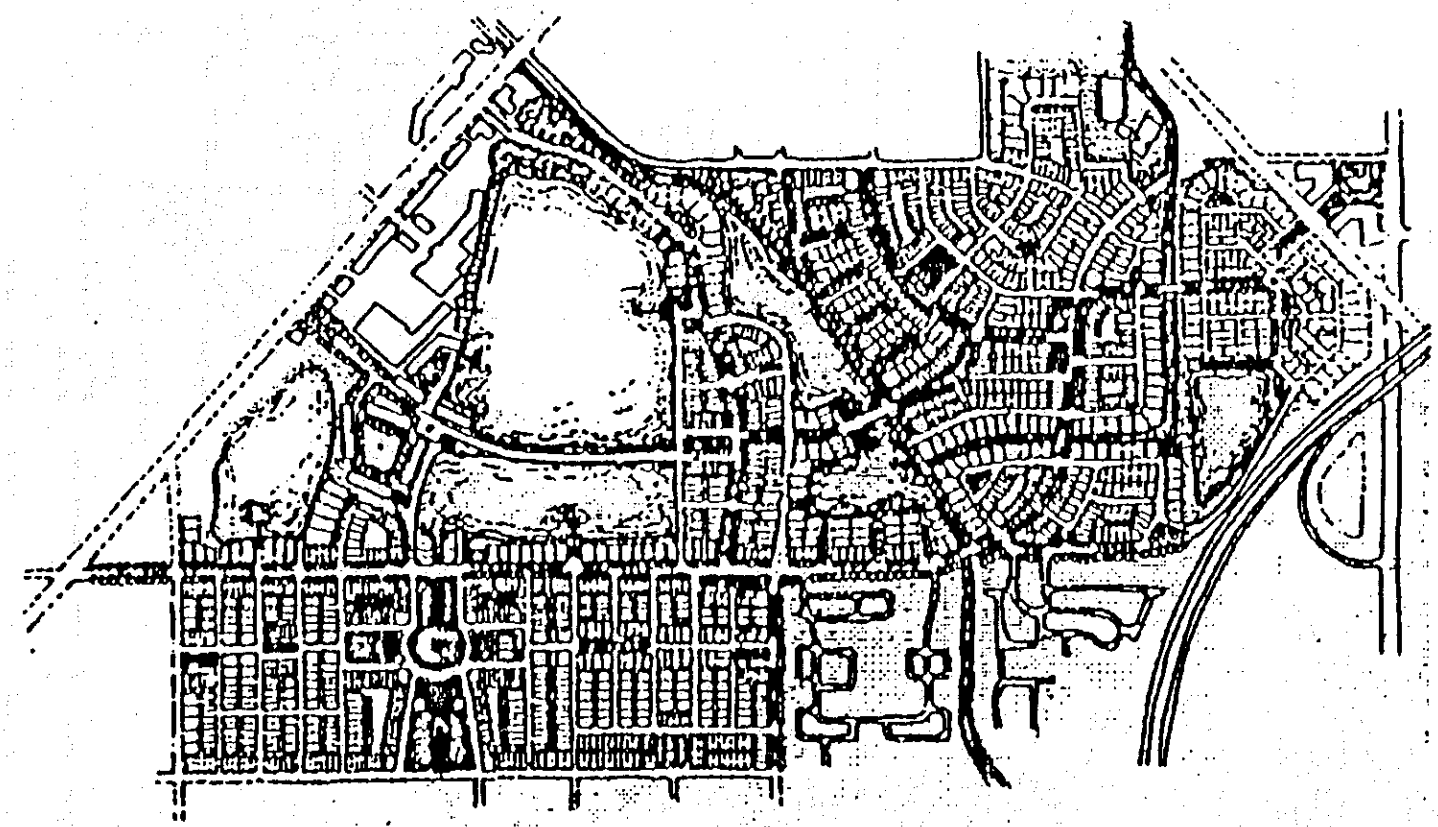
A Profile of Community Council Area 15

Field Surveys and Data Collection

Various field surveys were conducted; these surveys were conducted on different days. The intent

MASTER PLAN

NARANJA LAKES, FLORIDA



NARANJA LAKES
A FINDING OF NECESSITY

Prepared for
Board of County Commissioners
Miami-Dade County, Florida

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February 1998

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(B) Faulty lot layout in relation to size, adequacy, accessibility or usefulness - Map 4

(C) Unsanitary or unsafe conditions - Map 5

(D) Deterioration of site or other improvements - Map 6 and Map 9-A

(E) Diversity of ownership or defective or unusual title conditions which prevent the assemblage of land within the deteriorated or hazardous area - Map 7

(F) A substantial number of deteriorated and dilapidated structures - Maps 8, 8-A and 8-B

(G) Conditions which endanger life or property - Charts 1 through 4

It should be noted again that for the purposes of a Finding of Necessity only ***one*** of the following conditions needs to be demonstrated. In the Naranja Lakes Study Area, seven (7) of the statutory conditions are met; substantial, competent evidence is provided for the seven categories. The evidence is more compelling for some of the conditions. In order to clarify which conditions best meet the standards for substantial, competent evidence, the various findings are set forth in rank order. Each of the following conditions qualifies the neighborhood for a Finding of Necessity.

Substandard Structural Conditions

Map 8 illustrates neighborhood areas where substandard structural conditions exist. The deteriorating and deteriorated (dilapidated) structures within the proposed redevelopment area are characterized using the nomenclature "Deteriorated Dilapidated Structures". Field mapping of structural deficiencies (See Maps 8, 8-A, and 8-B) indicates substantial numbers of deteriorated or dilapidated structures in the area. Nearly fifty percent (50%) of the buildings in some residential areas have evidence of deteriorated conditions.

Conditions which Endanger Life or Property

Criminal activity and fire/rescue alarms have increased in the study area at rates much higher than for the whole of Miami-Dade County. Part one crimes for the study area increased at an average annual rate of forty four percent (44%) from 1992 to 1997, while the entire county increased at an annual rate of seven percent (7%). Similarly, during the same time period, fire rescue/alarms increased at an average annual rate of twenty five percent (25%); county-wide, the rate was only

Area of Unusual Title Area of Unusual Title Conditions

Map 7 illustrates areas that have unusual title conditions. Efforts are being made by the title company to clear the title and assemble the ownership, but this has not yet happened (See Appendix F). The county or a future CRA will have to acquire or assemble these parcels for improvements if redevelopment is to proceed in a planned manner.

Unsanitary and Unsafe Areas

Map 5 indicates the area identified by the *Moss Plan* as not having sewers. The density of housing in some of the areas makes the potential for groundwater pollution significant. The desired public policy is to have the areas sewered; unsewered areas account for approximately twenty percent (20%) of the area.

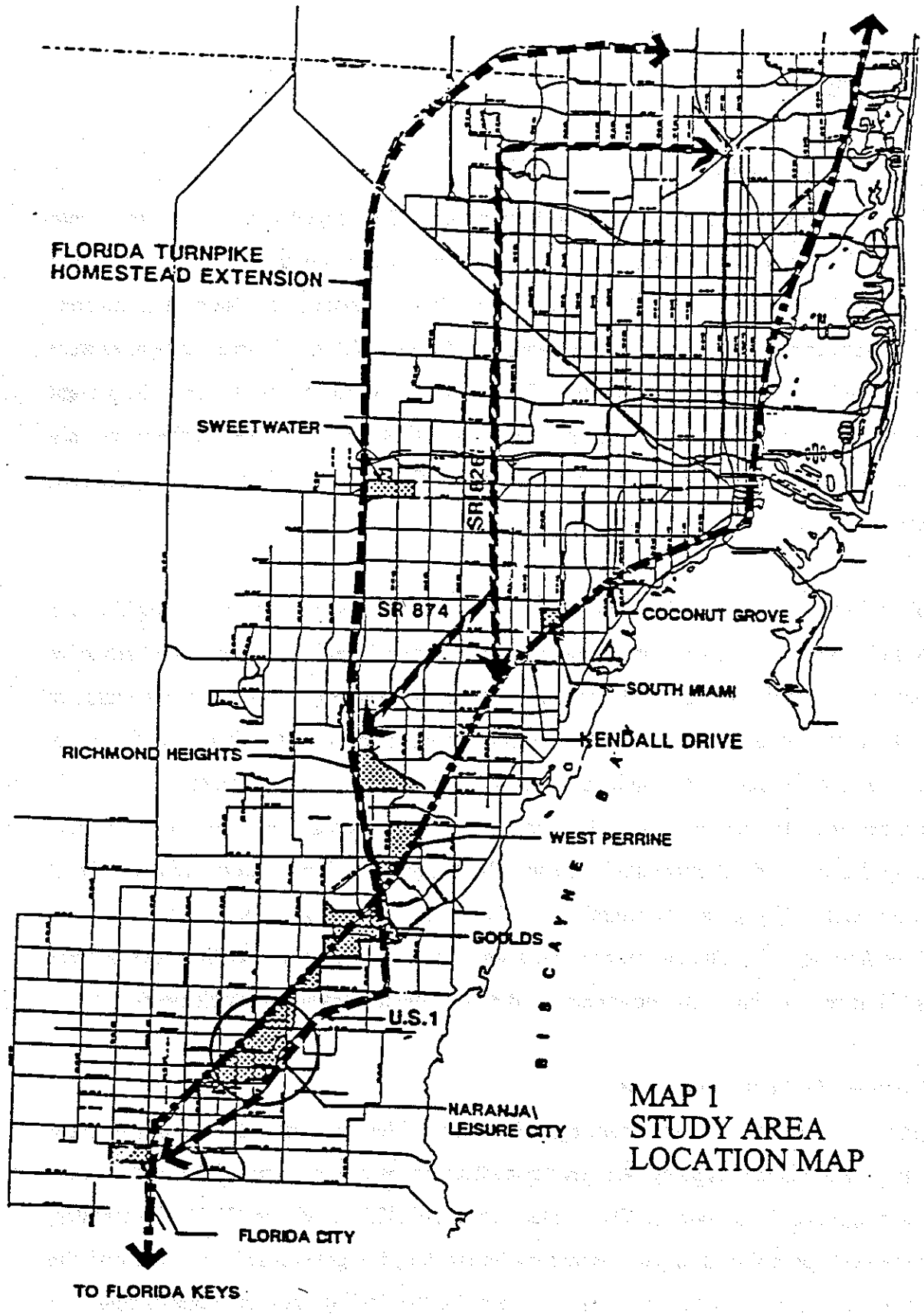
Low and Moderate Income Housing

While the absence of low or moderate income housing can qualify an area for creating a CRA, data and field research indicate that there exists some low or moderate income housing in the study area. A deficiency identified by the *Moss Plan* is the rate of overcrowding. Approximately thirty percent (30%) of the dwelling units exceeded the crowding rate of one person per room. In any instance, it is prudent public policy to provide for and encourage additional low and moderate income housing in the area.

PURPOSE AND TEXT ORGANIZATION

The purpose of this document is to provide the results of an analysis of the Naranja Lakes Study Area (Map 1, Location Map). The study has been conducted to determine if slum and blighting conditions exist which would warrant the creation of a dependent special district known as a "Community Redevelopment Agency" (CRA) and subsequently a "Tax Increment Financing Trust" (TIFT). Should the Miami-Dade County Commission create a CRA, this analysis along with supporting goals, objectives and policies would be the foundation for a community redevelopment plan. If the plan provides, there may be created a Tax Increment Financing Trust fund to provide monies for the redevelopment activities described in the plan.

This document is organized in four main sections: a background study is presented which establishes the legal and planning framework for creating a CRA and Tax Increment Financing Trust. The second section provides a brief survey and analysis of the ways in which the study area meets the requirements of Florida statutes for a Finding of Necessity for the creation of a CRA. The third section is comprised of a series of illustrative maps. The fourth section is a series of appendices which provide additional supporting data and explanations.



MAP 1
STUDY AREA
LOCATION MAP

SOUTH DADE NEIGHBORHOOD DEVELOPMENT CONCEPT PLANS

Prepared for
METRO DADE OFFICE OF COMMUNITY DEVELOPMENT

Grant Consulting Consultant
BERLINER I. O. ALJAME, AND PARTNERS, INC
AND PROCEEDS ARE ADVANCED IN ASSISTING APPROVED

are "....a serious and growing menace, injurious to the public health, safety, morals, and welfare...." It further states that the existence of slums and blighted areas contributes to "....the spread of disease and crime...." Such areas are "....an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues....", and their existence "....impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities;...." Also, subsection (1) finds and concludes that the "....prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities."

Section 163.335(2) contains a declaration of the range of public policy responses that are deemed appropriate in dealing with the problems of slums and blight. Some slums and blighted areas "....can be conserved and rehabilitated through appropriate public action...." by the "....means provided in this part...." such conservation or rehabilitation may be effected to eliminate, remedy, or prevent the "....evils enumerated." Other slums and blighted areas, in contrast, "....or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation."

Section 163.335(3) finds and declares that redevelopment as contemplated by the act is a public purpose for which public funds may be expended and the power of eminent domain and the police powers can be exercised.

In 1977, the legislature further found and declared: that the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving

LEGAL FINDINGS AND REQUIREMENTS VS. EXISTING CONDITIONS

Legal Requirements

Florida Statutes, Section 163.355 provides the defining conditions for a Finding of Necessity as a prelude to creating a CRA. The section prescribes:

Finding of Necessity by County or Municipality. No county or municipality shall exercise the authority conferred by this part until the governing body has adopted a resolution finding that:

(A) "One or more slum or blighted areas or one or more areas in which there is a shortage of housing affordable to residents of low or moderate income, including the elderly, exist in such county or municipality," and;

(B) "The rehabilitation, conservation, or redevelopment or a combination thereof, of such area or areas including, if appropriate, the development of housing which residents of low or moderate income, including the elderly, can afford is necessary in the interest of public health, safety, morals, or welfare of the residents of such county or municipality."

It is important to note that only **one** of the following stated conditions need to be found for the county to make a Finding of Necessity, and that the Miami-Dade County Commission has broad discretion in making its determination. Field inspections found that there is an abundant amount of slum conditions and the presence of deteriorated structures. This report demonstrates with substantial, competent evidence that there exists slum and blight in the Naranja Lakes Study Area. A blighted area is defined by Florida Statutes at F.S. 163.340 (8) as either:

(A) "An area in which there are a substantial number of slum, deteriorated, or deteriorating structures and conditions which endanger life or property by fire or other causes or one or more of the following factors which substantially impairs or arrests the sound growth of a county or municipality and is a

(8) "*Blighted area* means an area in which there are a substantial number of slum, deteriorated, or deteriorating structures and conditions which endanger life or property by fire or other causes or one or more of the following factors which substantially impairs or arrests the sound growth of a county or municipality and is a menace to the public health, safety, morals, or welfare in its present condition and use."

The essential difference between the two concepts as defined by the legislature is that a slum is an area where conditions actively and directly menace the essential public order while a blighted area is one where conditions are not conducive to sound growth and the public good is impaired by the various impediments to such growth.

Findings of Slum and Blighting Conditions

For the purpose of this finding, it is demonstrated that in the designated study area depicted on Map 2, "Study Area Boundary", there exists slum and blight in the form of the following factors:

(A) Predominance of defective or inadequate street layout - Map 3

(B) Faulty lot layout in relation to size, adequacy, accessibility or usefulness - Map 4

(C) Unsanitary or unsafe conditions - Map 5

(D) Deterioration of site or other improvements - Map 6

(E) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area - Map 7

(F) A substantial number of deteriorated and dilapidated structures - Maps 8, 8-A and 8-B

(G) A condition which endangers life or property.

Dilapidated: Substandard, Beyond Rehabilitation. Dilapidated buildings are those that do not provide safe and adequate shelter, or the cost of renovation exceeds the worth of the property after renovation. Such properties have one or more of the following critical structural defects:

(A) Inadequate or missing original construction

(B) Severe damage due to fire or weather

(C) Holes in large areas of the roof

(D) Sagging roof-lines or bulging walls

(E) Doors or windows incapable of being closed and secured

(F) Large areas of rot or termite damage

(G) Severe foundation settling

Field mapping of structural deficiencies (See Maps 8, 8-A and 8-B) indicates substantial numbers of deteriorated or dilapidated structures in the area. Nearly fifty percent (50%) of structures in some residential neighborhoods have evidence of deteriorated or dilapidated conditions. These conditions clearly qualify the area for a Finding of Necessity. The grid boundaries were used to derive data related to substandard structures, rates of crime and fire/rescue alarms. No positive correlations among these could be determined for all grids. An analysis of Maps 8, 8-A, and 8-B illustrate the incidence of substandard structures in the study area. Percentages of substandard structures range from a low thirty percent (30%) for grid 2489, to a high of forty-five percent (45%) for grid 2536. These conditions clearly qualify the area for a Finding of Necessity.

Conditions Which Endanger Life or Property

Florida Statutes, Section 163.340 (8)(a) cites "...conditions which endanger life or property by fire or other causes...". In the Naranja Lakes study area criminal activity and fire/rescue activities were measured to determine if there were unusually high incidences or conditions which might endanger life or property.

Changes in Criminal Activity for Naranja Lakes Study Area, 1992-1997 The data for this report was provided by the Miami-Dade Police Department to Joseph Middlebrooks and Associates. The data can be found at Appendix B of this report. The analyzed data for the first year started in April 1992,

TABLE 1

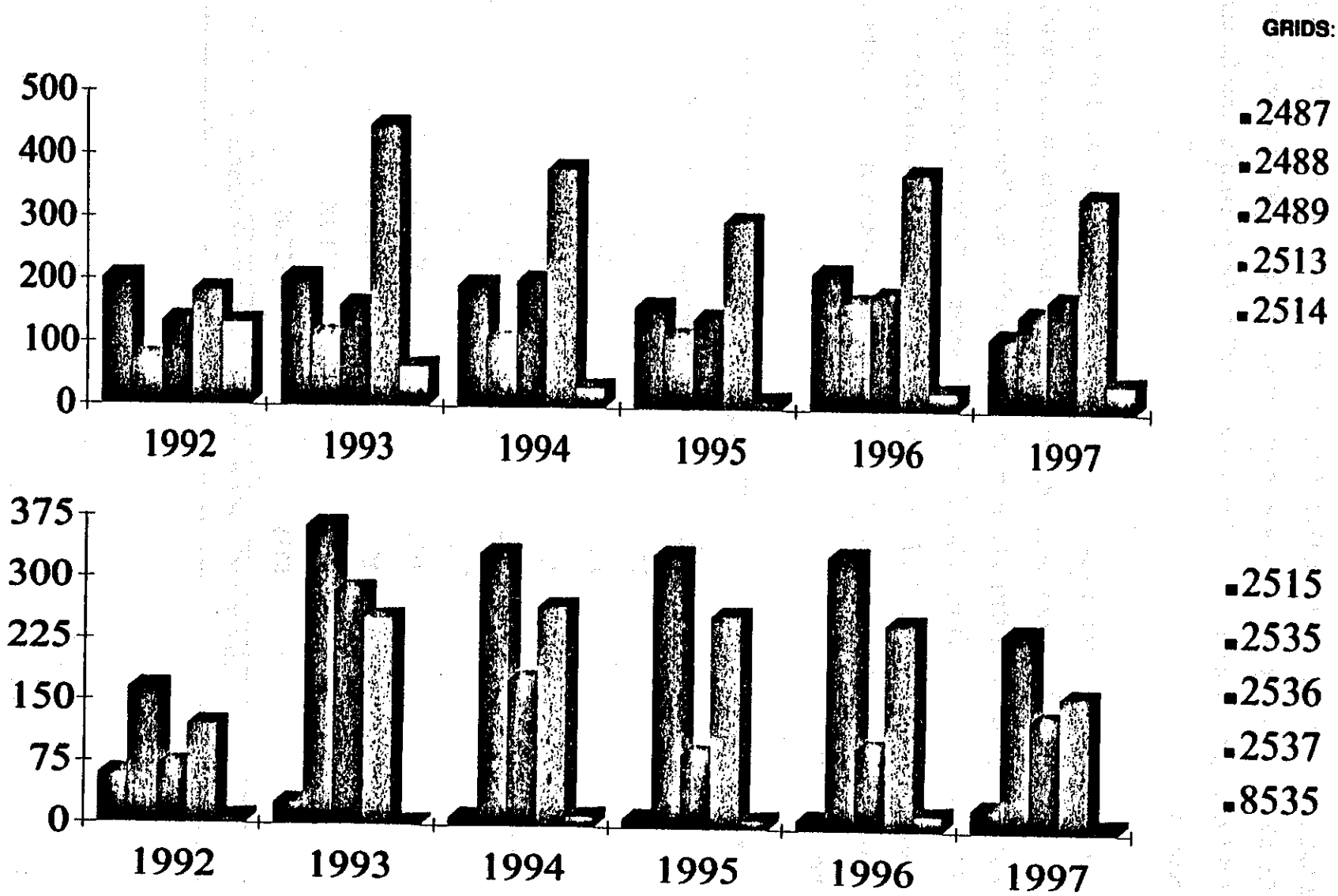
Change in Part One Crimes by Grid, 1992-1997

Grid	Percent Change 1992 to 1997
2487	-40%
2488	110%
2489	32%
2513	88%
2514	-66%
2515	-53%
2535	66%
2536	77%
2537	37%
8535	0%

(Source: Miami-Dade Police Department)

Map 6 illustrate a significantly large area of the neighborhood which is not presently developed due to the devastation resulting from Hurricane Andrew in August, 1992. Photographs in Appendix E also usually show these conditions. The predominant amount of the area's vacant land is in the approximate center of the Naranja Lakes Study Area. This area is unkempt. It has weed growth approximately ten (10) feet high, abandoned household appliances, abandoned toys, abandoned vehicles, trash and debris generously strewn throughout (Appendix E, Photos). While doing the field survey, couples were observed in three "parked vehicles — off the street and into the overgrown brush. The condition and use of this large vacant area clearly demonstrate an area that is a menace to public health, safety, morals and general welfare.

Chart 2: Naranja Lakes Study Area
Changes in Crimes by Grid, 1992-1997



1992 and 1997 data annualized. Source: Miami-Dade Police Department and Joseph M. Middlebrooks and associates

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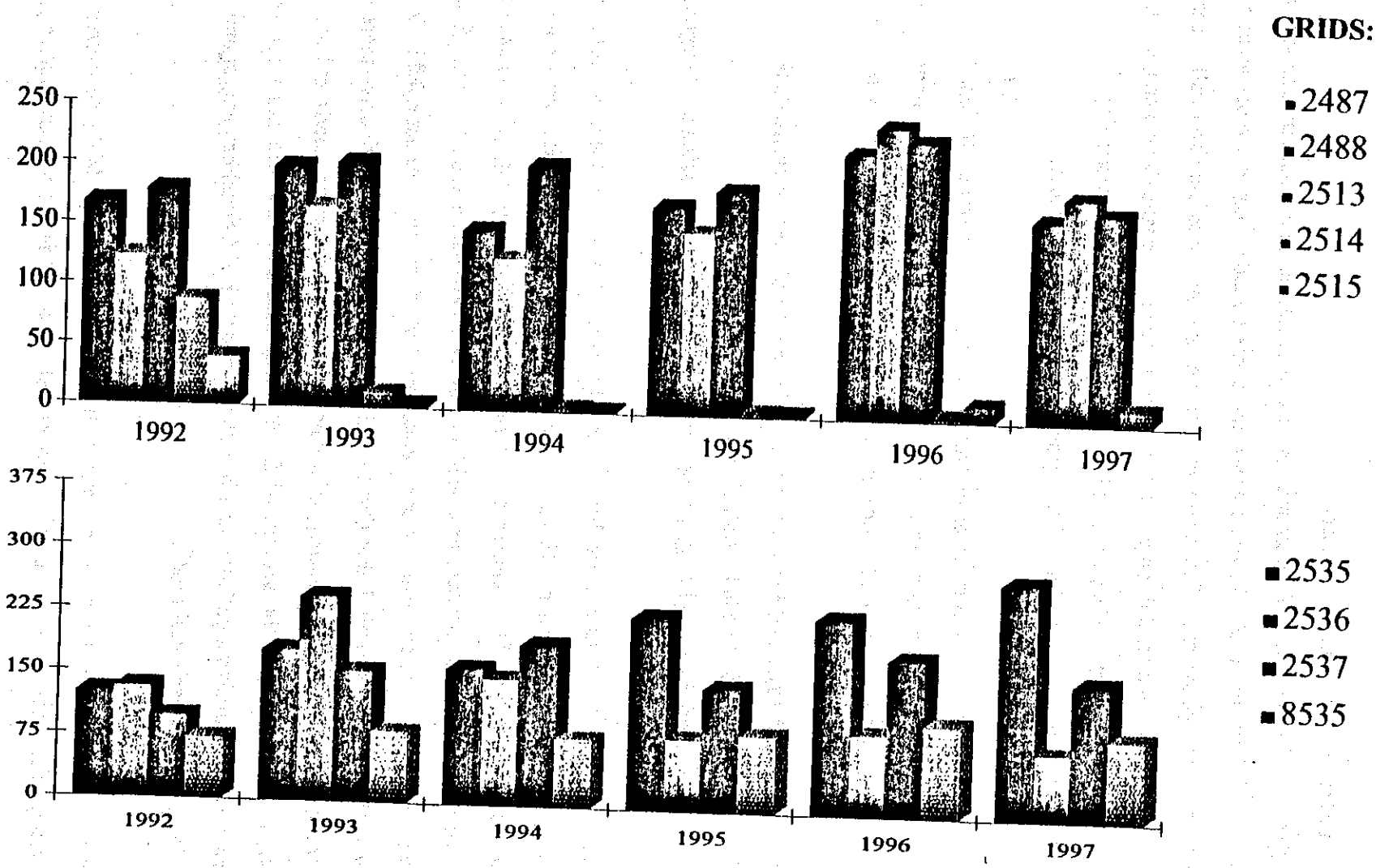
~~24~~ 33

The changes in alarms by grid are illustrated in Table 2. Also, see Chart 4, *Changes in Fire Rescue/ Alarms by Grid, 1992-1997.* The change in fire/rescue activity for Grid 2487 shows a change similar to its change in criminal activity; it is stable and does not show a significant impact resulting from Hurricane Andrew. Grids 2535 and 2537 show the highest increases — and they also had the greatest increases in crime. Grid 2536 is the anomaly in this data; the decrease by 1% is out of character with the adjoining grids. The difference is probably due to the razing of the large mobile home park and phasing out of temporary housing that was put in place after the hurricane. This explanation is further substantiated by the fact that most of the decrease has occurred in the last 3 years.

The fire rescue/alarm incidents have increased by thirty three point twenty one percent (33.21%) since 1992. (This does not include data for grids 2514 and 2515). By contrast, the average annual increase for Miami-Dade County, for years 1995-1997 was only three percent (3%). Like the data for police activity, this high rate of increase merits special attention. This condition clearly qualifies the area for a Finding of Necessity.

Chart 4: Naranja Lakes Study Area
Changes in Fire/Rescue Alarms by Grid, 1992-1997



1992 and 1997 data annualized. Source: Miami-Dade Police Department and Joseph M. Middlebrooks and Associates.

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adaptive reuse has not been found. This results in mixed uses, marginal uses, high vacancy rates, and low economic returns and represents a condition of "functional obsolescence" which contribute to the existing land use conflicts (See Map 9-A). Such unplanned diversity of ownership and uses creates conflicts between uses and have significant deleterious impacts among the land uses. Approximately ten percent (10%) of the entire study area has land use conflicts. However, approximately twenty five percent (25%) of the areas which are built-up have land use conflicts.

These are clear indicators of deteriorated site or other improvements, and qualifies the area for a Finding of Necessity.

Area of Inadequate Street Layout

A finding is made that there are areas of inadequate or improper street layouts (See Map 3). The street pattern of the Naranja Lakes condominium and the mobile home parks south of 280th Street are not adequate to allow the redevelopment of the area. Vehicle pathways are severely limited primarily because the prior development in the center of the neighborhood was a large condominium complex. The streets were designed to support a type of development which no longer exists. The existing street patterns are severely deficient pursuant to the *Naranja Lakes Neighborhood Study* prepared by Duany, Plater-Zyberk, et. al. (Appendix H). To implement the plan, approximately sixty percent (60%) of the streets will have to be new or improved. (The redevelopment plan which must be prepared to comply with Chapter 163, Part III, F.S., may recommend even more diverse street patterns than that found in the *Naranja Lakes Neighborhood Study).* These conditions qualify the area for a Finding of Necessity.

Area of Faulty Lot Layout/Diversity of Ownership

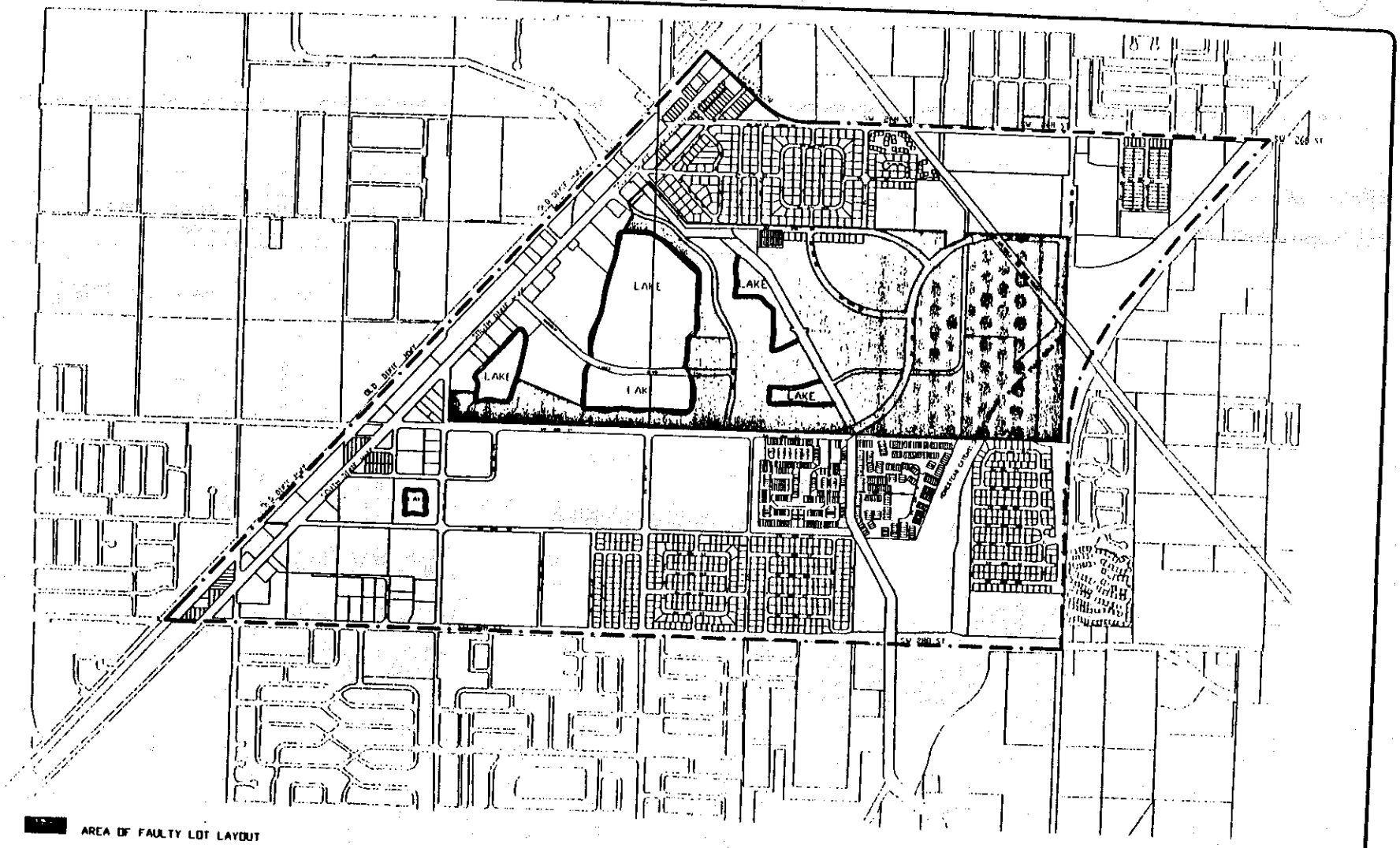
The Naranja Lakes "condominium area" has lots that are now vacant, but because of the present subdivision of the land are not suited for new development. The subdivision layout is restrictive and does not allow for a new ownership/development pattern (Map 4); it is at variance with the plan proposed for the *Naranja Lakes Neighborhood Study.* The existing lot layout has major conflicts with the *Naranja Lakes Neighborhood Study.* Similar problems will be evident if the mobile home

from septic tanks. It should also be noted that the existing septic tanks were installed using standards which are no longer acceptable. The present county policy is to have buildings connected to the public sewage system to eliminate this type of potential environmental pollution and health hazards Approximately twenty percent (20%) of the area is without sewers; this condition qualifies the area for a Finding of Necessity.

Low and Moderate Income Housing

While the absence of low or moderate income housing is one of the needs which can be the justification for creating a CRA, data and field research indicate that there exists some low and moderate income housing in the study area. A deficiency identified by the *Moss Plan* is the rate of overcrowding. Approximately thirty percent (30%) of the dwelling units exceeded the rate of one person per room; i.e., approximately one third (1/3) of the dwelling units were overcrowded. Some qualifiers should be considered; the *Moss Plan* was conducted in 1994 — only two years after Hurricane Andrew and incidences of overcrowding have probably decreased. It is also possible that the overcrowding rate reflected the continuing need for emergency housing resulting from the hurricane disaster. In any instance, it is prudent public policy to provide for and encourage additional affordable housing in the area. Therefore, to have a stable residential neighborhood with low and moderate income housing, it is necessary to reduce or eliminate: substandard structural conditions; conditions which endanger life or property; deteriorated site or other improvements; areas of inadequate street layouts; areas of faulty lot layout; and significantly reduce negative incidents relative to police and fire/rescue activities.

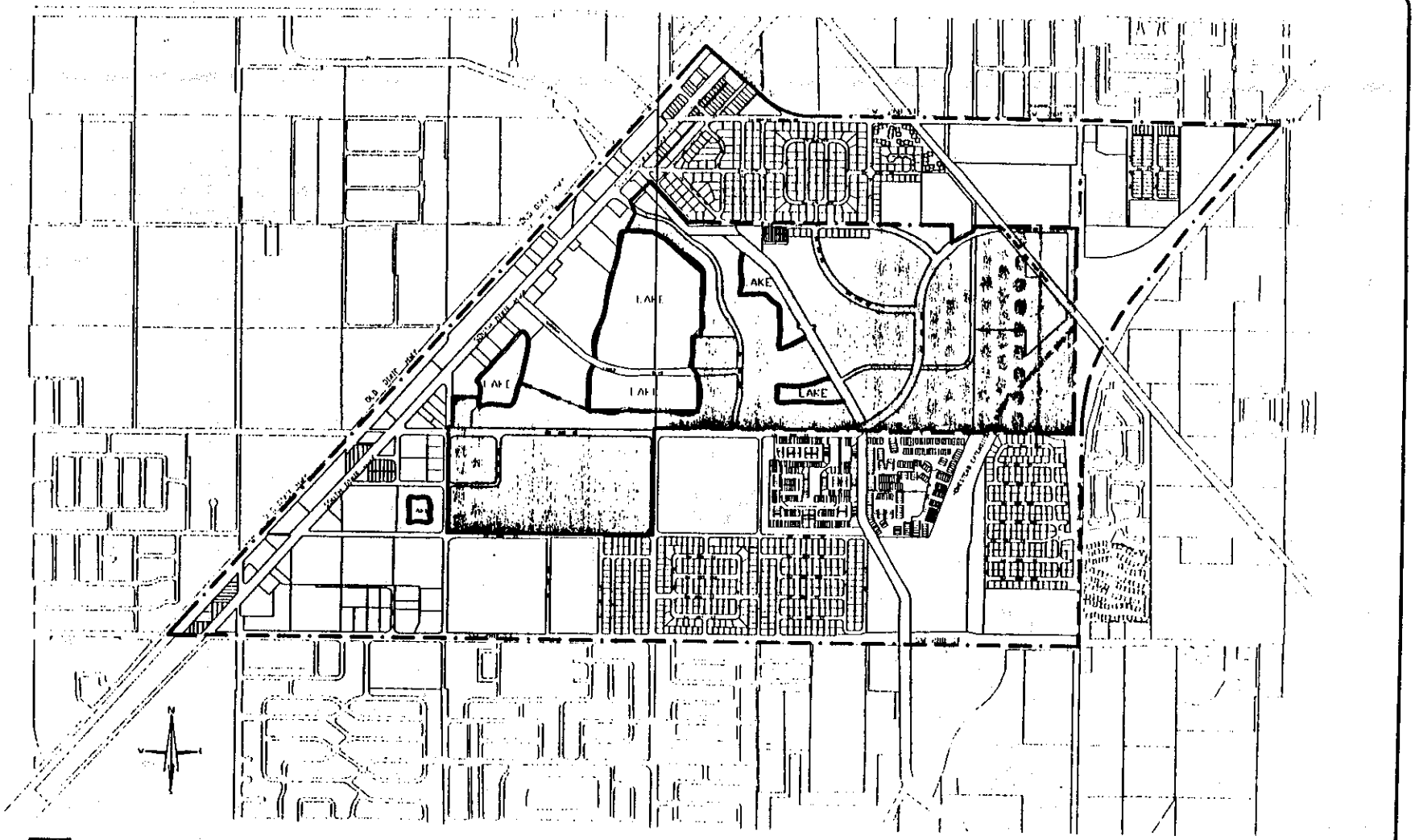
ILLUSTRATIVE MAPS



MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 4 AREA OF FAULTY LOT LAYOUT

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

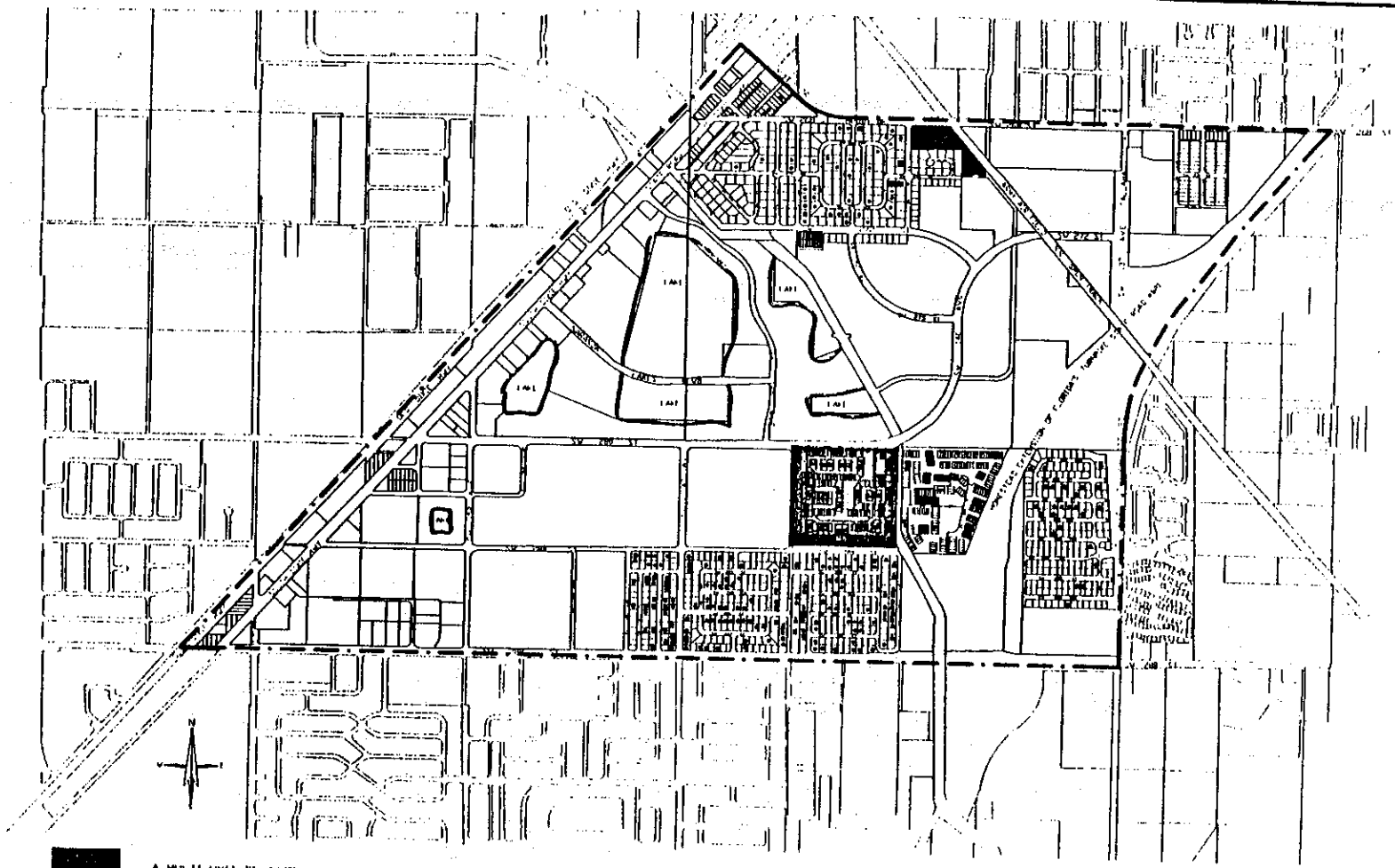


AREA OF DILAPIDATED SITE OR OTHER IMPROVEMENTS

MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 6 AREA OF DILAPIDATED SITE OR OTHER IMPROVEMENTS

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



A MULTI UNIT DEVELOPMENT WITH BUILDINGS IN VARIOUS STATES OF DILAPIDATION AND DETERIORATION

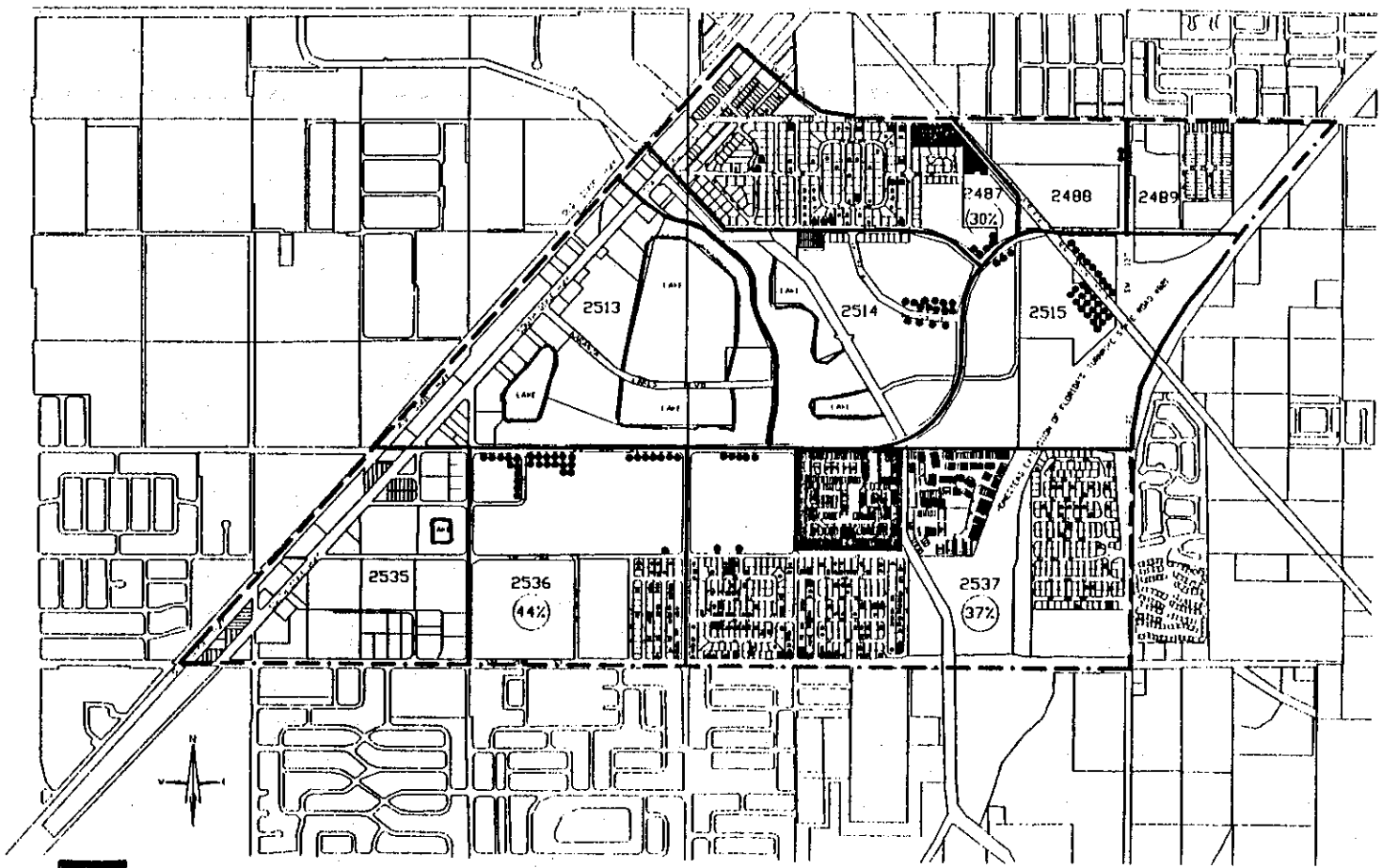
DETERIORATED BUILDING

FIELD SURVEY BY J.M.A. FROM JULY TO AUGUST 1998

MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 8 SURVEY OF SUBSTANDARD STRUCTURAL CONDITIONS

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



A MULTI UNIT DEVELOPMENT WITH BUILDING IN VARYING STATES OF DILAPIDATION AND DETERIORATION

DETERIORATED BUILDINGS

STRUCTURES MARKED BY THE DADE COUNTY BLDG. DEPT.

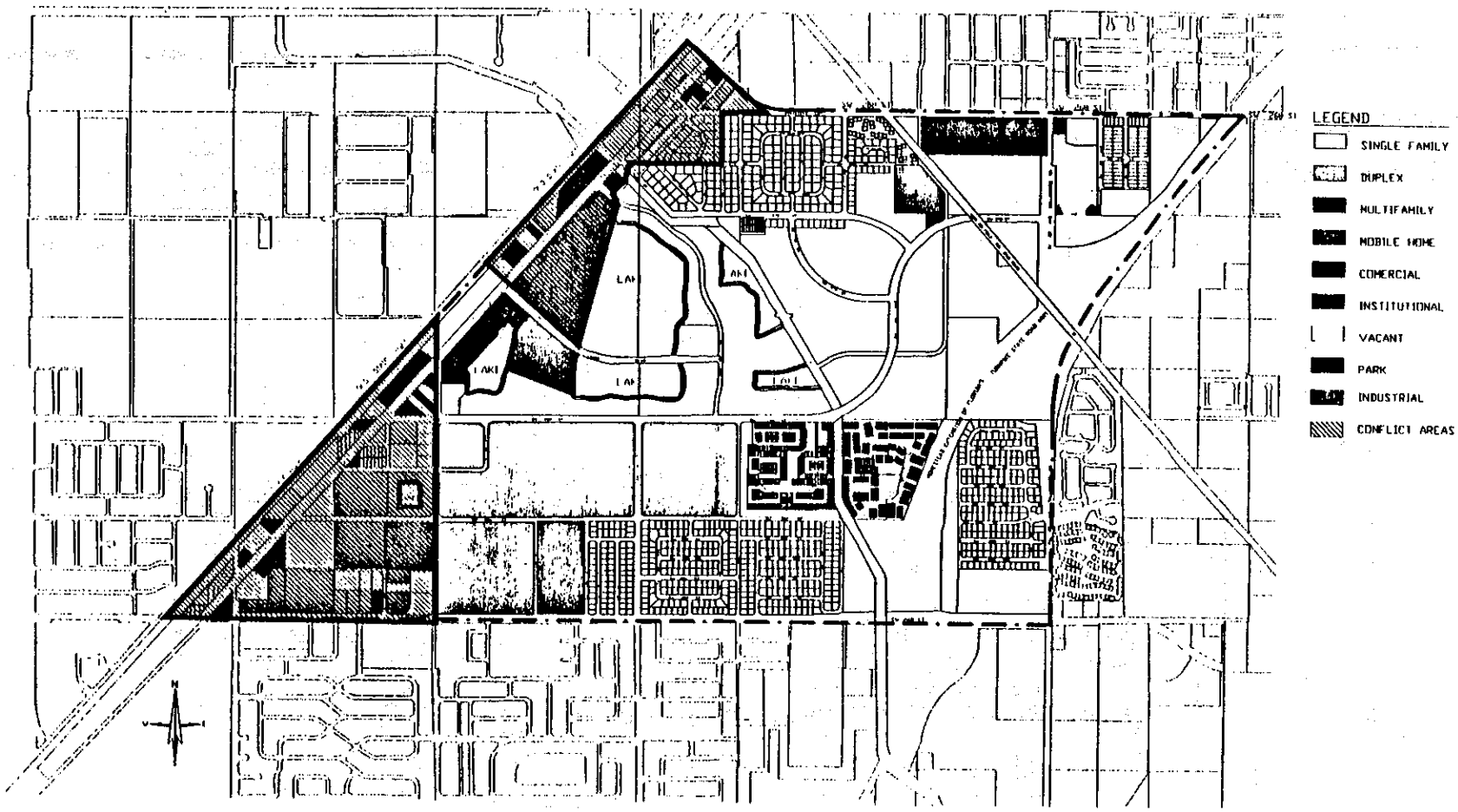
LOCATION OF STRUCTURES DEMOLISHED AFTER HURRICANE ANDREW (NUMBER AS %)

COMBINED SURVEY: DATA PROVIDED BY THE DEPT. OF PLANNING, DEVELOPMENT AND REGULATION AND MIDDLEBROOKS & ASSOC., INC.

METRO-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 8-B PERCENTAGE OF SUBSTANDARD STRUCTURES

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



METRO-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 9-A LAND USE CONFLICTS MAP

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

APPENDICES

APPENDIX A

REDEVELOPMENT PROBLEMS AND OPPORTUNITIES

Substantial Costs

The costs of correcting and upgrading the public infrastructure are very high. In addition, up-front dollars will have to be spent for planning, design and administration of redevelopment and revitalization.

OPPORTUNITIES FOR REDEVELOPMENT AND REVITALIZATION

Vehicular Access

U.S. 1 and the Florida Turnpike corridors act as principal north-south routes from the neighborhood to points further north and south. These routes facilitate access to Naranja Lakes businesses and residential areas; each is capable of supporting tens of thousands of daily trips.

Partnerships

The business people are concerned over the quality of the area's economic future. The county and business groups should explore the many potential partnerships between the public and private sectors.

Resources, Revenue and Agency

The process of redevelopment cannot proceed effectively without a single agency empowered to act with a plan and a clear focus on its mission. A Community Redevelopment Agency (CRA) should be created pursuant to Chapter 163, Florida Statutes. Tax increment financing (TIF) is probably the most viable funding approach. Used by many CRA's, the TIF trust fund does not require an increase in taxes for residents of the area to be served, but does focus increasing revenues from the redevelopment area back into the area itself. The county should make a commitment to utilize its condemnation powers to aggregate lands necessary for redevelopment. Such a commitment should not be a difficult one to make because of the understanding of the need for redevelopment and revitalization.

CREATING THE COMMUNITY REDEVELOPMENT AGENCY

Laws governing community redevelopment in the State of Florida can be found in Chapter 163, Part 3, Florida statutes. Counties and municipalities that are experiencing neighborhood decline may choose to exercise the powers conferred by the law to eliminate the blighting influences and promote private investment in redevelopment projects that will ultimately enhance the tax base, provide needed housing, etc., and in general create an atmosphere for economic and social growth.

Finding of Necessity

If the officials of the local government decide to move forward with the formation of a redevelopment entity, they must first state a finding of necessity in a formal resolution. The resolution must find that certain conditions exist, that together or separately they are causing decline of specific areas, and that the rehabilitation, conservation or redevelopment of those areas is necessary in the interest of the public health, safety, morals, or welfare of the residents.

Prior to adopting the resolution of a finding of necessity, the local government is required to provide notice of the intended action to every other taxing authority that may be levying taxes within the boundaries of the proposed redevelopment area. In addition, the county, (in cases of charter counties,) must give permission for the creation of the CRA and the tax increment finance trust.

The Creation of a Community Redevelopment Agency

Subsequent to the finding of necessity, the local government may then create a Community Redevelopment Agency (CRA) to carry out the redevelopment process in the defined areas. The local government may by ordinance appoint an independent Board of Commissioners with five to seven members, or may choose to declare itself as the CRA.

Preparation of Redevelopment Plan

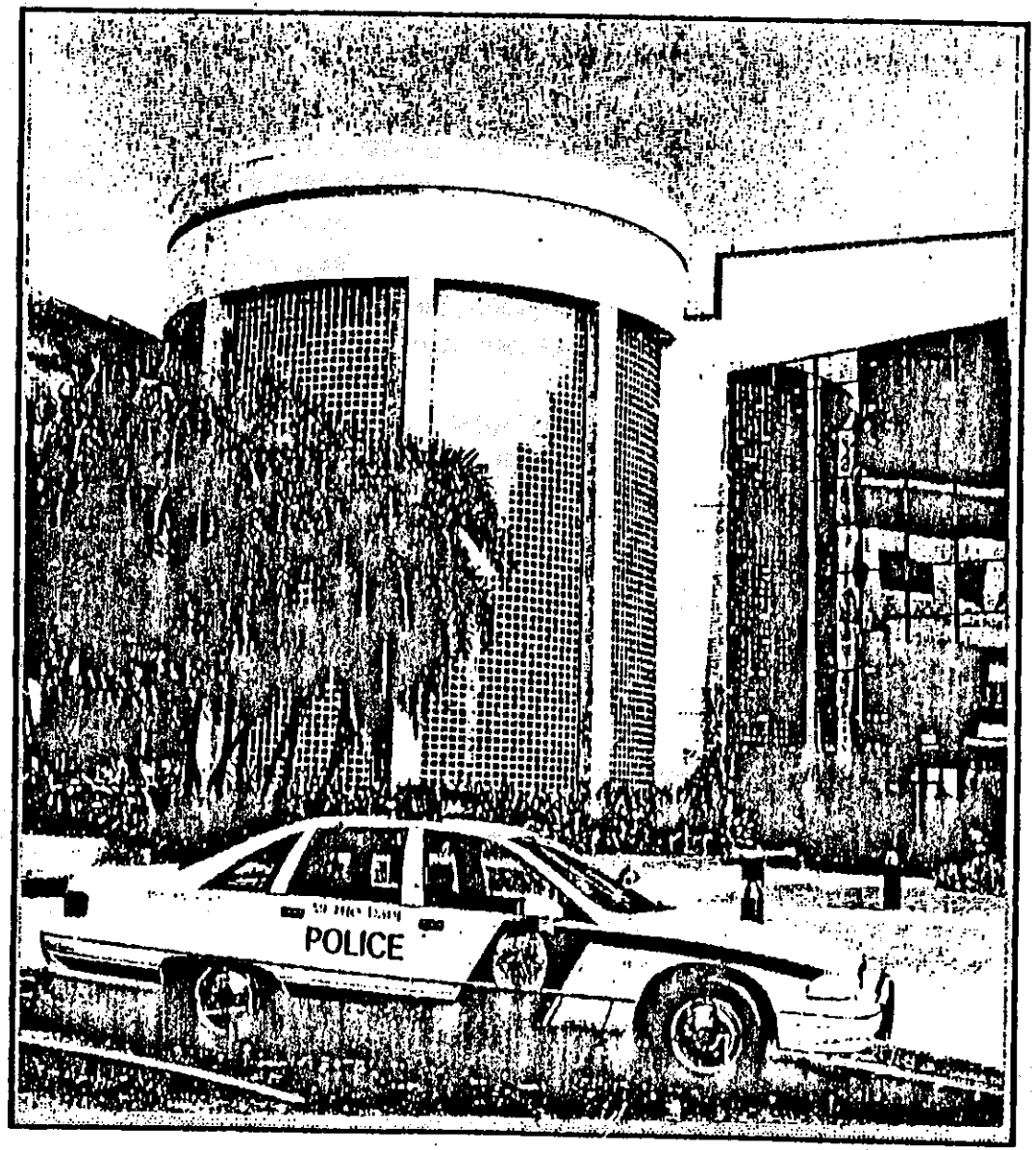
The next step in the redevelopment process is the preparation of a Redevelopment Plan for the area

agency must recommend the plan to the County Commission. The Commission then holds a public hearing on the plan and approves or disapproves it. Concurrent with the approval of the plan, the Commission can create the Tax Increment Financing Trust.

Creating the Tax Increment Financing Trust

With the formation of the CRA, Florida Statutes allow for the creation of a Redevelopment Trust Fund. Funds allocated to or deposited into this fund are to be for Community Redevelopment purposes pursuant to an approved Redevelopment Plan. The fund cannot be activated until the governing body has, by ordinance, provided for the funding through the use of Tax Increment Financing, and adopted a Community Redevelopment Plan as recommended by the CRA.

Metro-Dade Police Department



Activity Analysis Report

Fred Taylor, Director

December 1996

53

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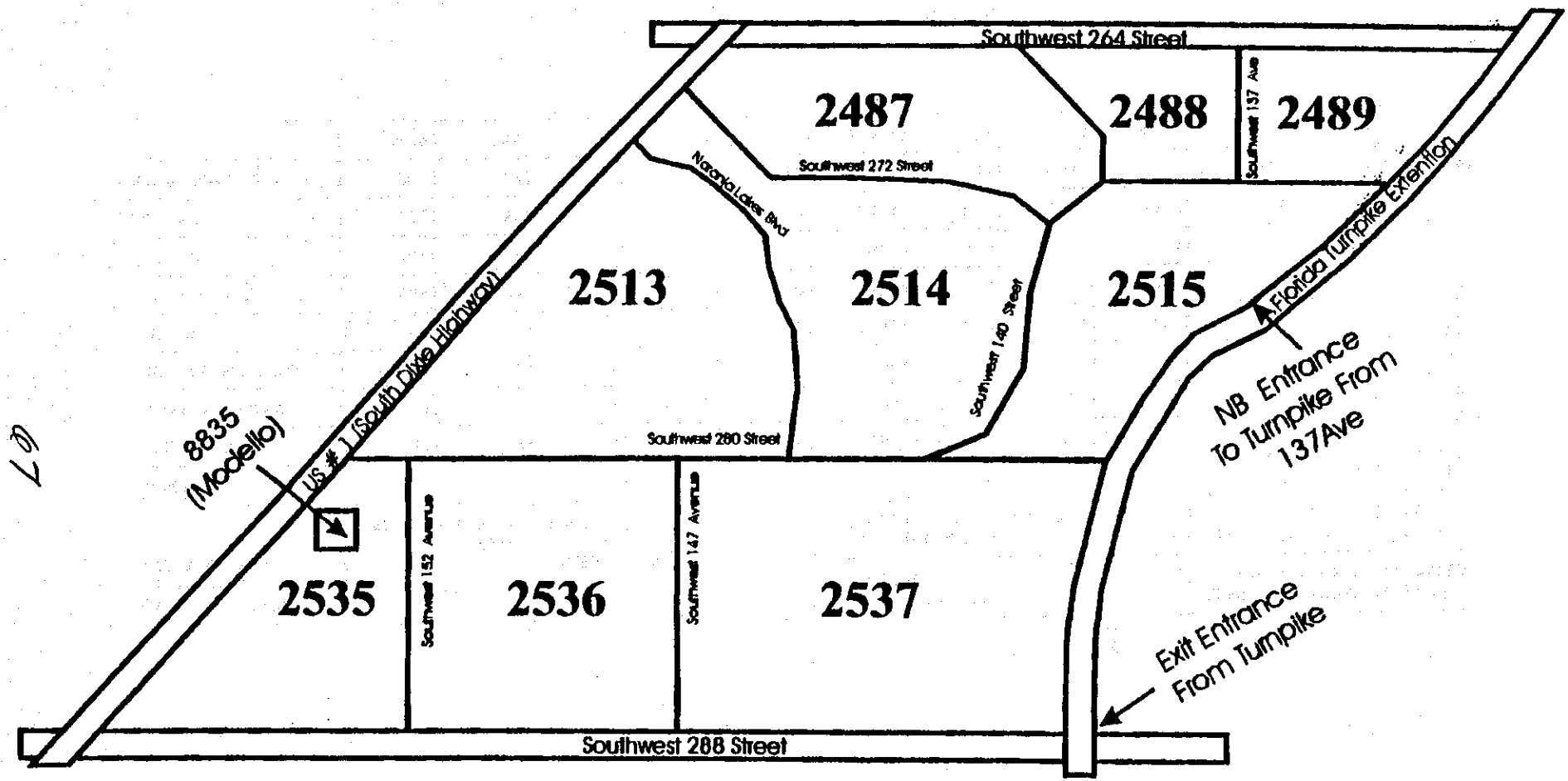
Southwest 264 Street
2487
2488
2489
Southwest 137 Ave
Southwest 272 Street
Naranja Lakes Blvd
2513
2514
2515
Southwest 140 Street
Florida Turnpike Extention
NB Entrance
To Turnpike From
137Ave
Southwest 280 Street
8835
(Modello)
US # 1 (South Dixie Highway)
2535
Southwest 152 Avenue
2536
Southwest 147 Avenue
2537
Exit Entrance
From Turnpike
Southwest 288 Street

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CRIME INFORMATION SYSTEM

ALL POLICE DISTRICTS PART I CRIMES	OFFENSES	CLEARANCES BY ARREST	EXCEPT	UNFOUND	TOTAL	CURRENT YEAR TO DATE (1996) OFFENSES	CLEARANCES	LAST YEAR TO DATE (1995) OFFENSES	CLEARANCES	CLEARANCE RATES THIS MONTH	CLEARANCE RATES YEAR TO DATE	CLEARANCE RATES LAST YEAR
MURDER	14	10	4	0	14	146	86	163	84	100	59	52
FORCIBLE RAPE	66	19	18	9	46	847	418	737	371	70	49	50
FORCIBLE SODOMY	11	6	6	3	15	157	108	206	111	136	69	54
FORCIBLE FONDLING	26	6	5	6	17	215	146	234	142	65	68	61
ROBBERY	558	135	22	3	160	6355	1439	6435	1448	29	23	23
AGG. ASSAULT	1119	461	254	62	777	11601	6689	11256	6383	69	58	57
BURGLARY	1742	192	163	40	395	20119	3038	20820	3670	23	15	18
LARCENY	6288	1117	276	62	1455	67573	11503	71651	12612	23	17	18
MOTOR VEH THEFT	1702	139	67	46	252	19324	1862	20078	2203	15	10	11
TOTAL	11526	2085	815	231	3131	126337	25289	132388	27024	27	20	20

1996 1995

PART12P

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR YEAR 1994

13:38 Tuesday, August 19, 1997 1

TABLE OF UCR BY GRID

UCR Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
MURDER	1	0	0	0	0	0	0	0	0	0	1
RAPE	1	2	0	0	1	0	5	3	4	0	16
SODOMY	0	1	3	1	0	0	0	0	0	0	5
FONDLING	2	0	1	0	1	0	0	0	0	0	4
ROBBERY	9	9	20	12	3	1	21	6	6	0	87
AGGR ASSAULT	29	25	35	19	2	1	42	20	30	2	205
BURGLARY	48	30	40	26	8	4	85	79	97	2	417
POCKET-PICKING	2	1	0	0	0	0	0	0	0	0	3
PURSE SNATCHING	0	0	1	0	0	0	3	0	0	0	4
SHOPLIFTING	29	2	5	194	2	0	19	5	6	0	262
LARCENY-BUILDING	0	0	0	0	0	0	0	0	1	0	1
LARCENY-COIN MAC H	0	0	0	1	0	0	0	0	0	0	1
LARCENY-VEHICLE	11	3	15	19	5	1	29	11	16	2	112
OTHER LARCENY	50	24	60	76	7	2	74	38	80	7	418
VEHICLE THEFT	10	9	20	31	3	1	56	15	27	0	172
Total	192	106	200	379	32	10	332	177	267	13	1708

PART12P

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR YEAR 1995

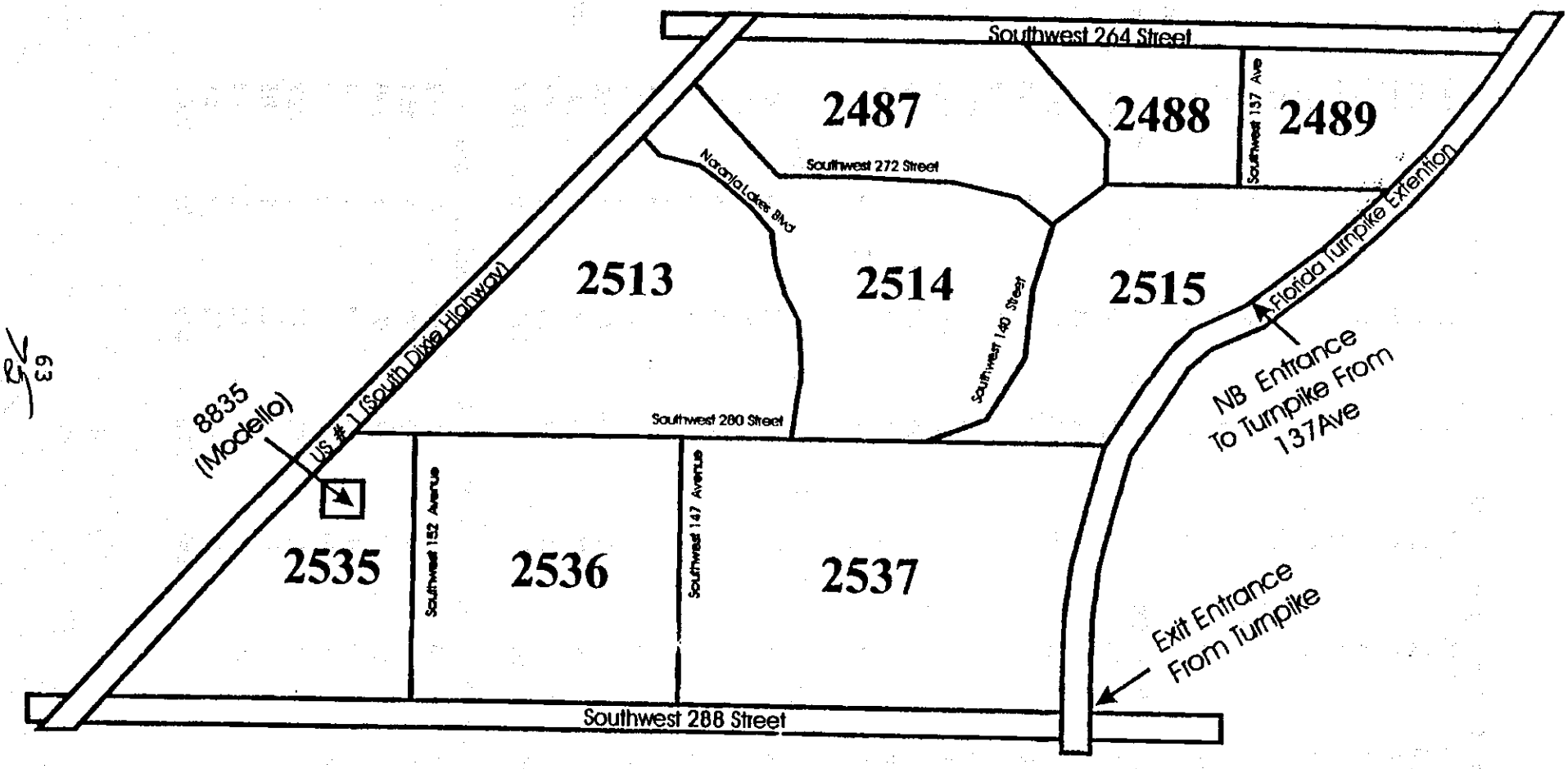
13:38 Tuesday, August 19, 1997 1

TABLE OF UCR BY GRID

UCR Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
RAPE	0	2	1	3	0	0	3	0	5	1	15
SODOMY	1	0	0	0	0	0	0	0	0	0	1
FONDLING	0	0	0	0	0	0	0	0	5	0	5
ROBBERY	29	15	10	24	3	0	38	5	11	0	118
AGGR ASSAULT	14	22	43	11	2	2	41	14	38	3	190
BURGLARY	41	24	14	22	0	1	59	24	94	1	280
POCKET-PICKING	0	0	0	4	0	0	0	0	0	1	5
PURSE SNATCHING	1	0	1	3	0	0	1	0	0	0	6
SHOPLIFTING	15	1	6	81	0	2	9	0	1	0	115
LARCENY-COIN MAC H	2	0	0	2	0	0	2	0	0	0	6
LARCENY-VEHICLE	12	0	9	29	0	1	42	9	15	0	125
OTHER LARCENY	43	24	41	81	7	4	77	28	55	5	365
VEHICLE THEFT	11	17	17	37	1	1	68	10	34	0	196
Total	168	113	142	297	13	11	332	90	258	11	1427

APPENDIX C

REPORT OF THE MIAMI-DADE FIRE MARSHALL


Southwest 264 Street
2487
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Southwest 137 Ave
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Naranja Lakes Blvd
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Florida Turnpike Extention
NB Entrance
To Turnpike From
137Ave
8835
(Modello)
US # 1 (South Dixie Highway)
Southwest 280 Street
2535
Southwest 152 Avenue
2536
Southwest 147 Avenue
2537
Exit Entrance
From Turnpike
Southwest 288 Street

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CY96 Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	0	25	46	48	96	4	219
2488	1	7	54	52	125	2	241
2513	0	15	51	46	118	0	230
2514	0	2	1	0	1	0	4
2515	0	5	6	1	2	0	14
2535	3	10	106	58	143	1	321
2536	0	0	19	26	51	1	97
2537	2	10	31	42	99	1	185
8535	0	1	13	22	73	0	109
Total	6	75	327	295	708	9	1420

YTD97(as of 8-3-97) Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	2	22	17	24	60	1	126
2488	1	16	28	21	74	0	140
2513	1	9	18	28	73	1	130
2514	0	5	1	1	3	0	10
2515	0	0	0	0	0	0	0
2535	2	9	82	29	86	1	209
2536	0	5	12	15	27	0	59
2537	4	12	12	23	68	2	121
8535	1	2	8	11	51	0	73
Total	11	80	178	152	442	5	868
Grand Tot	58	464	1,254	1,341	3,448	50	6,615

METROPOLITAN **DADE** COUNTY, FLORIDA

METRO-DADE

STEPHEN P. CLARK CENTER

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
111 NW 1ST STREET
SUITE 1010
MIAMI FLORIDA 33128-1974
(305) 375-2500

September 9, 1997

Mr. Joseph Middlebrooks, President
Joseph Middlebrooks & Associates, Inc.
6480 S.W. 62 Avenue
Miami, Florida 33143

Dear Mr. Middlebrooks:

This is in response to your letter dated July 24, 1997 concerning the creation of a Tax Increment Financing District for Naranja Lakes.

The department is unable to provide you with the information in the format you requested. Enclosed is a computer report which provides the information you need concerning the department's unsafe structures enforcement activity since Hurricane Andrew at locations south of Kendall Drive. The department does not have any information available for the time period from April 1, 1992 to August 23, 1992.

Please contact me at 375-4115 if you have any questions concerning this matter.

Sincerely,

Ronald J. Szep
Assistant Director

RJS/lg
Enclosure

RECEIVED SEP 15 1997

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94-1850-UH	30-6934- 3-1200	13725 SW 268 ST		04/12/94	06/29/94
93-6596-UH	30-6934- 3-1200	13725 SW 268 ST	CASSANDRA KING (TR) FOR DENISE LASHON WILLIAMS	12/01/93	07/10/95
94-1698-UH	30-6934- 1- 40	14230 SW 268 ST		03/24/94	04/12/94
94-2633-UH	30-6934- 1- 20	14270 SW 268 ST		06/20/94	09/21/94
93- 544-UH	30-6933- 6- 130	14460 SW 268 ST	MARY V. OLIVER	02/16/93	06/29/94
-1851-UH	30-6933- 6- 130	14460 SW 268 ST		04/12/94	04/20/94
93-5531-US	30-6936- 3- 220	11977 SW 268 TERR		06/24/93	08/03/93
94-1628-UH	30-6936- 4- 270	11978 SW 269 TERR		03/29/94	06/20/94
94-1847-UH	30-6936- 4- 270	11978 SW 269 TERR	M F R P CORP.	04/11/94	03/15/95
93-5877-UH	30-6936- 4- 260	11984 SW 269 TERR		10/15/93	10/15/93
93-6557-UH	30-6936- 4- 260	11984 SW 269 TERR		09/14/93	10/26/93
94-2131-UH	30-6936- 3-1080	12006 SW 270 ST	ELIZABETH DIAZ DE VILLEGAS & JACKELYNE AGUIRRE	04/26/94	
94-2679-UH	30-6933- 6- 490	14520 SW 270 ST		07/05/94	09/21/94
94-2664-UH	30-6933- 6- 640	14545 SW 270 ST		06/20/94	09/26/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 473-UF	30-6934-11-4430	14040 SW 272 ST		11/12/93	12/06/94
94- 474-UF	30-6934-11-4470	14048 SW 272 ST		11/12/93	12/06/94
94- 468-UF	30-6934-11-4090	14060 SW 272 ST		11/12/93	12/06/94
94- 469-UF	30-6934-11-4150	14072 SW 272 ST		11/12/93	12/06/94
93-8729-UF	30-6934- 1- 680	14295 SW 272 ST	EDNA M. MIKEL	05/27/93	11/24/93
93-6619-UH	30-6934- 1- 680	14295 SW 272 ST		09/20/93	11/18/93
94-2635-UH	30-6934- 1- 410	14325 SW 272 ST	CHARLES BENITEZ & REBECA H/W	06/20/94	03/21/96
94- 308-UH	30-6934- 1- 420	14335 SW 272 ST	JOSE E GAMEZ &/W BENITA	10/26/93	12/29/94
96- 367-U	30-6934- 1- 420	14335 SW 272 ST		02/28/96	04/16/96
94-2663-UH	30-6934- 6- 40	14360 SW 272 ST	M.W. PULKIN & SIIRI L. PULKIN H/W	06/20/94	05/30/95
94-3968-UH	30-6933- 6- 400	14515 SW 272 ST		10/25/94	10/25/94
94-3664-UH	30-6932- 0- 212	16350 SW 272 ST		10/25/94	10/25/94
94-3665-UH	30-6932- 1- 10	16460 SW 272 ST		10/25/94	10/25/94
93-6542 UH	30-6936- 5- 530	11948 SW 272 TERR	DAVID C. ALLEN &/W GABRIELLE A.	09/15/93	03/25/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
95- 678-UH	30-6936- 5-1000	11937 SW 274 ST	FERNANDO COSTOYA	04/26/95	01/08/96
97- 80-U	30-6936- 5-1040	12007 SW 274 ST	OSNAL AVALOS &/W CLARA AVALOS	11/01/96	01/21/97
95- 570-UH	30-6936- 5-1090	12037 SW 274 ST	JAMES R. HAUENSCHILD	08/15/95	12/04/95
94- 651-UF	30-6934-15-1990	13831 SW 274 TERR		11/30/93	01/25/95
94- 650-UF	30-6934-15- 480	13840 SW 274 TERR		11/30/93	01/25/95
4- 649-UF	30-6934-15- 320	13851 SW 274 TERR		11/30/93	01/25/95
94- 632-UF	30-6934-15-1380	13730 SW 275 LN		11/23/93	01/25/95
94- 633-UF	30-6934-15-1340	13741 SW 275 LN		11/23/93	01/25/95
94- 631-UF	30-6934-15-1280	13760 SW 275 LN		11/23/93	01/25/95
94- 630-UF	30-6934-15-1220	13780 SW 275 LN		11/23/93	01/25/95
94- 432-UF	30-6934-11-2670	14001 SW 275 ST		11/05/93	12/06/94
94- 431-UF	30-6934-11-2660	14013 SW 275 ST		11/05/93	12/06/94
94- 430-UF	30-6934-11-2600	14025 SW 275 ST		11/05/93	12/06/94
94- 435-UF	30-6934-11-2880	14193 SW 275 ST		11/05/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 623-UF	30-6934-15- 920	13861 SW 275 TERR		11/22/93	01/25/95
94- 624-UF	30-6934-15- 860	13872 SW 275 TERR		11/22/93	01/25/95
94- 622-UF	30-6934-15- 820	13882 SW 275 TERR		11/22/93	01/25/95
97- 165-UT	30-6935-13- 230	13208 SW 276 TERR	UNITED COMPANIES LENDING CORP.	12/04/96	
94-1306-UH	30-6935-13- 240	13210 SW 276 TERR	ANA MARIA RAMIREZ	02/15/94	09/05/95
94-1363-UH	30-6932- 4- 40	16340 SW 278 ST		02/28/94	03/15/94
93-6226-UH	30-6932- 4- 80	16325 SW 279 ST		12/01/93	10/06/94
94-3666-UH	30-6932- 4- 80	16325 SW 279 ST		10/25/94	10/25/94
94-1866-UH	30-6932- 4- 80	16325 SW 279 ST		04/06/94	10/11/94
94-1365-UH	30-6932- 4- 130	16390 SW 279 ST		02/28/94	03/15/94
93-6227-US	30-6932- 4- 140	16380 SW 279 ST (P)	DAVID DALE MADISON &/W KATHRYN A.	09/21/93	10/25/93
94- 215-UF	30-6933- 9-4470	14207 SW 280 ST		10/20/93	12/06/94
94- 216-UF	30-6933- 9-4410	14221 SW 280 ST		10/20/93	12/06/94
94- 214-UF	30-6933- 9-4350	14233 SW 280 ST		10/20/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 138-UF	30-6933- 9-1080	14701 SW 280 ST		10/05/93	12/06/94
94- 137-UF	30-6933- 9-1040	14721 SW 280 ST		10/05/93	12/06/94
94- 136-UF	30-6933- 9-1000	14741 SW 280 ST		10/19/93	12/06/94
94- 135-UF	30-6933- 9- 960	14761 SW 280 ST		10/18/93	12/06/94
94- 134-UF	30-6933- 9- 920	14801 SW 280 ST		10/05/93	12/06/94
94- 133-UF	30-6933- 9- 880	14821 SW 280 ST		10/05/93	12/06/94
94- 132-UF	30-6933- 9- 840	14841 SW 280 ST		10/05/93	12/06/94
94- 131-UF	30-6933- 9- 760	14861 SW 280 ST		10/19/93	12/06/94
94- 129-UF	30-6933- 9- 720	14881 SW 280 ST		10/18/93	12/06/94
94- 128-UF	30-6933- 9- 680	14901 SW 280 ST		10/18/93	12/06/94
94- 127-UF	30-6933- 9- 590	14913 SW 280 ST		10/18/93	12/06/94
94- 126-UF	30-6933- 9- 860	14923 SW 280 ST		10/06/93	12/06/94
94- 130-UF	30-6933- 9- 770	14927 SW 280 ST		10/19/93	12/06/94
94 125-UF	30-6933- 9- 560	14939 SW 280 ST		10/05/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 109-UF	30-6933-10- 50	15121 SW 280 ST		10/06/93	01/25/95
94-1173-UH	30-6933-10- 50	15121 SW 280 ST		01/21/94	02/10/94
96- 376-UH	30-6931- 6- 160	16701 SW 280 ST	ISRAEL O. PEREZ &/W ZOILA PEREZ	04/16/96	
94-1260-UF	30-7903-17- 190	13955 SW 280 TERR		02/04/94	
96- 600-UF	30-7903-17- 160	13961 SW 280 TERR	CONFRATERNIDAD DEL AMOR UNIVERSAL, INC.	04/12/96	07/15/96
6- 601-UF	30-7903-17- 320	13972 SW 280 TERR	NARCISO AIVAR	04/10/96	04/12/96
93-6259-UH	30-7903-17- 110	13973 SW 280 TERR	ALTON J & RHONDA G. SMITH H/W	09/04/93	12/06/93
96- 599-UF	30-7903-17- 110	13973 SW 280 TERR	MAXIMO MORRILLO	04/10/96	04/12/96
96- 598-UF	30-7903-17- 80	13981 SW 280 TERR	MISC. PROPERTIES, INC.	04/12/96	
96- 598-UM	30-7903-17- 70	13983 SW 280 TERR	MICHAEL L GARNER	04/10/96	04/12/96
96- 597-UF	30-7903-17- 10	13997 SW 280 TERR	GRACIE SUTCH	04/10/96	04/12/96
96- 602-UF	30-7903-17- 380	13998 SW 280 TERR	DAVID MAYFIELD	04/12/96	
94- 831-UF	30-7903-16- 400	14000 SW 280 TERR		12/16/93	11/07/95
94 679-UF	30-7903-16- 510	14001 SW 280 TERR		12/06/93	

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
93-6408-UF	30-7903-13-1210	14226 SW 283 ST		09/20/93	
93-6432-UF	30-7903-13- 460	14236 SW 283 ST		03/23/93	01/20/94
93-6402-UF	30-7903-13- 490	14242 SW 283 ST		03/18/93	04/12/96
93-5659-UF	30-7903-13- 540	14252 SW 283 ST		03/18/93	
93-6380-UF	30-7903-13-1110	14253 SW 283 ST		03/17/93	
93-6342-UF	30-7903-13-1160	14261 SW 283 ST		03/17/93	
93-6344-UF	30-7903-13-1260	14270 SW 283 ST		03/23/93	
93-6446-UF	30-7903-13- 620	14290 SW 283 ST		03/23/93	01/20/94
93-6353-UF	30-7903-13- 670	14300 SW 283 ST		03/22/93	
97- 660-UT	30-7903-13- 680	14302 SW 283 ST		06/03/97	
93-6358-UF	30-7903-13- 720	14310 SW 283 ST		03/22/93	
93-6345-UF	30-7903-13-1460	14330 SW 283 ST		03/18/93	
93-6441-UF	30-7903-13- 800	14350 SW 283 ST		03/22/93	01/20/94
93-6445-UF	30-7903-13- 840	14360 SW 283 ST		03/22/93	01/20/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
95- 490-UH	30-7903- 2- 640	14530 SW 285 ST	MIRLEDYS RAMOS & CHRISTOPHER LOTIERZO	04/19/95	02/09/96
94-3143-UH	30-7903- 2- 660	14550 SW 285 ST		09/07/94	10/14/94
94-1357-UH	30-7902- 1- 110	13623 SW 285 TERR	ADAMIC INVESTMENTS, INC.	03/24/94	
93-1538-UH	30-7903-23-1830	13730 SW 285 TERR		03/04/93	10/27/93
93- 507-UH	30-7903-23-1830	13730 SW 285 TERR	SILVIO M. DIAZ, JR. &/W GISELLE SANTANA DIAZ	03/19/93	03/03/95
94-3746-UH	30-7903- 9- 10	14255 SW 285 TERR		10/25/94	10/25/94
94-3747-UH	30-7903- 9- 40	14285 SW 285 TERR		10/25/94	10/25/94
94-2257-UH	30-7903- 9- 90	14335 SW 285 TERR		05/26/94	09/26/94
95- 435-UH	30-7903- 2- 710	14503 SW 285 TERR		01/05/95	01/05/95
97- 173-U	30-7903- 2- 950	14445 SW 286 ST	CHASE MANHATTAN MORTGAGE CORP.	03/26/97	
94-2670-UH	30-7905-20- 40	16142 SW 286 ST		06/20/94	09/26/94
94 273-UH	30-7905-22- 160	16201 SW 286 ST		10/15/93	05/12/94
94-1371-UH	30-7803- 0- 890	19900 SW 286 ST	SUSAN WIESE	05/26/94	08/16/95
94-1360-UH	30-7902- 2- 380	13543 SW 286 TERR		02/25/94	03/14/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
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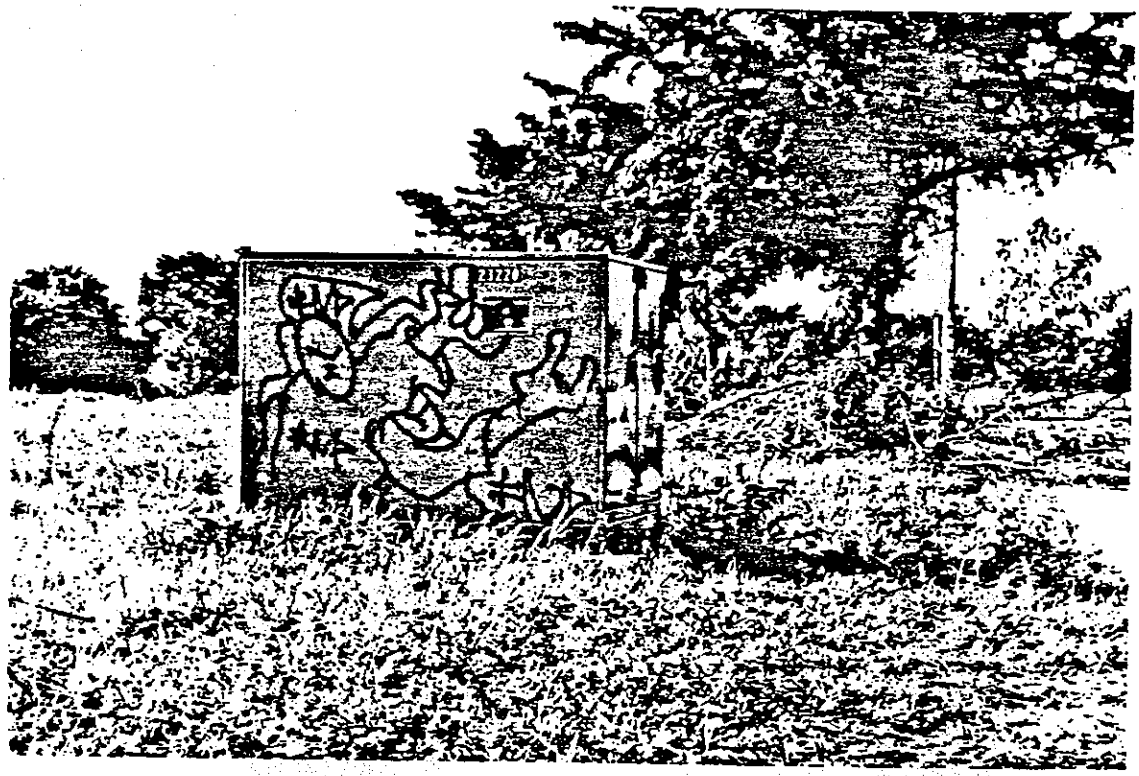
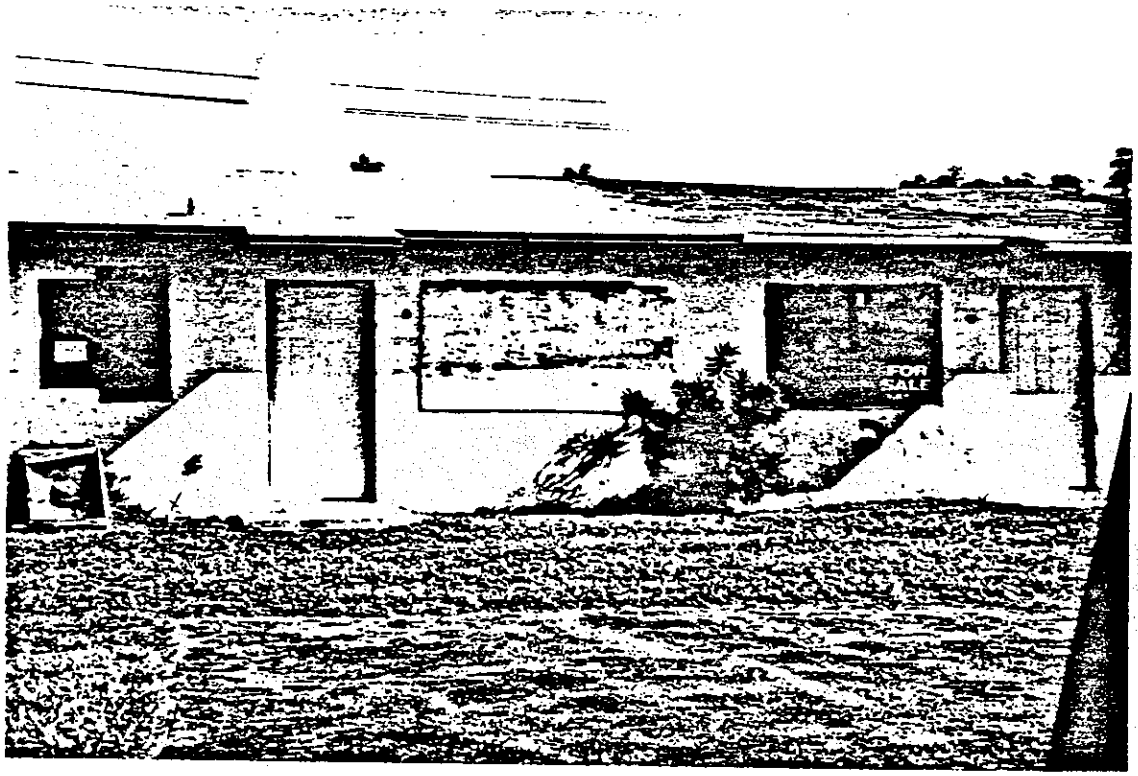
LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94-3639-UH	30-7903- 1- 20	14420 SW 288 ST		10/25/94	10/25/94
93-5896-US	30-7903- 1- 100	14510 SW 288 ST	THOMAS AGRAIT &/W PAMELA	07/07/93	08/10/93
94- 877-UH	30-7905-18- 20	15979 SW 288 ST	GLADSTONE GARDENER &/W JANETH A.	01/13/94	
95- 408-UH	30-7905- 3- 40	15980 SW 288 ST		01/20/95	01/20/95
94-1444-UH	30-7905- 3- 70	16040 SW 288 ST		03/07/94	03/14/94
4-1701-UH	30-7905- 3- 70	16040 SW 288 ST	V. EUGENE MILLS & LOUISE MILLS H/W	03/10/94	09/06/94
95- 407-UH	30-7906- 0- 620	16970 SW 288 ST		01/19/95	01/19/95
95- 729-UH	30-7903- 6- 180	14310 SW 289 ST	NIDIA E. FORMEZA	05/10/95	
94-3742-UH	30-7903- 6- 130	14331 SW 289 ST		10/25/94	10/25/94
97- 970-U	30-7903- 6- 130	14331 SW 289 ST		08/06/97	
95- 116-UH	30-7903- 1- 40	14440 SW 289 ST		11/04/94	11/08/94
94-1702-UH	30-7903- 1- 230	14445 SW 289 ST		04/05/94	10/07/94
94-1865-UH	30-7903- 1- 230	14445 SW 289 ST		04/08/94	10/07/94
94 1703 UH	30-7903- 1- 220	14455 SW 289 ST		04/05/94	10/07/94

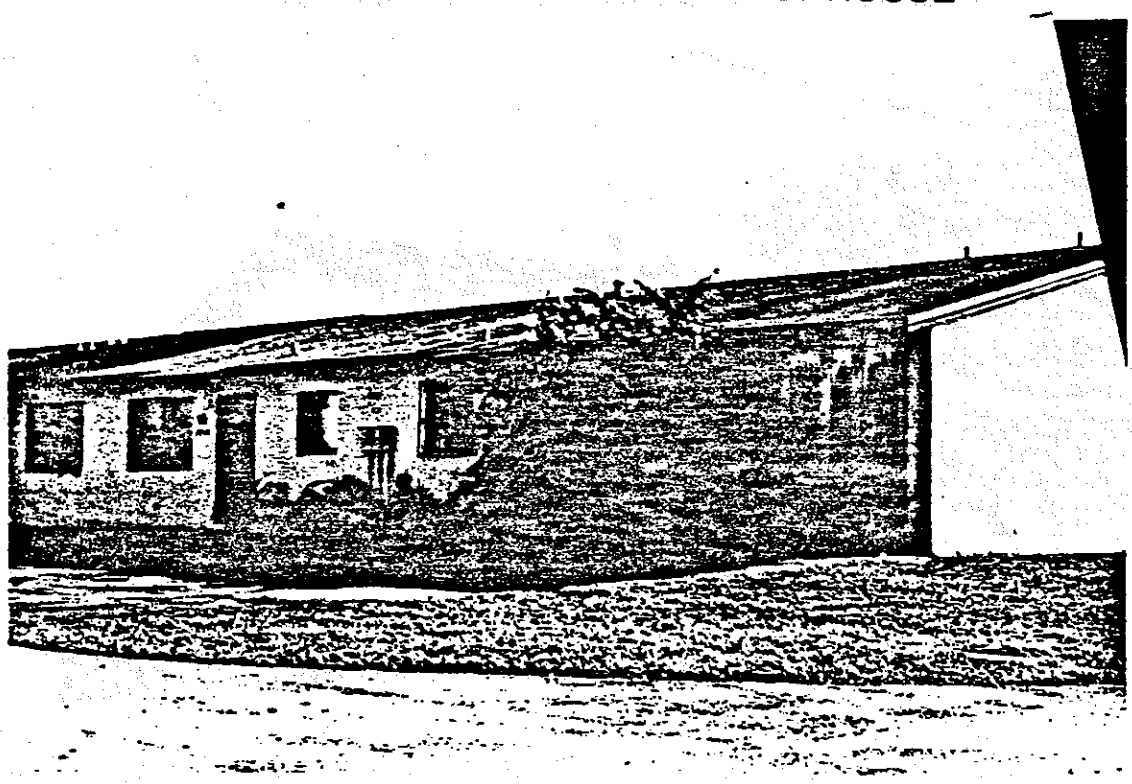
THE PHOTOS ON THIS PAGE DEMONSTRATE
DETERIORATED SITE CONITIONS



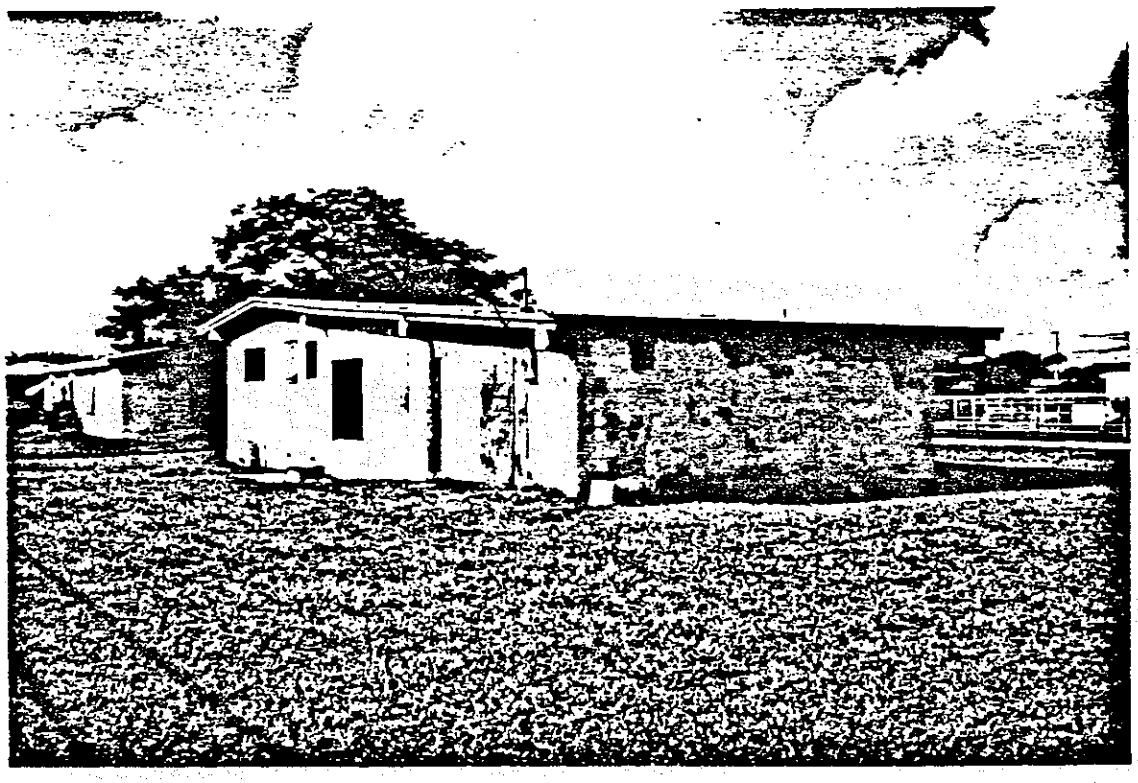
SUBSTANDARD STRUCTURAL CONDITIONS
DILAPIDATED MULTI-FAMILY HOUSE



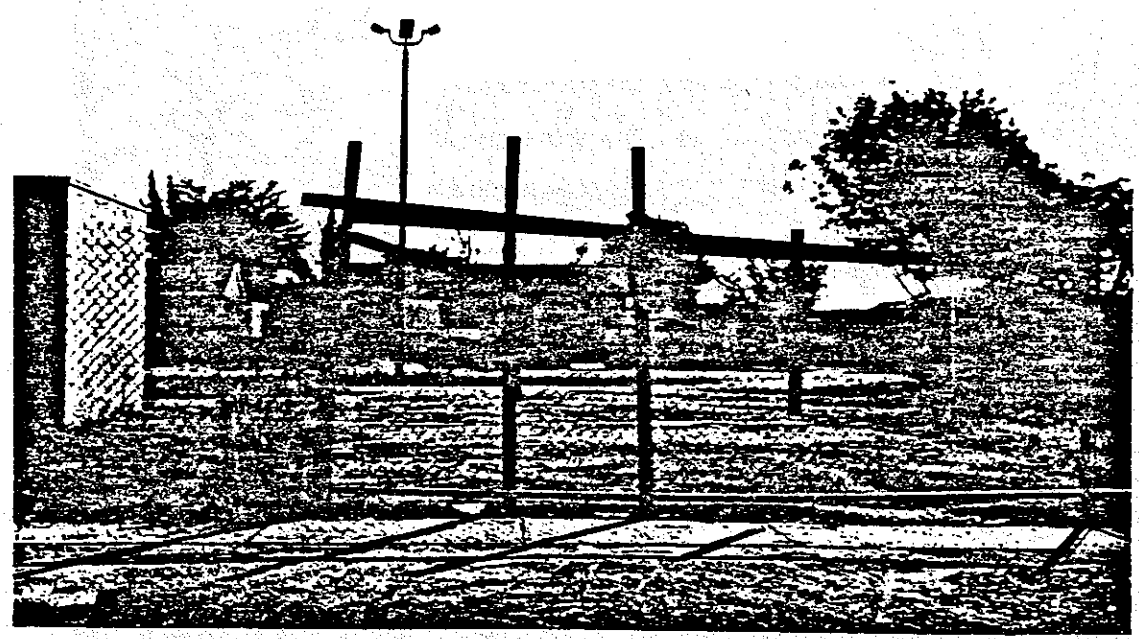
A DETERIORATED MULTI-FAMILY HOUSE



A DILAPIDATED SINGLE FAMILY HOME



A DILAPIDATED GROUP OF SINGLE FAMILY HOMES CAUSED BY HURRICANE ANDREW



INAPROPRIATE MIX OF LAND USES

UNDESIRABLE LAND USE

MENACE TO PUBLIC HEALTH, SAFETY, MORALS
AND GENERAL WELFARE
THE FORMER NARANJA LAKES CONDOMINIUM

TATE

Stanley G. Tate, Receiver

1175 N.E. 125 Street • Suite 102 • North Miami, Florida 33161
Dade (305) 891-1106 • Broward (305) 981-4205 • Boca Raton (407) 428-8399
Fax (305) 891-6750

CASE NUMBER:

PROPERTY: **93-6217 CA 25**

Naranja Lakes Condominium No. One, Inc. and
Naranja Lakes Condominium No. Four, Inc. ("Associations")

September 15, 1997

Dear Unit Owner:

This letter, once again, will attempt to serve as an update on the many efforts and accomplishments of the Receiver, since our last letter to you, dated May 31, 1997.

As was previously reported, Joseph J. Blake & Associates (M.A.I.) were awarded the Contract to complete the Appraisal of the Naranja Lakes property. The appraisal specifications required the Appraiser to provide a valuation for each of the five separate parcels (Sections One, Two, Three, Four and the Recreation Area), which in total, make up the Naranja Lakes development. The Appraisal additionally required the Appraiser to determine a valuation of the entire property, as one single parcel.

The Appraiser's Report reflected an appraised value of the entire Naranja Lakes property, of "approximately $8,000,000".

As has been reported, the Receiver and/or Receiver's Agent, Brenda Alderman, have continued to attend all the various workshop meetings of the "Sorenson Group". Pursuant to information previously reported, this

OTHER OFFICE LOCATIONS

Delray Beach, FL (407) 498-3277 | Ft. Pierce, FL (407) 466-2701 | Tallahassee, (904) 681-6710 | Arlington, TX (817) 277-3434 | Denver, Colo. (303) 293-2992 | Alexandria, VA (703) 524-1113

A report reflecting the efforts expended through July 31, 1997, in this regard, is as follows:

A. Compliance with requirements of Chicago Title Insurance Company in order to clear title.

The Receiver and his counsel have been communicating with unit owners, their attorneys and their legal representatives, both telephonically and in writing, throughout the entire second quarter of 1997, in furtherance of their efforts to satisfy the requirements of Chicago Title Insurance Company's ("Chicago Title") title insurance commitments. Many unit owners have responded, either personally or through their attorneys, heirs or representatives, to the Receiver's counsel's correspondence, requesting status of mortgages, liens and judgments for persons other than the individual unit owner(s). From others, we were provided Death Certificates and Continuous Marriage Affidavits.

In addition to requiring the status of mortgages, liens and judgments, Chicago Title, in its recently updated commitments, added requirements of proof of payment of Federal and State Estate Taxes, as to several dozen deceased unit owners. These requirements were not included in the initial commitments because, at the time they were issued, either the particular unit owner was still living, or if already deceased, no Death Certificate had been recorded as yet in the public records. Accordingly, Chicago Title would have no way of knowing that any respective unit owner was deceased. The Receiver and his counsel have been actively involved in the ongoing process of identifying deceased unit owners, obtaining Certified Death Certificates, and

counsel to request assistance in completing the application forms. During the second quarter of 1997, the Receiver has received completed "Preliminary Notice and Report" forms on behalf of over 25 deceased unit owners, which are being reviewed for completeness, and then submitted to the State of Florida Department of Revenue. Once the application forms have been processed, the Department of Revenue will issue "Non-Taxable Certificates" and these Certificates will be recorded in the Dade County Public Records and thereafter forwarded to Chicago Title.

Another requirement pertaining to the estates of deceased unit owners involves opening of a Probate Estate in Dade County. This requirement is imposed upon estates of deceased unit owners, who were not survived by a spouse, or whose ownership interest in the unit was not held with another person, as joint tenants with rights of survivorship. The Receiver's counsel has notified the representatives of these unit owners that the estate must be probated in Dade county. Many of the unit owners have responded that they are unable to assume this responsibility, therefore, as previously reported, the Receiver has agreed to seek from the Court, the Appointment of Counsel, to specifically handle the probate of estates for the heirs and beneficiaries of deceased unit owners who are otherwise without any means to retain their own counsel

Also, in the course of updating its commitments, Chicago Title has searched the records of the United States Bankruptcy Courts and included in its updated commitment requirement, items pertaining to certain unit owners whose names appeared as bankrupt debtors. If the unit owner is the same person as the named bankrupt debtor, he or she is

is necessary to satisfy the requirements. Some of these requirements included providing copies of trust instruments, proof that a deceased unit owner was not survived by a spouse or a minor child, affidavits attesting to the value of the estate of deceased unit owners, evidence of assignment of mortgages, and status of recently filed tax liens.

Also during the second quarter of 1997, the Receiver's counsel has continued to attempt to locate former unit owners who sold their condominium units prior to Hurricane Andrew, in 1992, in an effort to resolve title problems which resulted from improper and/or incomplete conveyances. As anticipated, this process has been the most challenging aspect of the partition process to date. Information as to the location of former unit owners has been sparse and very few responses have been received even from those former unit owners who have been located. However, efforts to locate former unit owners are ongoing.

B. Partition Action - Service of Process and "Skip Tracing"

Approximately 80% of the Summonses which were issued by the Clerk of the Court, and Complaints, which were given to process servers Seth Gissen & Associates (for Defendants in Dade, Broward and Palm Beach Counties) and All State Process Service (for Defendants residing outside of these three South Florida Counties) have been served. Included in this 80% number are Summonses for Defendants for whom there were no known addresses. "Skip traces" were performed by Mr. Allan Gorman, of All State, and Mr. Seth Gissen. Mr. Gissen and Mr. Gorman reported that they were unable to serve approximately 10% of the named Defendants, because these individuals were deceased. Proper service of process will be attempted on their heirs and beneficiaries, and the duly appointed

In response to the affirmative defenses asserted by two of the Defendants, the Receiver's counsel filed two separate Motions to Strike Affirmative Defenses on behalf of the Receiver. Hearings were conducted and both of the Receiver's Motions were granted. The Court acknowledged that there were no factual or legal grounds for the affirmative defenses.

Three Defendants served Motions for Extension of Time to File Answers. The Receiver scheduled and conducted Hearings on these Motions and only one of the Defendants (who were served with Notice of the Hearing) appeared in Court. The Motions were denied.

Counsel for the former spouse of a deceased unit owner served a Notice of Improper Service. However, no responsive action is necessary because there was no purported service, only attempted service. When the process server learned that the unit owner was deceased, an Affidavit of Non-Service was filed with the Court. The Receiver will be re-attempting service once an estate has been opened and heirs, beneficiaries, and a personal representative have been determined.

E. Processing Affidavits and Service and preparing Motions for Default.

Process servers Gissen and Gorman have provided Receiver's counsel with Affidavits of Service for all of the Defendants served to date. They have also provided Affidavits of Non-Service, as to deceased Defendants.

The Receiver's counsel docketed the due date for service of a response by each of the Defendants, for whom Affidavits of Service were

Corporation and its subcontractors. Once a settlement is reached, and that settlement is approved by the Court, the Receiver will release the monies being held by him in escrow, to ADA Assistance Corporation and to the subcontractors and to Metropolitan Dade County, who will then release their liens on the Property.

As previously reported, the Notices from the Dade County Property Appraiser's office reflected assessed values of $2,962,927 for Naranja Lakes Condominium Association No. One, $2,635,831 for Naranja Lakes Condominium Association No. Four, and $246,964 for the Naranja Lakes Recreation Area Operating Corporation. These Notices show assessments substantially in excess of the amount of the original assessments for 1995 and for 1996, all of which were appealed and then reduced by the Special Master. The reductions granted by the Dade County Property Appraiser's Special Master, are not reflected in the new 1997 Proposed Assessment Notices.

Accordingly, the Receiver once again, hired the National Tax Appraisal firm of Marvin Poer & Company to appear with him, before a Special Tax Master, in order to contest these new 1997 assessed valuations. Approximately one week prior to the Special Master Hearing, which had been scheduled for Friday, August 1, 1997, the Assistant Dade County Attorney, representing the Dade County Property Appraiser, Thomas Logue, Esq., contacted Receiver's Counsel to set up a meeting between the parties, in an attempt to negotiate a settlement of this lawsuit.

The Receiver, Receiver's Counsel and the Receiver's Agent attended a mediation session on Friday, July 31, 1997. The Marvin Poer & Company representative handling this matter attended this meeting via telephone.

Associations, without a separate mailing in regard to the section in which you used to reside. The financial statements for both Condominium Associations actually are very comparable.

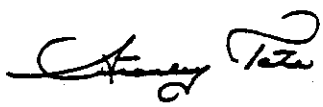
You will note that the independent auditors, the firm of Gerstle, Rosen, & Associates, CPAs, have issued a clean "Opinion Letter" for the expenditures conducted and approved by the Receiver and/or the Court, since the commencement of the Receivership, through December 31, 1996. This firm performed a Certified Audit, pursuant to the request of the Receiver.

If anyone has any questions concerning any item reflected in the Financial Statements, I will try to answer them. I would request, through this means, no unit owner contact the auditing firm on a direct basis, since they will charge the Receiver (and thus the Association) for any time they may spend in that regard.

The Receiver intends to continue to furnish reports to all the unit owners in these condominiums approximately quarterly, at approximately the same time as Reports are submitted to the Court.

Sincerely,

NARANJA LAKES RECEIVERSHIP



STANLEY G. TATE
Receiver

SGT/b

cc: Ronald S. Lowy, Esquire
Brenda Alderman
David Rogel, Esquire
Randall Roger, Esquire
Helio De La Torre, Esquire
Hugo Benetiz, Assistant County Attorney
Honorable Juan Ramirez, Jr.

GERSTLE, ROSEN & ASSOCIATES, P.A.

Certified Public Accountants

Gerstle, C.P.A. *Robert N. Rosen, C.P.A.*

INDEPENDENT AUDITORS' REPORT

April 25, 1997

Board of Directors and Members
Naranja Lakes Condominium No. One, Inc.

Dear Members:

We have audited the accompanying balance sheet for Naranja Lakes Condominium No. One, Inc., as of December 31, 1996, and the related statements of revenues, expenses, changes in fund balance, and cash flows for the year then ended. These financial statements are the responsibility of the Association's Board of Directors. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Naranja Lakes Condominium No. One, Inc., as of December 31, 1996, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Gerstle, Rosen & Associates, P.A.

GERSTLE, ROSEN & ASSOCIATES, P.A.
Certified Public Accountants

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NARANJA LAKES CONDOMINIUM NO. ONE, INC.

STATEMENT OF REVENUES AND EXPENSES
AND CHANGES IN FUND BALANCE

Year Ended December 31, 1996

REVENUES	
Interest	$ 16,139
Settlement Income	30,000
	46,139
EXPENSES	
Settlement Expenses	5,000
Accounting	1,500
Insurance	5,184
Legal	23,865
Management Fee/Receiver	34,466
Miscellaneous Administration	9,538
Legal/Partition	40,780
Total Expenses	120,333
EXCESS (EXPENSES)	(74,194)
DEFERRED UNDISTRIBUTED CASUALTY PROCEEDS - NET December 31, 1995	590,885
DISTRIBUTION FROM NARANJA REC. AREA	133,200
DEFERRED UNDISTRIBUTED CASUALTY PROCEEDS - NET December 31, 1996	$ 649,891

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

NOTES TO FINANCIAL STATEMENTS

December 31, 1996

1. SIGNIFICANT ACCOUNTING POLICIES

Organization/Termination

Naranja Lakes Condominium No. One, Inc. (Condominium), a Florida not-for-profit corporation was formed to maintain and protect the common areas owned by the individual unit owners in common pursuant to the Condominium Act of the State of Florida.

In August, 1992, the Association incurred material damage from Hurricane Andrew. Pursuant to Article K(7) of the Declaration of Condominium, the Association did not elect to rebuild, but rather terminate the condominium and refund the appropriate proportionate amount of the insurance proceeds to the owners.

In addition, the Association has approved to initiate legal proceedings to enable the sale of its portion of the recreation area property (note 2). The costs are estimated between $600,00 and $1,000,000, of which the Association would be responsible for approximately its 33.3 percentage interest. An appraisal of the value of the land has been initiated but was not completed until April, 1997.

Basis of Presentation

The Association's financial statements are presented utilizing the accrual method of accounting. Under this accounting method, monthly maintenance assessments, which are billed on the first of each month, are recorded as revenue when billed and expenses are recorded when they are incurred.

Real and common area property acquired by the original individual unit owners from the Developer is not capitalized on the Condominium's financial statements, as it is owned by the individual unit owners and not the Association. Replacement and improvements to the real and common area property are not capitalized for the above reason.

Reserves For Deferred Maintenance and Capital Improvements

The Association has terminated and therefore does not provide for future deferred maintenance and capital improvements.

Income Taxes

The Association may be subject to tax on investment income. Settlement amounts received from insurance proceeds are deferred until distributed. The net amount distributed will be reported as the responsibility of the members.

2. INVESTMENT IN RECREATION AREA CORPORATION

Each of the five Naranja Lakes Condominium Associations entered into a 99 year lease for the use of the clubhouse, pool and lake facilities. In 1992, a separate corporation was formed to manage the responsibilities of the recreation area.

As a result of the damage inflicted by Hurricane Andrew (Note 2), the Association voted in 1993 to purchase the recreation facility lease and then terminate the lease. The members now own an undivided interest in the shares of the Naranja Lakes Recreation Area Corporation, which in turn owns the real property formerly under the lease agreement.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

FINANCIAL STATEMENTS

DECEMBER 31, 1996

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

BALANCE SHEET

December 31, 1996

Cash/Investments	$ 322,206
Investment in Recreation Area	354,725
Due From Dade County Tax	55,242
Due From Naranja Recreation Area Corporation	1,674
Total Assets	$ 733,847
LIABILITIES	
Accounts Payable	$ 53,993
Due To Naranja One	10,076
	64,069
UNDISTRIBUTED EQUITY	
Deferred Undistributed Casualty Proceeds - Net	669,778
TOTAL LIABILITIES AND EQUITY	$ 733,847

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

STATEMENT OF CASH FLOWS

Year Ended December 31, 1996

CASH FLOWS FROM OPERATING ACTIVITIES:	
Sources of Cash:	
Recreation Area Distribution	$ 133,600
Interest/Other Income Received	88,067
	221,667
Uses of Cash:	
Operating Fund Expenses paid	(758,753)
NET CASH PROVIDED BY OPERATING ACTIVITIES	(537,086)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	859,292
CASH AND CASH EQUIVALENTS AT END OF PERIOD	$ 322,206
RECONCILIATION OF EXCESS REVENUE TO CASH PROVIDED BY OPERATING ACTIVITIES:	
Excess (Expenses)	$ (74,659)
Distribution From Naranja Rec. Area	133,600
Decrease (Increase) in Assets:	
Prepaid Expenses & Receivable	(94,730)
Increase (Decrease) in Liabilities:	
Accounts Payable	(501,297)
NET CASH PROVIDED BY OPERATING ACTIVITIES	$(537,086)

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

NOTES TO FINANCIAL STATEMENTS
Continued

December 31, 1996

2. INVESTMENT IN RECREATION AREA CORPORATION (Continued)

The purchase price was $1,098,704 (including four months prorated rent for 1992), of which the Association was responsible for approximately 33 percent of the purchase price, plus closing costs totaling $351,908.

The Association has approved to initiate legal proceedings to enable the land to be sold. The total costs of this action, including the sale of the condominium common property, are estimated at between $600,000 and $1,000,000, of which the Association would be responsible for approximately its one half interest. An appraisal of the value of the land has been initiated but is uncompleted at this time.

3. UNDISTRIBUTED DEFERRED CASUALTY PROCEEDS - NET/INSURANCE SETTLEMENT

The following is a recap of the activity involving the insurance proceeds that comprise the fund balance of December 31, 1996:

	1992	1993	1994	1995	1996	TOTAL
(A) Distribution by Rec Area					$133,600	$ 133,600
Receipt of Insurance Proceeds-1992	$15,347,255	$ 460,767	-0-	$737,459		16,545,481
Offset Operating Fund Balance 8/92	5,687	-0-	-0-	-0-		5,687
Payoff to Home Savings Bank	<1,346,456>	-0-	-0-	-0-		<1,346,456>
Payout to Owners	<12,996,965>	53,632		-0-		<12,943,333>
Refund From Home Savings Bank	14,342	-0-	-0-	-0-		14,342
Payout to Owners From Home Savings Overpayment	<9,672>	-0-	-0-	-0-		<9,672>
Expenses Incurred	<105,843>	<436,608>	<469,648>	<719,465>	(192,726)	<1,924,290>
Interest /Other Income	61,456	26,886	28,985	19,025	58,067	194,419
FUND BALANCE	$ 969,804	$ 104,677	$<440,663>	$ 37,019	$ (1,059)	$ 669,778

(A) In 1996, the Naranja Recreation Area Corporation distributed $400,000 in total to Naranja Condominiums One, Two, Three and Four proportionately.

LEGAL DESCRIPTION

Legal Description to the proposed Naranja Lakes Tax Increment Financing District.

A portion of Sections 33, 34 and 35, Township 56 South, Range 39 East, and a portion of Sections 3, 4 and 5, Township 57 South, Range 39 East, all in Dade County, Florida as delineated and described in Board of County Commissioners resolution No. R-1038-96 adopted on September 17, 1996 and being more particularly described as follows: That portion of the above described Sections bounded on the South by S.W. 288th Street (Biscayne Drive); bounded on the East by S.W. 137th Avenue and its intersection with the Homestead Extension of Florida's Turnpike (State Road No. 821); bounded East, Northeasterly by said Homestead Extension of Florida's turnpike; bounded on the North by S.W. 268th Street (Moody Drive) to its intersection with S.W. 266th Street; bounded Northeasterly by S.W. 266th Street and its intersection with Old Dixie Highway; and bounded on the West by Old Dixie Highway..

A portion of Sections 33, 34 and 35, Township 56 South, Range 39 East, and a portion of Sections 3, 4 and 5, Township 57 South, Range 39 East, all in Dade County, Florida as delineated and described in Board of County Commissioners resolution No. R-1038-96 adopted on September 17, 1996 and being more particularly described as follows: That portion of the above described Sections bounded on the South by S.W. 288th Street (Biscayne Drive); bounded on the East by S.W. 137th Avenue and its intersection with the Homestead Extension of Florida's Turnpike (State Road No. 821); bounded East, Northeasterly by said Homestead Extension of Florida's turnpike; bounded on the North by S.W. 268th Street (Moody Drive) to its intersection with S.W. 266th Street; bounded Northeasterly by S.W. 266th Street and its intersection with Old Dixie Highway; and bounded on the West by Old Dixie Highway.

MASTER PLAN

NARANJA LAKES, FLORIDA