Memorandum

MIAMI-DADE COUNTY

Date: November 12, 2008

EDHS
Substitute to
Agenda Item No. 3(F)

To: Honorable Chairman Bruno A. Barreiro
and Members, Board of County Commissioners

From: George M. Burgess
County Manager

Subject: Supplemental Information on EDHS Agenda Item 3F Substitute

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This supplemental report lists the two changes included in the substitute version presented before the Economic Development and Human Services (EDHS) Committee: The adjustments are as follows:

1. Includes language from Section 8.5 in the Miami-Dade County Code of Ordinances (Code) regarding "unsafe structures" under Section C, subsection 1 titled "Definition of 'blighted structure' in context of state or local law" on typed page 29 through 30 of the NSP Substantial Amendment. In the original version, the County would only be adopting the definition of "uninhabitable structures" as defined in Section 17B-15 of the Code as the definition of "blighted structures" for purposes of the NSP Substantial Amendment. However, this substitute includes language from Section 8.5 of the Code to address 1) the administration of the demolition activity and/or 2) other standards for demolition not met under Section 17B-15 of the Code.
2. Includes the Office of Neighborhood Compliance and the Building Department as the responsible organizations in typed page 46 of the NSP Substantial Amendment for Section 17B-15 and Section 8.5 of the Code, respectively.
3. Clarifies that the public comment period is extended through the morning of November 20, 2008 rather than November 12, 2008 as in the original version.

Cynthia W. Curry
Senior Advisor to the County Manager

Memorandum

MIAMI-DADE COUNTY

Date:	November 12, 2008
To:	Honorable Chairman Bruno A. Barreiro and Members, Board of County Commissioners
From:	George M. Burgess County Manager
Subject:	Resolution Authorizing Submission of the Substantial Amendment to Miami-Dade County's FY2008-2012 Consolidated Plan and FY2008 Action Plan for Neighborhood Stabilization Program Funds

EDHS
Substitute to
Agenda Item No. 3(F)

This substitute version differs from the original as detailed in the accompanying supplemental report to this item.

RECOMMENDATION

It is recommended that the Board of County Commissioners (BCC) approve the attached resolution authorizing the County Mayor or the County Mayor's designee to submit the County's application (which is attached and in the form of substantial amendment to the 2008 CDBG consolidated plan and action plan) to the U.S. Department of Housing and Urban Development (U.S. HUD) for an award of $62,207,200 under Title III of the Housing and Economic Recovery Act of 2008, referred to as the Neighborhood Stabilization Program (NSP).

SCOPE

The County's NSP allocated funds cannot, as a general rule, be used in other Community Development Block Grant (CDBG) entitlement cities (City of Miami, City of Miami Gardens, City of Hialeah; City of Homestead, City of North Miami, and City of Miami Beach) that are receiving a direct NSP allocation.

The NSP requires grantees to give priority emphasis and consideration to low- and moderate-income areas, which are defined as 1) areas where at least 51 percent of residents have incomes at or below 120 percent of the County's area median family income (AMI), and 2) areas with the greatest need, including

- the greatest percentage of home foreclosures;
- the highest percentage of homes financed with subprime related mortgage loans; and
- identified as likely to experience a significant rise in the rate of home foreclosures.

County staff has identified census tract block groups to receive NSP priority emphasis consistent with the federal legislation's emphasis on low- and moderate-income areas and the other factors mentioned in U.S. HUD's NSP program guidelines.

FISCAL IMPACT

This item, nor the receiving of NSP funds, will create a fiscal impact to the County.

NSP funds must be committed to specific NSP eligible activities within 18 months from the date of the award. Program income received from NSP eligible activities before July 30, 2013 may be retained by the County if it is treated as CDBG funds and used in accordance with the requirements of the NSP. Program income received on or after July 30, 2013 for eligible activities that involve NSP eligible uses "B" (*purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties*) or "E" (*redevelop demolished or vacant properties*) must be returned to the U.S. Treasury. Program income received from all other NSP eligible uses on or

after July 30, 2013 may be retained by the County if treated as CDBG funds and used in accordance with the requirements of the NSP.

An amount of up to ten percent of the NSP grant provided to the County may be used for general administration and planning activities as defined in the CDBG program. Up to ten percent of program income earned may be used for general administration and planning activities under the same CDBG rules. It is the County's intent to outsource portions of the NSP's administration.

TRACK RECORD/MONITORING

OCED will be the lead agency responsible for the management of the County's NSP program to ensure successful completion and compliance with Federal guidelines and County policies.

Miami-Dade County's NSP proposed plan must be delivered to U.S. HUD no later than December 1, 2008. The Agency will review the plan and may require additional clarifying information or changes in the proposed eligible activities. Upon U.S. HUD's acceptance of the County's plan, which staff estimates to be not later than February 1, 2009, the grant funds will be available to the County and implementation of its NSP program will begin. Staff estimates that the County will have expended or obligated its NSP grant funds by August 1, 2010, and all NSP funds will have been expended before July 30, 2013.

BACKGROUND

The Board of County Commissioners approved Resolution R-773-08 sponsored by Vice Chairwoman Barbara J. Jordan on July 1, 2008 which directed the Mayor or the Mayor's designee to develop a plan to apply for and obtain federal grants and other funding sources for the purpose of refurbishing homes that had been foreclosed upon or otherwise abandoned and to assist homeowners facing foreclosures. Within a few weeks after the resolution was approved, Congress passed a comprehensive bill for the purpose of addressing a widening residential mortgage foreclosure crisis, providing regulatory reform to the nation's housing credit system, strengthening credit flows to the housing sector over the longer term, and delivering financial assistance for local communities dealing with the neighborhood destabilizing effects of rising foreclosed and vacant residential properties.

The Housing and Economic Recovery Act of 2008 became law on July 31, 2008. The Neighborhood Stabilization Program (Title III) directs $3.92 billion in grants to states and units of local government to address problems associated with concentrations of foreclosed, vacant and abandoned homes. US HUD was designated as the implementing agency and charged with allocating the NSP appropriation according to "areas of greatest" need as specified in the Act. US HUD notified states and units of local governments of its allocation decisions and NSP program guidelines on September 29, 2008.

Each state and unit of local government that received an NSP allocation must apply to US HUD to receive its grant and the application is in the form of an NSP Substantial Amendment to its CDBG Consolidated Plan. The NSP application must contain an analysis of areas of greatest need, describe how NSP funds and uses will be distributed to those areas, and indicate its proposed eligible activities and the levels of funding it intends to allocate to each of them. A complete budget and program performance measures are additional required components of the grant application. The NSP application process must also include a 15-day public comment period which began on October 29, 2008; however the County has extended the public comment period to November 20, 2008.

Data analyses conducted jointly by the County's Planning and Zoning Department and the Chief Economist indicate that while recent home foreclosures have been spread across the County, there are particular areas of foreclosure concentration in neighborhoods with high percentages of residents meeting the income eligibility requirements specified in the NSP. A composite indicator of neighborhood stabilization need was developed for each census block group within the County's CDBG jurisdiction. This composite indicator is comprised of the number and intensity of foreclosures, the number of recent foreclosure actions initiated relative to the number of housing units in the block group, the proportion of residents that met the NSP income thresholds, and other factors correlated with a future rise in foreclosure activity. The various

block groups were ranked according to their composite index values, and a higher programmatic priority was assigned to those areas evidencing a greater need for NSP assistance.

The County's areas of greatest need are separated into four categories of priority emphasis: *highest priority, high priority, moderate priority,* and *priority.* The areas designated as higher priority generally have higher percentages of residents that meet the NSP income eligibility thresholds, have higher numbers of foreclosures, have higher rates of foreclosure, and have higher likelihoods of significant increases in foreclosures. The areas of priority emphasis are presented in the form of a map and a data table contained in the County's application for NSP funds.

County staff consulted with an adhoc advisory panel consisting of mortgage credit industry professionals, affordable housing specialists, foreclosure prevention counseling specialists, and representatives of County departments likely to play a significant role in the proposed program's implementation as staff developed the proposed NSP Substantial Amendment. Meetings were also held with municipal representatives, including those that received their own NSP allocation from U.S. HUD, to collaborate on NSP uses and share information.

Miami-Dade County's proposed NSP eligible activities and NSP proposed budget are as follows:

Proposed NSP Activity	Proposed Budget
A. Low- or no- interest second mortgages and closing cost assistance to income eligible buyers of foreclosed upon homes purchasing properties located in Miami-Dade County's areas of greatest need.	$9,750,000
B. Acquisition of single family residential properties that have been foreclosed for the purpose of rehabilitation and sale to income eligible buyers.	$10,000,000
C. Homebuyer counseling in connection to activities (A) and (B).	$65,000
D. Acquisition and rehab of multi-family residential properties to provide affordable rental housing.	$26,571,480
E. Neighborhood redevelopment of affordable multi-family rental housing on vacant property.*	$8,600,000
F. Demolition of blighted structures to address public health and safety problems in negatively impacted neighborhoods.	$1,000,000

***NSP funds under this activity will be directed toward the Scott Carver HOPE VI affordable housing project.**

Miami-Dade County will be able to adjust its NSP budget, as program implementation proceeds, as needed to provide more funding to activities that are working well and reduce funding to activities that prove less successful in achieving their objective.

Attachment

Cynthia W. Curry
Senior Advisor to the County Manager

MEMORANDUM

(Revised)

TO: Honorable Chairman Bruno A. Barreiro and Members, Board of County Commissioners

DATE: November 20, 2008

FROM: R. A. Cuevas, Jr. County Attorney

SUBJECT: Agenda Item No.

Please note any items checked.

_____ **"4-Day Rule" ("3-Day Rule" for committees) applicable if raised**

_____ **6 weeks required between first reading and public hearing**

_____ **4 weeks notification to municipal officials required prior to public hearing**

_____ **Decreases revenues or increases expenditures without balancing budget**

_____ **Budget required**

_____ **Statement of fiscal impact required**

_____ **Bid waiver requiring County Manager's written recommendation**

_____ **Ordinance creating a new board requires detailed County Manager's report for public hearing**

_____ **Housekeeping item (no policy decision required)**

_____ **No committee review**

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No.

RESOLUTION NO. _____

RESOLUTION APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2008 ACTION PLAN FUNDING RECOMMENDATIONS; AUTHORIZING THE FILING WITH U.S. HUD OF MIAMI-DADE COUNTY'S AMENDED FY 2008 ACTION PLAN WITH PROJECTED USES OF FUNDS ALLOCATED FOR THE NEIGHBORHOOD STABILIZATION PROGRAM AS AUTHORIZED BY TITLE III OF THE HOUSING AND ECONOMIC RECOVERY ACT OF 2008 FOR ACTIVITIES DESCRIBED AS SOFT SECOND MORTGAGES, ACQUISITION AND REHABILITATION OF SINGLE FAMILY AND MULTI-FAMILY RESIDENTIAL PROPERTIES, DEMOLITION OF BLIGHTED STRUCTURES, AND REDEVELOPMENT OF VACANT LAND; AUTHORIZING THE COUNTY MAYOR OR THE COUNY MAYOR'S DESIGNEE TO MAKE NON-SUBSTANTIVE MODIFICATIONS TO THE AMENDED FY 2008 ACTION PLAN; AUTHORIZING THE COUNTY MAYOR OR THE COUNTY MAYOR'S DESIGNEE TO GIVE PRIORITY CONSIDERATION TO FULFILL BUDGETED MANDATES; AND EXECUTE ALL CONTRACTS, AGREEMENTS, AMENDMENTS NECESSARY TO CARRY OUT THE NEIGHBORHOOD STABILIZATION PROGRAM ACTIVITIES., AND TO SHIFT FUNDS AWARDED FOR A PROJECT TO AN ENTITY CREATED FOR THE PURPOSE OF CARRYING OUT A PROJECT

WHEREAS, this Board desires to accomplish the purposes outlined in the accompanying memorandum, a copy of which is incorporated herein by reference,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, That this Board approves the funding recommendations for the Substantial Amendment of the 2008 Action Plan; authorizes the filing with U.S. HUD of the Miami-Dade County Amended 2008 Action Plan with projected uses of funds for the Neighborhood Stabilization Program as authorized by Title III of the Housing and Economic Recovery Act of 2008 for activities described as soft second mortgages, acquisition and rehabilitation of single family and multi-family residential properties, demolition of blighted structures, and redevelopment of vacant land; authorizes the County Mayor or the County Mayor's designee to give priority consideration to fulfill budgeted mandates; authorizes the County Mayor or the County Mayor's designee to shift funding between agencies without exceeding the total award amount to that activity or changing the scope of that activity; authorizes the County Mayor or the County Mayor's designee to make non-substantive modifications to the Amended FY 2008 Action Plan; authorizes the County Mayor or the County Mayor's designee to execute contracts pursuant to US HUD's guidelines; authorizes the County Mayor or the County Mayor's designee to execute such contracts, agreements and amendments necessary to carry out the above programs after approval by the County Attorney Office.

The foregoing was offered by Commissioner

who moved its adoption. The motion was seconded by Commissioner

and upon being put to a vote, the vote was as follows:

Bruno A. Barreiro, Chairman
Barbara J. Jordan, Vice-Chairwoman

Jose "Pepe" Diaz
Carlos A. Gimenez
Joe A. Martinez
Dorrin D. Rolle
Katy Sorenson
Sen. Javier D. Souto
Audrey M. Edmonson
Sally A. Heyman
Dennis C. Moss
Natacha Seijas
Rebeca Sosa

The Chairperson thereupon declared the resolution duly passed and adopted this 20th day of November, 2008. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By:_____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

Shannon D. Summerset

MIAMI-DADE COUNTY PROPOSED SUBSTANTIAL AMENDMENT TO THE 2008 ACTION PLAN WITH FUNDING FROM TITLE III OF THE HOUSING AND ECONOMIC RECOVERY ACT OF 2008 FOR THE NEIGHBORHOOD STABILIZATION PROGRAM.

Pursuant to the Housing and Economic Recovery Act of 2008 and subsequent regulations issued by the U.S. Department of Housing and Urban Development (HUD), Miami-Dade County is required to submit a Substantial Amendment to the 2008 Action Plan (Plan) to demonstrate how allocated funding would be used based on the Act.

Title III of the Housing and Economic Recovery Act of 2008 appropriated $3.92 billion for assistance to state and local governments for the redevelopment of abandoned and foreclosed homes. State and local governments may use the funds for financial mechanisms such as down payment and closing cost assistance to low- to moderate-income homebuyers; purchase and rehabilitate foreclosed and abandoned homes and residential properties; development of land banks for future development; demolition of blighted structures; and the redevelopment of vacant land. Miami-Dade County has been allocated **$62,207,200** in HUD Neighborhood Stabilization funds.

This document is required by HUD to use these funds and represents the culmination of a coordinated planning process with involvement of county departments, local governments, including entitlement cities, affordable housing partners and the residents of Miami-Dade County.

The Plan consists of:

- Areas of Greatest Need
- Distribution and Uses of Funds
- Definitions and Descriptions
- Low Income Targeting
- Acquisitions and Relocations
- Public Comments
- NSP Information by Activity
- Total Budget
- Performance Measures

The Plan includes Neighborhood Stabilization Program (NSP) funds only. The primary objective of this HUD Program is the development of stable urban communities characterized by the provision of decent housing, a suitable living environment, and expanding economic opportunities for individuals/households having low, moderate and middle incomes. While the NSP Program's intent is to principally benefit low, moderate and middle income persons, each activity must specifically address only one of the three (3) National Objectives: 1) to benefit low, moderate and middle income persons, at or below 120% of area median income.

The resources available will be allocated to address the greatest need in the County within eligible census tracks and block groups. The Plan lists the activities for funding to address areas of greatest need and is available at the Miami Dade County Office of Community and Economic Development (OCED), located at 701 NW 1st Court, Miami, FL 33136 from October 29, 2008 for a comment period, ending November 20, 2008.

The Plan is also available on OCED's web site at the following address beginning October 29, 2008: http://www.miamidade.gov/ced/. OCED encourages residents of Miami-Dade County to express their comments regarding the proposed Plan by writing to Hana Eskra, Acting Director, Miami-Dade County Office of Community and Economic Development at 701 NW 1st Court, 14th floor, Overtown Transit Village Building, Miami, Florida 33136. Written comments on the Plan must be received by and will be accepted until 9:30am on November 20, 2008.

The Miami-Dade Office of Community and Economic Development (OCED) is holding two community meetings to obtain comments on the Proposed Substantial Amendment to the 2008 Action Plan

October 30
6:00 p.m. to 8:00 p.m.
South Dade Government Center, Conference Room 203,
10820 SW 211 Street

November 6th
6:00 p.m. to 8:00 p.m.
Joseph Caleb Center
5400 N.W 22 Avenue # 110

The attached Proposed Plan is subject to Miami-Dade Board of County Commissioners' final approval.

THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): **Miami-Dade County** *(identify lead entity in case of joint agreements)* Jurisdiction Web Address: **http://www.miamidade.gov/CED/** *(URL where NSP Substantial Amendment materials are posted)*	NSP Contact Person: **Clarence D. Brown** Address: **Miami-Dade County** **Office of Community and Economic Development** **701 NW 1st Court, 14th Floor** **Miami, Florida 33136** Telephone: **(786) 469-2221** Fax: **(786) 469-2170** Email: **CDBROWN@miamidade.gov**

CONTENTS

page

A. Areas of Greatest Need 1

B. Distribution and Uses of Funds 27

C. Definitions and Descriptions 29

D. Low Income Targeting 38

E. Acquisitions and Relocations 39

F. Public Comments 39

G. NSP Information by Activity 40

I. Total Budget 48

J. Performance Measures 49

Certifications 51

A. Areas of Greatest Need

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction's consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State's own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions' consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity's own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data [LINK – to HUD USER data], in developing this section of the Substantial Amendment.

Response:

Brief Summary of Residential Foreclosure Activity in Miami-Dade County

There were 6,453 foreclosed properties throughout Miami-Dade County that were repossessed by the lender (REOs) from November 2007 through July of 2008. Many of those foreclosures where concentrated in the southern part of the County east of Hwy US 1, in the north central part of the County, and in several pockets of concentration along the high residential density corridors in coastal areas. There were nearly 2,800 REO foreclosures over the period from May to July 2008 and these widely distributed across the county. The geographic pattern in foreclosures, however, also continued to manifest areas of concentration similar to those mentioned above. (See Figures A-1 and A-2 for maps showing the locations of each foreclosed upon single family home and condominium.)

The data on the market value of these REO properties, as indicated in the County Property Appraiser's records suggest that a significant number of those properties would be affordable to families earning 120 percent or less of AMI. Just over 1,700 foreclosed residential properties were repossessed by the lender in the three months ending on July 31st within Miami-Dade County's entitlement area, and approximately 425 of those units were estimated to have a market value on January 1, 2008 of less than $181,800. (See Table A-1.)

Table A-1. Real Estate Owned Foreclosures in Miami-Dade County (May - July 2008)
Selected Statistics By Commission Districts

Commission District	Total in District						Excluding Cities Receiving Direct Award of NSP Funds				
	Number of REOs	Cases per 1000 housing units	Mean Market Value $	25% of cases are below:	Median Market Value $	25% of cases are above:	Number of REOs	Mean Market Value $	25% of cases are below:	Median Market Value $	25% of cases are above:
1	168	3.1	$181,863	$154,408	$180,214	$203,641	57	$183,238	$152,867	$171,108	$213,457
2	166	3.2	$191,725	$139,009	$188,563	$227,831	112	$188,278	$137,066	$184,743	$223,898
3	191	3.0	$245,264	$161,572	$207,036	$282,310	56	$236,644	$157,305	$201,379	$292,986
4	271	2.6	$298,139	$176,320	$239,190	$373,630	215	$282,670	$176,773	$250,270	$372,750
5	183	1.8	$339,069	$234,840	$321,141	$399,730	0	NA	NA	NA	NA
6	131	2.0	$306,886	$245,700	$295,519	$349,490	67	$332,772	$258,108	$328,094	$392,057
7	192	2.3	$454,456	$281,228	$357,228	$499,464	53	$512,328	$279,528	$421,669	$600,646
8	285	3.9	$283,115	$189,978	$238,012	$325,222	264	$290,568	$200,257	$245,411	$328,856
9	473	6.2	$226,523	$165,620	$217,500	$265,711	281	$243,743	$191,945	$230,953	$273,157
10	158	2.6	$282,982	$180,288	$279,883	$339,946	158	$282,982	$180,288	$299,883	$339,946
11	228	3.4	$305,288	$211,830	$296,698	$370,934	228	$305,288	$211,830	$296,698	$370,934
12	177	2.8	$269,659	$187,260	$245,780	$301,400	126	$299,245	$217,660	$275,900	$359,577
13	156	2.5	$244,025	$167,023	$234,866	$289,816	88	$249,952	$167,023	$214,639	$303,607
Countywide	2,779	3.0	$276,367	$178,313	$241,099	$319,895	1,705	$277,974	$181,793	$244,040	$329,914

Note: The cities of Hialeah, Homestead, Miami, Miami Gardens, and North Miami received a direct allocation of NSP funds. 2) Real Estate Owned properties (REOs) refer to foreclosed upon home where the lender has taken possession.
Source: Realty-Trac, Miami-Dade Department of Planning & Zoning, Planning Research Section, September 2008.

There were 5,050 *lis pendens* filed between May and July 2008 in the entire county, of which 3,314 were filed in areas within the County's CDBG jurisdiction. The locations of the properties entering the foreclosure process during this period are shown in Figure A-3. While there continue to be significant levels of new foreclosures filed on properties within areas of high REO concentrations, the recent *lis pendens* appear to be disproportionately increasing in the central-western part of the County. Table A-2 summarizes this data by broad geographic areas (county commission district) and provides the average and median loan default values for these potential future foreclosures and the range of variation in default values around the median default value.

Table A-2. Lis Pendens in Miami-Dade County (May - July 2008)
Selected Statistics By Commission Districts

Commission District	Total in District						Excluding Cases In Cities Receiving Direct Award of NSP Funds					
	Number of Cases	Cases per 1000 housing units	Mean Default Value $	25% of cases are below:	Median Default Value $	25% of cases are above:	Number of Cases	Cases per 1000 housing units	Mean Default Value	25% of cases are below:	Median Default Value $	25% of cases are above:
1	305	5.5	$189,635	$144,000	$187,379	$229,069	121	NA	$190,327	$150,215	$186,155	$234,733
2	283	5.5	$185,982	$128,941	$186,342	$236,919	202	NA	$191,567	$132,666	$191,591	$239,978
3	276	4.3	$258,296	$169,677	$227,839	$313,430	80	NA	$294,038	$184,411	$237,870	$405,296
4	536	5.1	$343,733	$173,815	$255,899	$404,382	430	NA	$327,418	$178,324	$257,995	$387,532
5	321	3.2	$388,495	$197,130	$295,877	$422,035	4	NA	$2,254,777	----	----	----
6	242	3.7	$285,342	$200,535	$282,373	$345,350	109	NA	$304,855	$199,811	$288,000	$385,296
7	317	3.7	$411,883	$200,199	$820,867	$496,281	138	NA	$389,208	$172,095	$282,101	$452,849
8	498	6.8	$319,567	$194,860	$244,712	$353,587	460	NA	$321,774	$195,571	$251,178	$364,566
9	725	9.5	$239,044	$165,678	$219,886	$277,859	457	NA	$253,630	$181,598	$235,541	$288,856
10	277	4.5	$254,380	$166,923	$220,136	$335,866	277	NA	$254,380	$166,923	$220,136	$335,866
11	536	8.0	$276,976	$166,448	$255,217	$338,210	536	NA	$276,976	$166,448	$255,217	$338,210
12	415	6.6	$245,287	$153,724	$223,430	$294,857	280	NA	$267,834	$188,286	$248,567	$318,024
13	319	5.2	$239,673	$158,911	$224,182	$307,498	205	NA	$246,819	$163,614	$209,531	$306,745
Countywide	5,050	5.5	$281,197	$167,650	$232,000	$325,409	3,314	NA	$282,036	$171,859	$237,305	$329,274

Notes: 1) The cities of Hialeah, Homestead, Miami, Miami Gardens, and North Miami received a direct allocation of NSP funds. 2) Lis Pendens refers to the legal notice that represents the initiation of a foreclosure lawsuit. 3) NA -- A count of housing units in areas excluding cities with direct allocations is not yet available.
Source: Realty-Trac, Miami-Dade Department of Planning & Zoning, Planning Research Section, September 2008.

Figure A-1

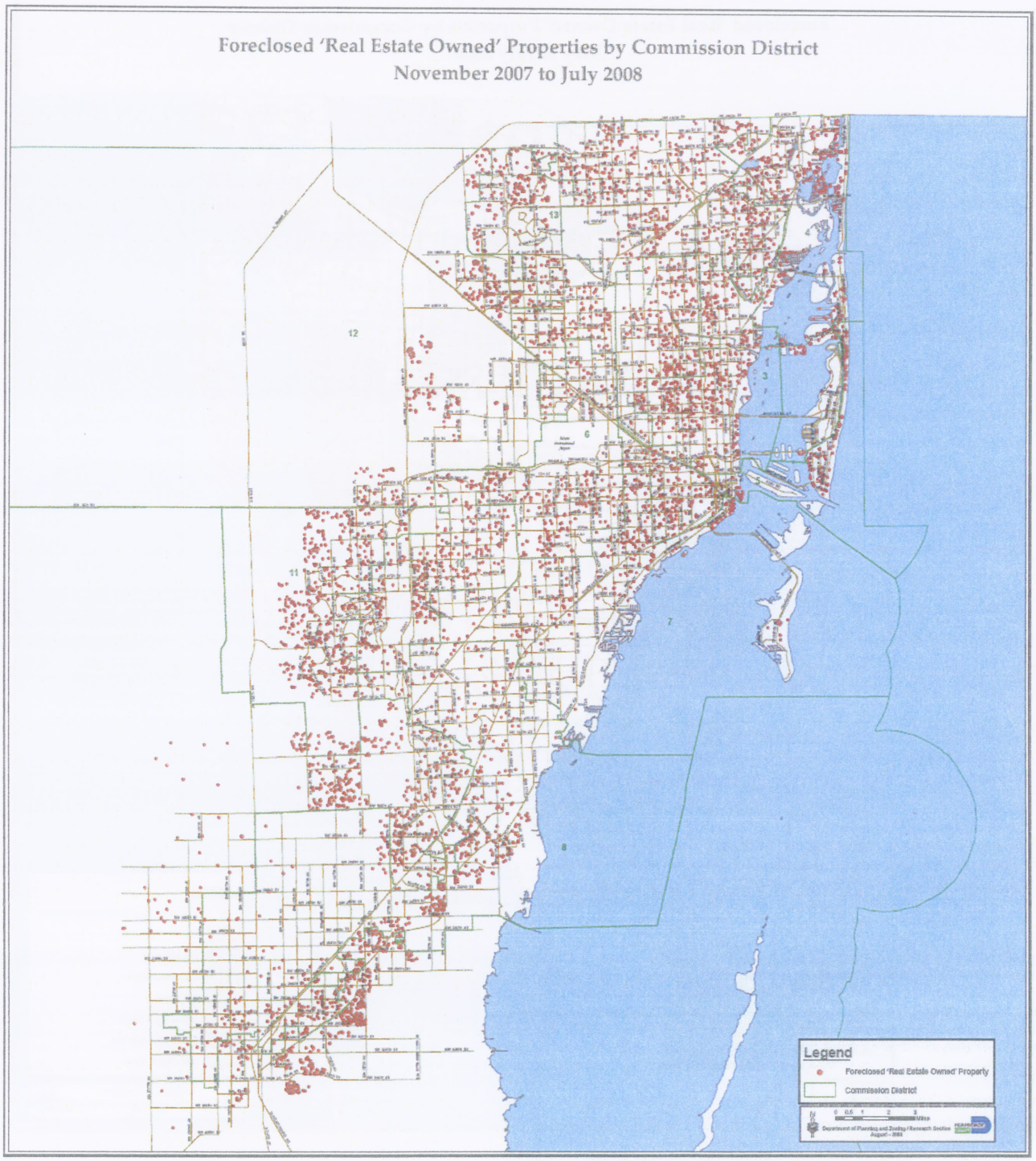

Foreclosed 'Real Estate Owned' Properties by Commission District
November 2007 to July 2008
Legend
Foreclosed 'Real Estate Owned' Property
Commission District

Figure A-2

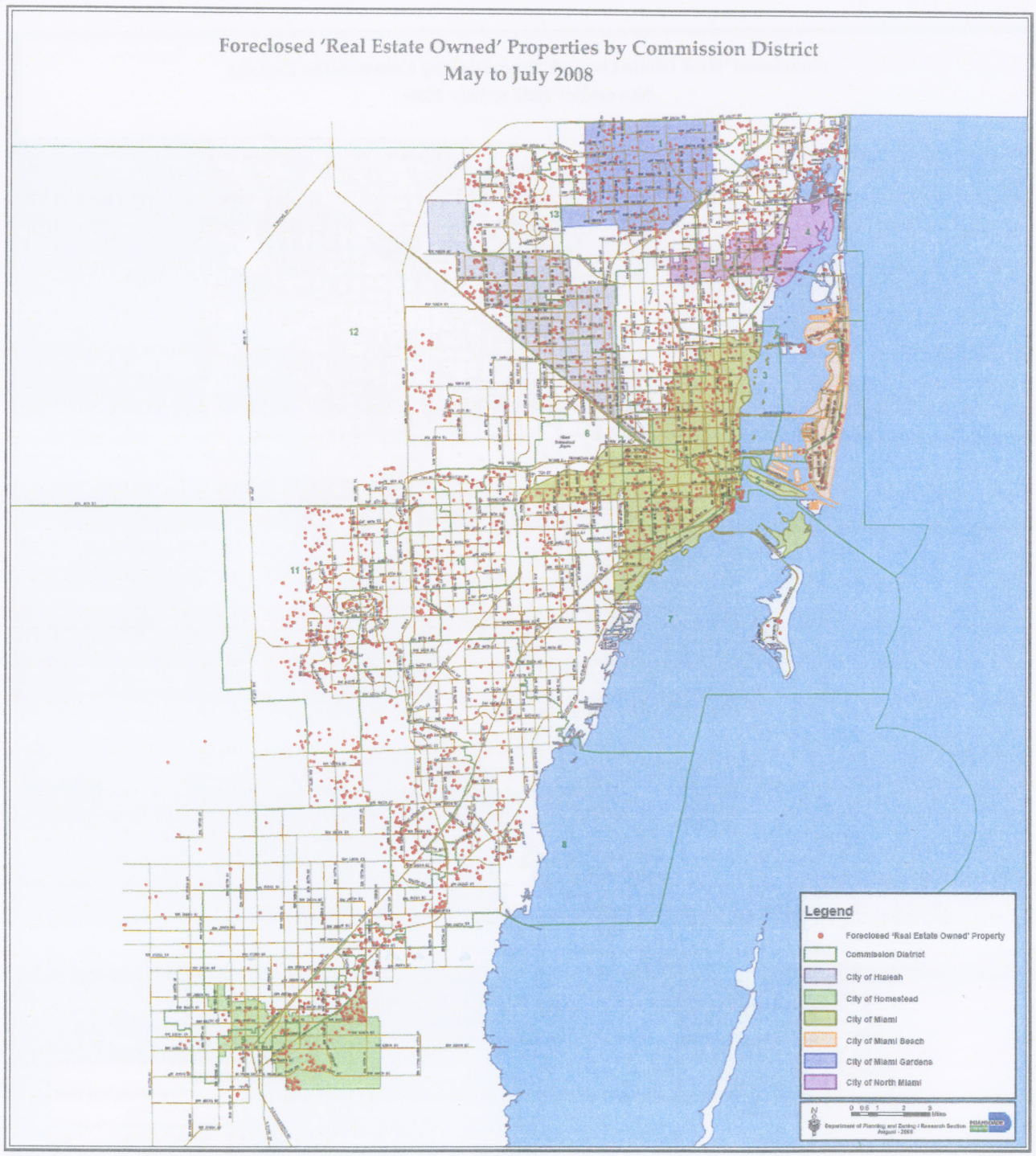
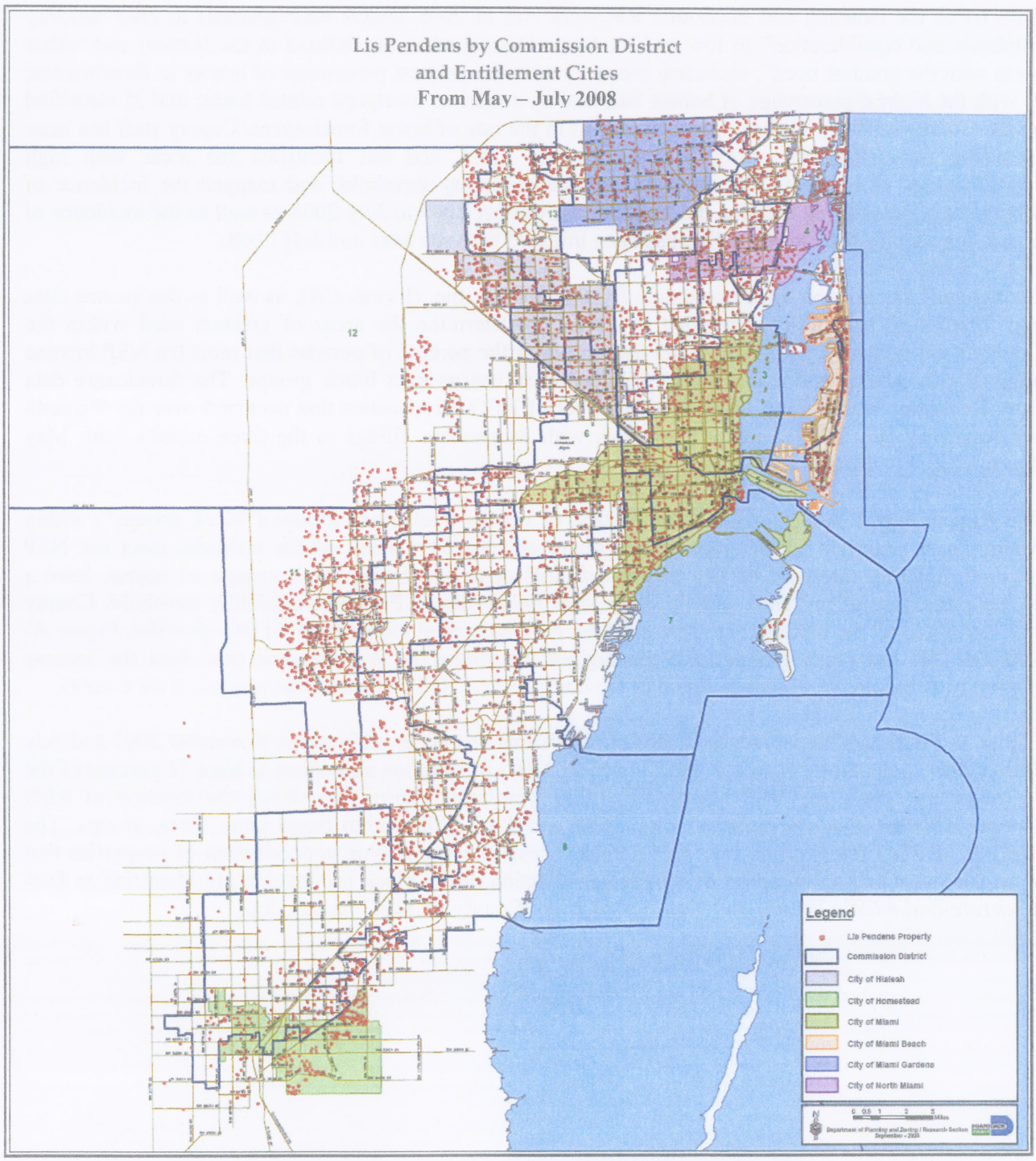

Foreclosed 'Real Estate Owned' Properties by Commission District
May to July 2008
Legend
Foreclosed 'Real Estate Owned' Property
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Figure A-3


Lis Pendens by Commission District
and Entitlement Cities
From May – July 2008
Legend
Lis Pendens Property
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Identifying Areas of Greatest Need

Title III of the Housing and Economic Recovery Act of 2008 directs NSP grantees to give "priority emphasis and consideration" to low and moderate income areas (as defined in the Notice) and "other areas with the greatest need", including those: 1) with the greatest percentage of homes in foreclosures; 2) with the highest percentage of homes financed by subprime mortgage related loans; and 3) identified by the County as likely to face a significant rise in the rate of home foreclosures. County staff has been analyzing foreclosure data with this directive in mind, and has identified the areas with high concentrations of residents that meet the income eligibility threshold, and mapped the incidence of foreclosed homes during the nine months from November 2007 to July 2008 as well as the incidence of homes for which a foreclosure action has been initiated between May and July 2008.

County staff has utilized foreclosure data from Realtytrac Inc. (Irvine, CA), as well as the income data and foreclosure risk indices provided by HUD, to determine the areas of greatest need within the County's entitlement jurisdiction. HUD data provides the percent of persons that meet the NSP income eligibility thresholds and a foreclosure risk score by census tract block groups. The foreclosure data from Realtytrac was used to identify the number of REO foreclosures that occurred over the 9-month period ending July 2008, and the properties with lis pendens filings in the three months from May through July by census tract block group.

The map in Figure A-4 shows the distribution of census tract block groups ("block groups") within Miami-Dade County's CDBG jurisdiction where at least 51 percent of the residents meet the NSP income eligibility threshold of 120 percent of AMI or below. Some block groups, of course, have a higher proportion of residents with incomes at or below the NSP income eligibility threshold. County staff separated all the block groups that meet the NSP income eligible threshold into quartiles. Figure A-4 shows that the block groups with the highest concentration of population that meet the income eligibility threshold are generally found in the north-central and the southeastern areas of the County.

Figure A-5 indicates the incidence of REO foreclosures that occurred between November 2007 and July 2008 within those block groups in the County's CDBG jurisdiction and where at least 51 percent of the residents are within the NSP income eligibility threshold. Figure A-6 shows the location of REO foreclosures that occurred between May 2008 and July 2008 within those same block groups. The analysis of REO foreclosures over this period reveals the geographic concentration of properties that were the subject of an initiation of a foreclosure action in the block groups that are identified as *low-moderate-and-middle-income* and also located in the County's CDBG jurisdiction.

Figure A-4

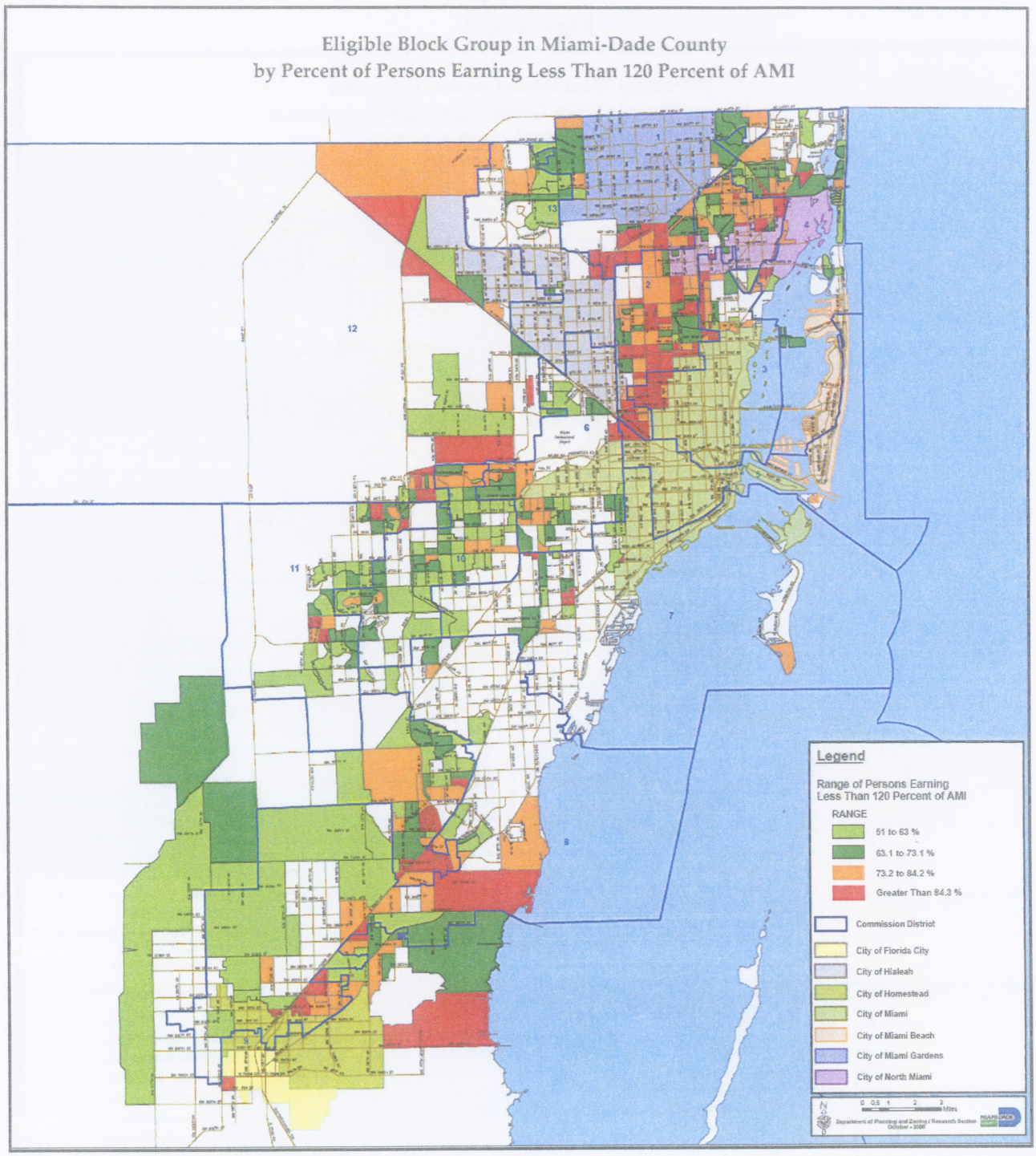

Eligible Block Group in Miami-Dade County
by Percent of Persons Earning Less Than 120 Percent of AMI
Legend
Range of Persons Earning
Less Than 120 Percent of AMI
RANGE
51 to 63 %
63.1 to 73.1 %
73.2 to 84.2 %
Greater Than 84.3 %
Commission District
City of Florida City
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami
Miles

Figure A-5

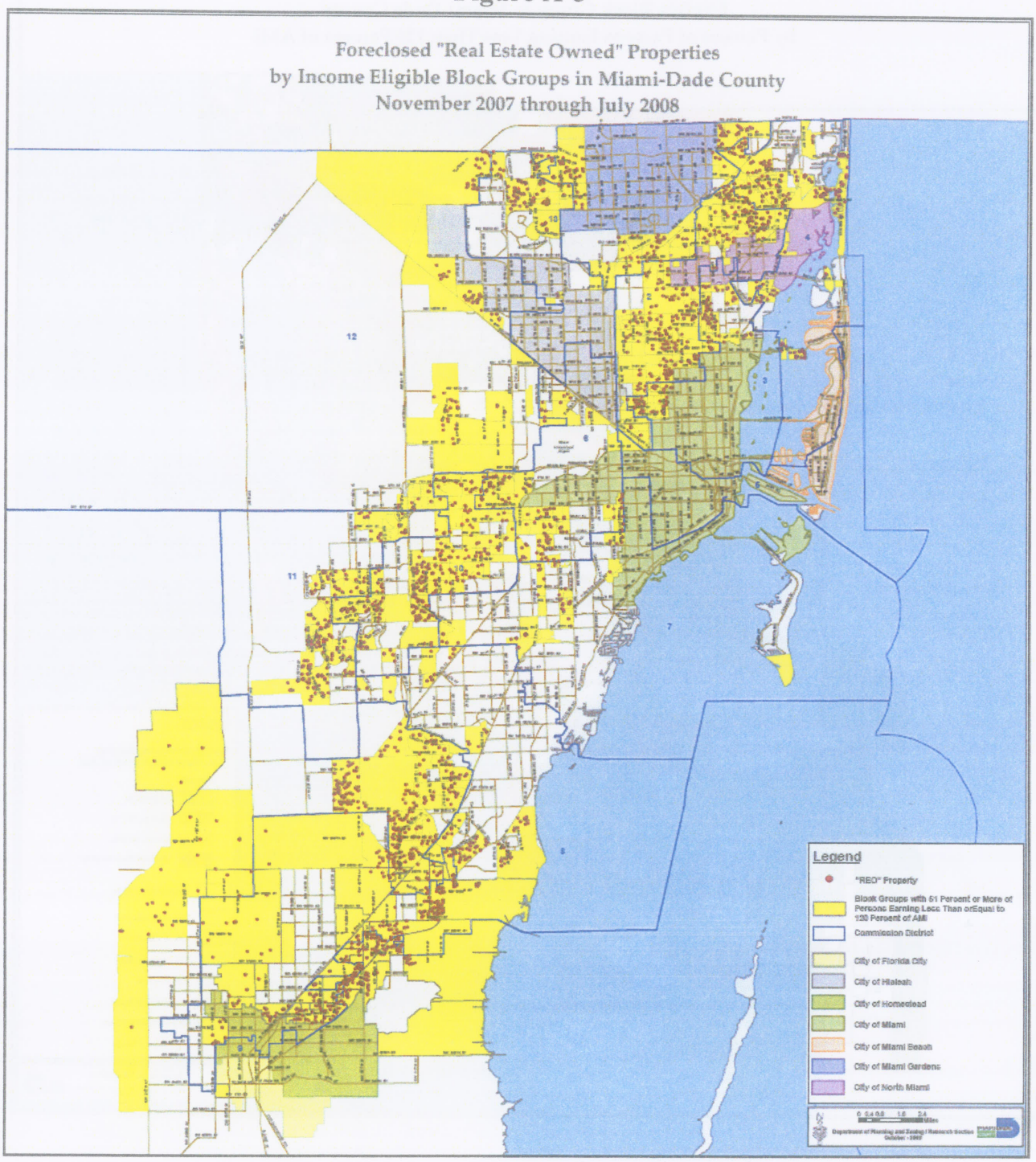

Foreclosed "Real Estate Owned" Properties
by Income Eligible Block Groups in Miami-Dade County
November 2007 through July 2008
Legend
"REO" Property
Block Groups with 51 Percent or More of Persons Earning Less Than orEqual to 120 Percent of AMI
Commission District
City of Florida City
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Figure A-6

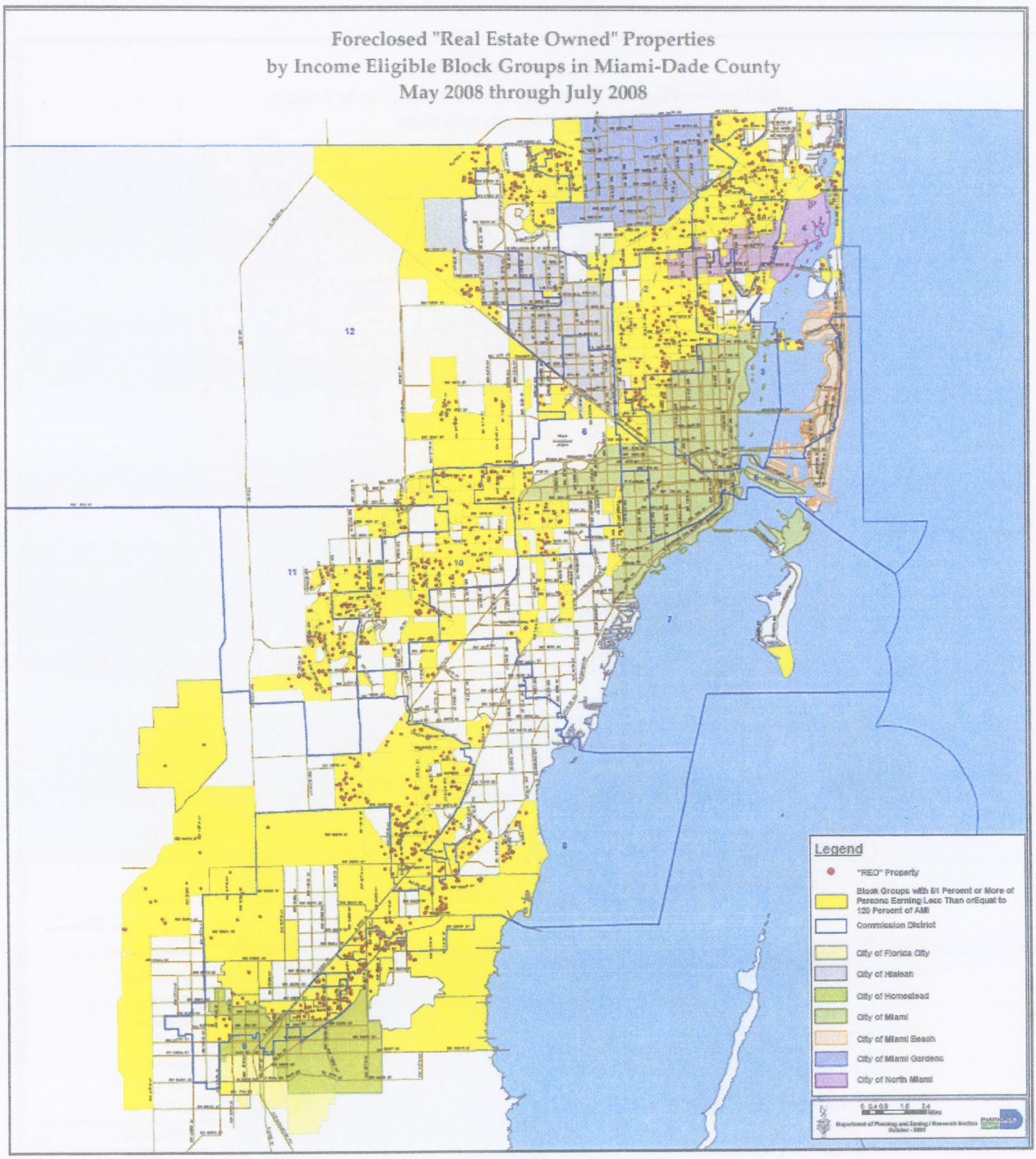
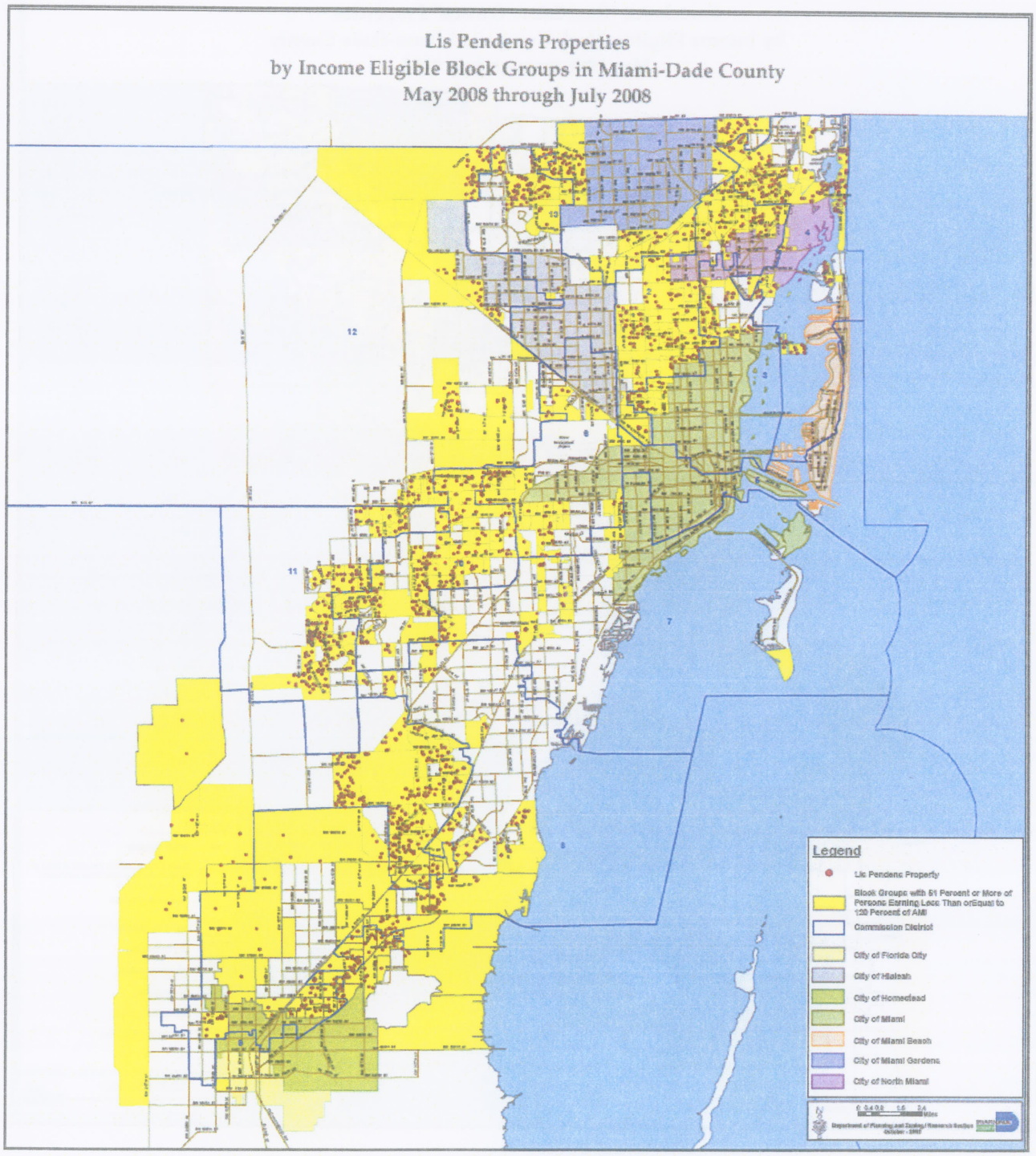

Foreclosed "Real Estate Owned" Properties
by Income Eligible Block Groups in Miami-Dade County
May 2008 through July 2008
Legend
"REO" Property
Block Groups with 51 Percent or More of Persons Earning Less Than orEqual to 120 Percent of AMI
Commission District
City of Florida City
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Figure A-7


Lis Pendens Properties
by Income Eligible Block Groups in Miami-Dade County
May 2008 through July 2008
Legend
Lis Pendens Property
Block Groups with 51 Percent or More of Persons Earning Less Than orEqual to 120 Percent of AMI
Commission District
City of Florida City
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

The data on percent of residents within each block group that met the NSP income threshold, the incidence and intensity of recent REO foreclosures, the number of properties receiving a notice of foreclosure as a ratio of the number of housing units in the block group, and the value of HUD's foreclosure risk score were combined to determine an index of greatest need (IGN) for each block group. (See formula below.)

The IGN was used to rank the block groups from highest to lowest area of need. The block groups ranked according to their IGN values were then separated into four equal groups or "quartiles." The first set of block groups with the highest IGN values designated as areas to receive "highest priority" emphasis. The block groups in the second quartile of IGN index values were identified as "high priority". The block groups in the third quartile were classified as "moderate priority." The block groups in the fourth quartile were considered "priority" areas. Block groups with less than 51 percent of persons in households with incomes at or below 120 percent of AMI were considered to be low priority areas.

The IGN Formula

$$IGN = 0.15 \times M + 0.20 \times REON + .15 \times REOR_9 + 0.20 \times REOR_3 + 0.15 \times R + 0.15 \times LIS$$

M = percent of persons with incomes at 120% of AMI or below
REON = number of REOs during the last three months
$REOR_9$ = REO foreclosure rate (as a percent of residential units in 2007) from November 2007 to June 2008
$REOR_3$ = REO foreclosure rate from July to September 2008
R = HUD foreclosure risk score (includes percent of subprime mortgage loans)
LIS = Lis Pendens as a proportion of residential units

All the variables in the IGN formula were scaled according to their standard deviation, and the index of greatest need represents a weighed average of the area income indicator, the indicators of area foreclosure activity, and the foreclosure risk indicators identified above.

The Location of Areas of Greatest Need and Priority Emphasis

Figure A-8 is the map showing the location of designated as areas of greatest need under the County's proposed NSP program. Those areas designated with higher priority generally have a higher percentage of individuals that meet the NSP income eligibility threshold, have higher numbers of foreclosures, have higher rates of foreclosure, and have a higher likelihood of a significant increase of foreclosures in the near future than those areas that are designated with lower priority. Table A-3 provides the IGN index values for each of the block groups shown in Figure A-8 and the data that went into their IGN score.

Figure A-8

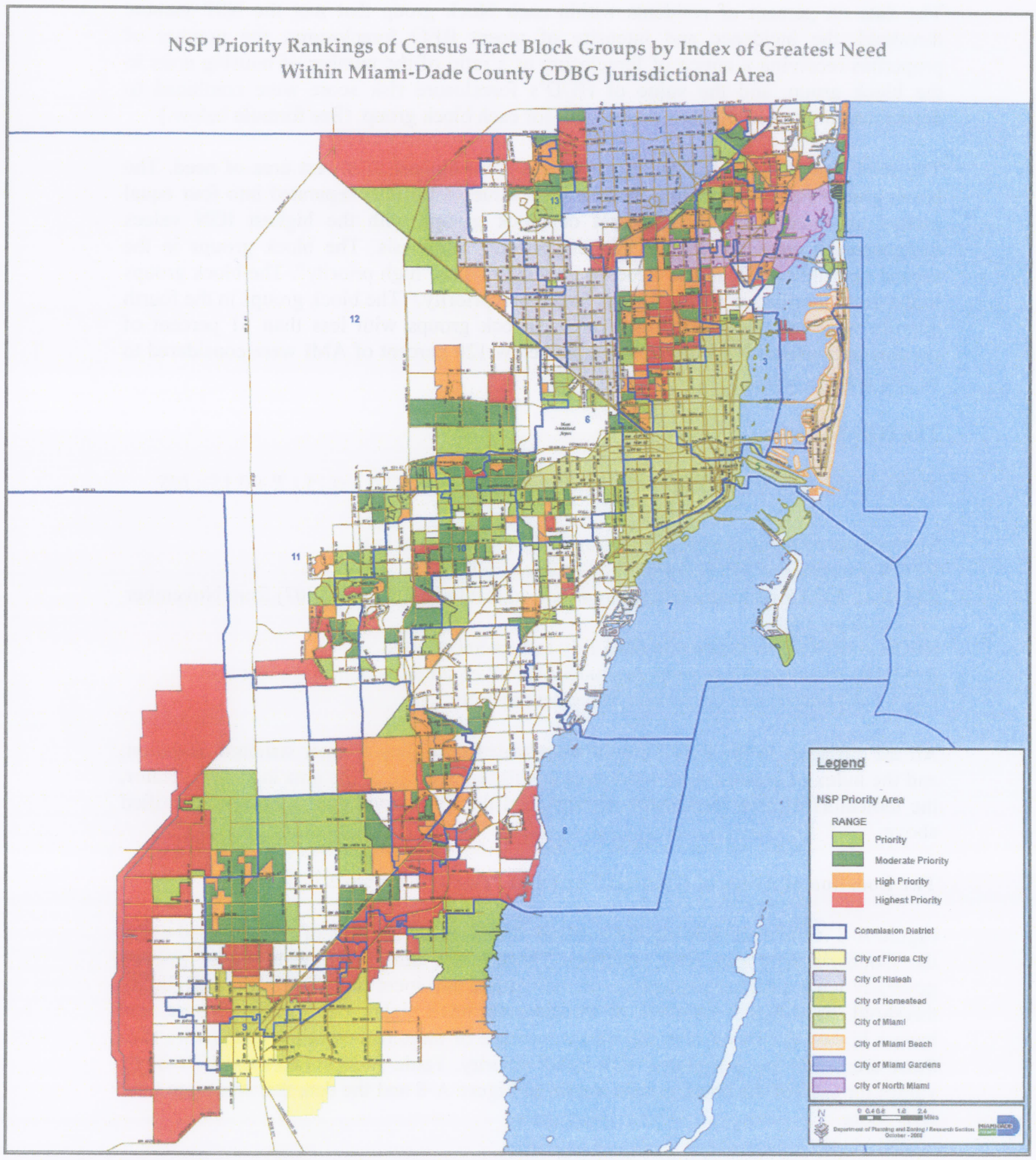

NSP Priority Rankings of Census Tract Block Groups by Index of Greatest Need
Within Miami-Dade County CDBG Jurisdictional Area
Legend
NSP Priority Area
RANGE
Priority
Moderate Priority
High Priority
Highest Priority
Commission District
City of Florida City
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
***Highest Priority* Level, Average**			**3.126**	**9.467**	**79.608**	**5.607**	**10.188**	**18.651**	**11.351**
***High Priority* Level, Average**			**2.403**	**9.180**	**76.584**	**1.951**	**3.098**	**7.890**	**6.498**
***Moderate Priority* Level, Avg**			**2.133**	**8.744**	**74.765**	**1.140**	**1.652**	**4.171**	**3.904**
***Priority* Level, Average Values**			**1.842**	**7.639**	**67.410**	**0.705**	**1.023**	**3.008**	**3.030**
000203	5	1	7.51	10	100	1	125	125	0
011001	4	1	5.60	10	84.4	5	41.3	90.9	33.1
010204	3	1	5.26	9	80.7	11	42.3	57.7	30.8
010602	9	1	5.20	9	88.6	26	20.3	46.9	22.7
010203	4	1	4.48	9	88.0	6	20.0	53.3	33.3
000408	1	1	4.05	10	97.5	1	41.7	41.7	0.0
010173	1	1	4.00	9	51.7	32	5.7	13.7	12.8
010704	4	1	3.95	10	80.2	12	13.5	26.0	20.3
010144	1	1	3.91	9	78.3	29	4.4	8.6	7.7
010704	1	1	3.83	10	73.5	15	13.5	27.0	11.7
010800	1	1	3.80	10	100.8	9	14.1	20.3	14.1
010602	9	1	3.78	9	100.0	4	12.9	45.0	16.1
010605	1	1	3.72	9	76.2	18	9.5	17.9	13.7
010800	2	1	3.68	10	84.1	8	20.9	26.2	7.9
010131	1	1	3.68	7	73.8	26	6.5	10.0	13.3
010114	2	1	3.67	8	76.9	1	8.8	35.1	43.9
010203	4	1	3.66	9	68.6	15	11.0	20.5	18.3
001702	5	1	3.60	10	85.9	4	18.7	28.0	14.0
008700	5	1	3.54	8	73.2	6	19.6	26.1	22.9
010703	2	1	3.52	9	66.9	10	13.9	27.7	16.6
001802	4	1	3.47	10	93.2	2	12.3	24.7	18.5
008303	2	1	3.47	10	96.3	4	15.7	19.6	11.8
011100	6	1	3.46	9	83.3	0	0.0	55.6	27.8
011004	2	1	3.46	9	76.3	10	15.1	24.2	10.6
010500	2	1	3.44	10	82.4	1	8.4	16.8	33.6
001702	1	1	3.41	10	91.8	4	12.3	24.6	12.3
010500	2	1	3.40	10	77.9	7	7.3	18.9	21.0
010800	9	1	3.37	10	92.6	10	5.9	13.5	11.2
003904	1	1	3.36	9	65.9	21	5.1	9.8	7.1
001004	1	1	3.36	10	87.4	3	14.5	29.0	9.7
010400	1	1	3.36	9	100.0	2	17.5	26.3	8.8
001502	1	1	3.34	10	89.5	9	8.8	22.4	4.9
000115	2	1	3.23	9	54.0	19	4.5	11.8	11.1
010703	1	1	3.22	9	62.8	12	8.9	19.2	12.6

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
000116	1	1	3.21	10	76.3	13	4.4	10.1	9.1
000403	2	1	3.19	10	86.2	6	9.9	18.2	8.3
001103	2	1	3.19	10	63.0	1	13.9	13.9	27.8
010703	3	1	3.17	9	54.7	5	17.1	30.8	13.7
001006	3	1	3.17	10	93.9	1	6.1	18.4	18.4
000205	2	1	3.16	10	82.1	4	10.6	21.2	10.6
011100	4	1	3.15	9	93.5	3	17.8	17.8	5.9
010156	2	1	3.13	9	87.1	10	5.7	11.5	9.8
010800	9	1	3.11	10	89.9	4	5.9	20.7	10.4
001002	4	1	3.11	10	93.9	4	12.7	22.3	0.0
001004	8	1	3.11	10	93.6	0	0.0	0.0	35.7
008303	1	1	3.10	10	73.1	2	8.5	17.1	21.4
001102	3	1	3.10	10	81.4	3	8.2	30.0	8.2
000204	1	1	3.08	9	79.5	7	12.0	15.5	8.6
009008	1	1	3.07	9	74.3	10	5.1	11.1	14.2
009015	2	1	3.06	9	81.9	10	7.2	12.3	7.2
000202	4	1	3.05	10	67.7	7	8.7	13.7	12.5
009702	9	1	3.04	10	80.6	13	3.0	6.1	4.1
010204	2	1	3.01	9	58.6	6	8.8	19.0	19.0
001702	2	1	3.00	10	98.1	3	8.3	13.9	5.5
011201	5	1	3.00	10	62.8	2	16.7	25.0	8.3
001801	1	1	2.98	10	92.7	3	11.1	14.8	3.7
010800	3	1	2.97	10	81.9	1	4.8	23.8	14.3
001502	3	1	2.97	10	95.1	2	14.8	14.8	0.0
011001	3	1	2.96	10	100.0	1	6.7	6.7	13.4
001802	6	1	2.95	10	81.4	1	8.5	25.6	8.5
000206	2	1	2.94	10	80.0	5	7.9	15.9	6.4
000205	5	1	2.93	10	77.4	1	20.0	20.0	0.0
010111	4	1	2.92	9	55.2	12	6.9	15.5	8.0
011201	3	1	2.91	10	57.2	4	6.4	14.4	20.7
001103	3	1	2.90	10	93.7	2	5.8	8.7	11.6
010205	3	1	2.89	9	67.3	4	8.1	14.2	18.2
011004	3	1	2.88	9	81.4	5	8.3	15.0	8.3
010159	1	1	2.87	9	74.5	10	5.8	8.1	6.9
007603	3	1	2.86	10	99.9	2	5.5	16.6	2.8
010007	2	1	2.86	8	68.4	12	4.7	8.9	10.5
011003	1	1	2.85	9	77.9	4	13.8	17.3	3.5
008700	6	1	2.84	8	73.0	5	13.0	23.4	5.2

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
000205	2	1	2.83	10	81.2	1	16.7	16.7	0.0
001002	2	1	2.83	10	61.7	2	10.1	15.1	15.1
001103	2	1	2.83	10	82.0	5	8.9	12.5	1.8
010156	1	1	2.83	9	76.7	7	4.4	8.7	11.8
007603	4	1	2.82	10	95.1	2	5.8	11.7	5.8
001801	5	1	2.81	10	89.4	2	10.8	16.2	0.0
001101	3	1	2.80	10	91.3	0	0.0	12.8	17.0
001502	2	1	2.80	10	87.6	1	4.9	14.7	9.8
000305	2	1	2.80	10	72.6	4	5.8	5.8	14.5
001003	5	1	2.79	10	90.2	1	3.8	11.3	11.3
010166	3	1	2.77	9	61.5	7	5.3	11.3	14.3
010602	1	1	2.76	9	85.9	3	6.3	10.5	10.5
010167	2	1	2.76	7	53.8	13	4.9	9.7	15.4
010164	3	1	2.76	9	67.5	8	6.4	10.5	8.1
001103	1	1	2.76	10	64.4	3	7.6	12.7	12.7
001701	1	1	2.75	10	88.8	2	5.9	11.7	5.9
010607	2	1	2.75	9	62.1	5	7.4	19.3	10.4
000205	4	1	2.75	10	68.8	2	11.0	27.6	0.0
011003	2	1	2.74	9	82.7	5	5.2	10.3	8.2
001003	2	1	2.73	10	79.5	1	4.2	12.7	12.7
000502	9	1	2.71	9	93.2	1	8.3	8.3	8.3
000203	4	1	2.70	10	82.5	4	5.0	8.7	5.0
010704	3	1	2.70	10	71.3	1	10.1	10.1	10.1
001004	6	1	2.69	10	99.7	0	0.0	0.0	16.0
001002	5	1	2.69	10	82.7	2	6.3	15.8	3.2
001803	5	1	2.69	10	85.9	1	5.2	15.5	5.2
001203	2	1	2.67	10	77.9	3	5.5	9.1	7.3
008700	3	1	2.67	8	62.3	5	10.5	19.0	8.4
010500	1	1	2.66	10	90.5	2	2.5	7.4	7.4
010005	5	1	2.65	9	76.8	3	5.5	7.3	12.8
001101	1	1	2.64	10	70.2	4	4.2	8.4	9.4
001004	2	1	2.64	10	86.4	1	1.8	8.9	10.7
000202	1	1	2.64	10	63.4	2	6.3	6.3	15.7
010900	1	1	2.64	10	83.3	2	4.5	9.0	6.8
001003	1	1	2.64	10	72.7	2	5.1	15.2	7.6
011500	3	1	2.63	8	65.7	2	6.5	19.4	16.2
001006	1	1	2.63	10	100.0	0	0.0	0.0	13.3
000408	1	1	2.63	10	86.9	3	3.7	8.7	3.7

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
010206	3	1	2.63	8	87.0	2	6.1	9.2	12.3
000202	2	1	2.62	10	82.8	1	1.8	10.6	10.6
001102	4	1	2.62	10	94.2	1	3.6	3.6	7.2
000114	2	1	2.62	8	71.2	10	5.1	7.6	4.1
006001	4	1	2.62	8	69.3	4	6.0	21.1	9.0
009801	3	1	2.61	9	70.9	6	4.1	11.5	6.8
000408	2	1	2.60	10	85.8	1	2.2	13.0	6.5
009200	1	1	2.60	8	58.1	2	16.8	16.8	8.4
010607	4	1	2.60	9	70.7	2	6.6	26.5	3.3
000403	3	1	2.59	10	82.4	4	3.4	8.4	2.5
011500	4	1	2.59	8	51.2	6	13.2	24.2	2.2
000408	3	1	2.59	10	82.4	2	5.2	7.7	5.2
009801	1	2	2.58	9	79.4	2	3.9	5.8	13.5
010607	3	2	2.57	9	80.1	3	4.8	11.3	6.5
001702	3	2	2.57	10	100.5	0	0.0	0.0	10.5
010155	2	2	2.57	10	85.9	0	0.0	2.4	15.8
000204	2	2	2.57	9	80.1	3	5.3	8.9	7.1
006002	3	2	2.56	8	83.3	2	7.2	14.4	7.2
008700	8	2	2.56	8	59.1	4	7.3	25.7	7.3
010205	2	2	2.56	9	69.4	3	7.4	12.4	7.4
008303	4	2	2.56	10	76.5	3	3.6	6.0	7.2
000206	3	2	2.56	10	74.0	1	2.5	12.6	10.1
000201	1	2	2.56	10	75.6	3	7.4	7.4	2.5
001701	4	2	2.55	10	83.8	1	2.3	2.3	11.3
011004	1	2	2.54	9	61.5	0	0.0	10.5	26.3
008307	1	2	2.54	9	68.2	4	7.3	9.1	7.3
010155	3	2	2.53	10	82.7	2	1.9	6.7	6.7
010400	9	2	2.52	9	66.3	2	5.4	18.9	8.1
000203	3	2	2.52	10	71.8	1	4.6	9.3	9.3
000205	5	2	2.51	10	86.0	0	0.0	5.8	11.6
001203	3	2	2.51	10	83.5	2	4.4	4.4	4.4
007603	1	2	2.50	10	65.1	1	3.0	11.9	11.9
000106	3	2	2.50	9	63.1	8	2.4	5.7	6.3
000302	1	2	2.49	9	75.7	2	4.5	13.4	6.7
008411	1	2	2.49	9	69.5	4	5.3	11.8	5.3
000201	2	2	2.49	10	72.2	2	2.6	9.2	7.9
010206	6	2	2.49	8	99.0	3	2.5	4.2	5.9
010137	1	2	2.49	4	71.2	16	5.7	7.5	4.3

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
001801	4	2	2.49	10	87.1	0	0.0	8.4	8.4
010800	9	2	2.48	10	51.4	2	9.9	24.8	0.0
010143	2	2	2.48	8	71.6	8	3.0	4.6	6.5
010606	3	2	2.48	9	61.3	5	4.5	8.2	9.1
001004	7	2	2.48	10	70.2	2	8.3	12.4	0.0
000210	2	2	2.48	10	84.4	1	1.5	4.6	7.6
001802	5	2	2.47	10	79.0	1	4.2	16.8	0.0
001703	4	2	2.47	9	88.8	2	7.4	7.4	0.0
000205	3	2	2.47	10	73.5	1	5.2	10.3	5.2
000404	3	2	2.47	9	80.0	2	4.0	10.1	6.1
000503	2	2	2.47	10	77.9	2	4.5	9.0	2.2
010607	1	2	2.46	9	60.6	3	4.2	12.5	11.1
000407	5	2	2.45	9	88.6	2	5.9	8.8	0.0
000206	1	2	2.45	10	86.4	1	1.5	1.5	7.5
000407	1	2	2.45	9	81.0	2	5.4	10.9	2.7
010150	2	2	2.45	7	84.4	4	3.3	5.8	11.6
008303	3	2	2.44	10	83.8	1	1.9	5.6	5.6
000503	3	2	2.44	10	92.6	2	1.6	2.4	1.6
010203	3	2	2.44	9	79.9	2	4.7	9.4	4.7
011202	1	2	2.44	9	58.4	2	9.1	18.2	4.5
000301	2	2	2.44	10	79.3	1	1.8	3.5	8.8
010206	2	2	2.44	8	73.9	0	0.0	0.0	27.0
010114	1	2	2.43	8	73.6	6	3.1	6.6	6.6
009802	2	2	2.43	9	64.4	6	3.0	7.5	5.5
008411	4	2	2.42	9	83.4	4	2.3	4.0	3.5
004702	5	2	2.42	7	63.4	3	13.3	17.7	4.4
010145	2	2	2.42	8	60.7	4	3.0	9.6	14.8
010142	3	2	2.42	9	55.9	2	3.9	5.9	17.6
000902	2	2	2.41	9	84.2	1	1.9	3.9	9.7
000304	3	2	2.40	9	84.7	0	0.0	27.4	0.0
001703	2	2	2.40	9	91.0	1	1.6	1.6	8.1
000205	1	2	2.40	10	77.2	0	0.0	13.4	6.7
006001	5	2	2.40	8	60.5	4	8.9	11.2	6.7
001006	1	2	2.40	10	61.3	2	7.0	10.5	3.5
000302	2	2	2.40	9	64.7	1	5.3	10.6	10.6
008304	3	2	2.39	10	68.1	4	3.4	4.3	3.4
010141	1	2	2.39	8	82.9	3	1.6	5.2	9.9
001701	2	2	2.39	10	75.9	1	2.9	5.9	5.9

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
010163	2	2	2.39	8	76.8	4	3.4	7.7	6.8
000203	2	2	2.39	10	88.4	0	0.0	4.5	6.1
008307	3	2	2.39	9	60.9	1	1.7	11.9	15.3
000407	4	2	2.39	9	76.7	3	2.6	6.0	6.0
007703	2	2	2.38	9	69.8	5	2.6	5.2	5.2
000202	3	2	2.37	10	70.3	1	3.1	3.1	9.2
001801	2	2	2.37	10	88.5	0	0.0	13.7	0.0
000201	3	2	2.37	10	78.9	2	1.2	4.2	4.2
000902	1	2	2.36	9	79.4	0	0.0	12.6	9.4
001003	4	2	2.36	10	90.4	0	0.0	11.7	0.0
010155	1	2	2.36	10	91.0	0	0.0	1.2	5.8
001203	4	2	2.36	10	90.9	1	1.3	2.6	1.3
001102	3	2	2.36	10	78.5	0	0.0	20.8	0.0
001202	3	2	2.36	8	84.0	1	1.8	10.6	8.8
010300	6	2	2.36	8	59.7	1	2.7	10.8	19.0
000502	2	2	2.35	9	67.7	2	3.8	5.8	9.6
001803	1	2	2.35	10	96.3	0	0.0	5.7	0.0
000901	1	2	2.35	8	89.8	1	3.2	6.5	6.5
000902	4	2	2.34	9	83.9	0	0.0	0.0	13.8
010130	1	2	2.34	7	62.4	2	9.7	14.6	9.7
000407	3	2	2.34	9	88.2	1	0.9	4.6	5.6
009014	1	2	2.33	8	74.1	4	3.8	10.3	3.8
000407	4	2	2.33	9	93.6	0	0.0	3.3	6.7
010166	1	2	2.32	9	57.3	4	3.0	7.5	9.0
000901	7	2	2.32	8	78.2	3	5.5	7.3	3.7
001002	1	2	2.32	10	70.8	1	1.4	4.1	8.2
001101	2	2	2.32	10	76.1	1	3.4	10.1	0.0
000401	2	2	2.32	9	71.5	3	3.4	4.6	5.7
009016	3	2	2.32	9	68.9	3	4.6	6.2	4.6
010203	7	2	2.32	9	57.4	2	8.3	12.5	4.2
001003	3	2	2.32	10	74.2	1	1.9	3.8	5.8
000503	1	2	2.31	10	90.1	0	0.0	0.0	4.8
000903	2	2	2.31	8	82.6	2	3.9	5.8	5.8
001002	3	2	2.31	10	71.9	1	3.3	6.7	3.3
009011	1	2	2.31	8	67.5	6	4.5	5.2	3.7
010704	2	2	2.31	10	100.0	0	0.0	0.0	0.0
010704	2	2	2.31	10	100.0	0	0.0	0.0	0.0
010400	2	2	2.31	9	92.3	0	0.0	0.0	8.3

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
008306	3	2	2.30	9	61.9	3	4.6	10.7	4.6
010500	1	2	2.30	10	99.6	0	0.0	0.0	0.0
000203	6	2	2.30	10	65.0	0	0.0	7.7	11.5
007701	1	2	2.30	8	62.8	1	5.7	11.4	11.4
009702	9	2	2.29	10	98.8	0	0.0	0.0	0.0
008306	2	2	2.29	9	53.0	3	3.5	12.9	8.2
010153	1	2	2.29	7	51.4	7	6.0	10.3	8.5
007200	4	2	2.29	10	98.3	0	0.0	0.0	0.0
000204	2	2	2.29	9	76.8	0	0.0	25.3	0.0
001803	2	2	2.28	10	93.5	0	0.0	3.6	0.0
011100	3	2	2.28	9	57.2	2	3.3	21.3	3.3
009017	1	2	2.28	9	79.7	1	1.4	4.1	6.9
000401	3	2	2.27	9	85.2	1	4.7	4.7	0.0
000202	4	2	2.27	10	67.6	1	2.4	2.4	7.1
001006	2	2	2.26	10	86.7	0	0.0	2.8	2.8
000203	4	2	2.26	10	79.6	0	0.0	0.0	7.6
000203	1	2	2.26	10	51.2	1	3.8	11.5	7.7
010144	2	2	2.26	9	84.0	0	0.0	0.0	10.2
000115	1	2	2.26	9	100.0	0	0.0	0.0	2.7
001203	5	2	2.25	10	62.6	2	3.1	4.6	4.6
000401	5	3	2.25	9	90.5	0	0.0	0.0	6.9
000205	3	3	2.24	10	78.9	1	1.0	3.1	2.1
000210	4	3	2.24	10	94.5	0	0.0	0.0	0.0
005904	4	3	2.24	7	76.2	2	5.7	11.3	5.7
011001	3	3	2.24	10	94.3	0	0.0	0.0	0.0
001006	4	3	2.24	10	75.5	0	0.0	0.0	8.7
000406	3	3	2.24	9	78.0	1	3.1	6.1	3.1
009008	3	3	2.24	9	62.1	4	1.4	4.1	6.9
000304	5	3	2.23	9	84.8	0	0.0	0.0	8.8
010160	4	3	2.23	7	73.1	2	2.7	8.0	12.0
000210	1	3	2.23	10	83.3	0	0.0	0.0	4.5
008304	2	3	2.23	10	69.2	1	1.3	6.3	3.8
008305	2	3	2.23	9	55.8	4	3.2	4.7	7.1
000115	5	3	2.22	9	69.3	4	1.5	3.3	3.3
001701	5	3	2.22	10	92.2	0	0.0	0.0	0.0
008602	3	3	2.22	8	53.1	5	5.3	11.7	4.3
000115	3	3	2.22	9	72.7	1	4.3	4.3	4.3
010300	6	3	2.22	8	52.5	4	5.6	15.3	4.2

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
000406	4	3	2.21	9	82.4	1	2.6	2.6	2.6
008801	3	3	2.21	7	78.7	3	4.3	5.8	5.8
000901	6	3	2.21	8	77.0	1	3.0	3.0	9.0
000901	2	3	2.21	8	70.9	1	5.2	10.3	5.2
000407	2	3	2.20	9	69.1	1	3.9	7.8	3.9
008601	2	3	2.20	8	68.9	2	3.4	8.5	6.8
000109	1	3	2.20	9	81.1	1	1.5	1.5	4.6
009802	1	3	2.20	9	64.2	2	1.4	6.2	7.6
008700	7	3	2.20	8	65.7	1	2.8	8.3	11.1
000403	4	3	2.20	10	90.4	0	0.0	0.0	0.0
000405	3	3	2.19	9	100.0	0	0.0	0.0	0.0
000406	3	3	2.19	9	100.0	0	0.0	0.0	0.0
001301	5	3	2.19	9	100.0	0	0.0	0.0	0.0
002401	5	3	2.19	9	100.0	0	0.0	0.0	0.0
004800	1	3	2.19	9	100.0	0	0.0	0.0	0.0
010400	3	3	2.19	9	100.0	0	0.0	0.0	0.0
010602	9	3	2.19	9	100.0	0	0.0	0.0	0.0
000305	1	3	2.19	10	67.3	0	0.0	9.5	4.7
000502	3	3	2.19	9	86.6	1	1.7	3.4	0.0
008303	5	3	2.18	10	61.3	1	1.4	4.1	6.8
007603	2	3	2.18	10	88.9	0	0.0	0.0	0.0
008501	4	3	2.18	8	56.2	3	6.3	8.4	6.3
010147	1	3	2.18	8	56.5	3	4.3	5.7	10.0
008303	6	3	2.18	10	71.5	1	2.1	2.1	2.1
009013	1	3	2.18	7	78.9	4	2.1	3.7	5.7
001803	6	3	2.17	10	88.3	0	0.0	0.0	0.0
000301	1	3	2.17	10	78.8	0	0.0	7.6	0.0
010156	3	3	2.17	9	68.9	1	2.2	4.3	6.5
006002	2	3	2.16	8	51.9	2	7.3	10.9	7.3
001004	4	3	2.16	10	86.9	0	0.0	0.0	0.0
000304	8	3	2.16	9	72.4	0	0.0	0.0	11.5
000901	4	3	2.16	8	74.2	0	0.0	0.0	15.4
005904	4	3	2.15	7	66.4	0	0.0	0.0	23.8
001801	3	3	2.15	10	86.4	0	0.0	0.0	0.0
000405	1	3	2.15	9	96.6	0	0.0	0.0	0.0
010148	1	3	2.15	7	85.1	1	4.8	4.8	4.8
001004	5	3	2.15	10	86.0	0	0.0	0.0	0.0
009304	3	3	2.15	7	64.5	3	4.4	7.3	8.8

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
001004	3	3	2.15	10	82.9	0	0.0	2.4	0.0
011402	5	3	2.15	10	85.8	0	0.0	0.0	0.0
000205	4	3	2.14	10	77.2	0	0.0	6.8	0.0
000406	5	3	2.14	9	84.3	0	0.0	5.8	1.9
010145	1	3	2.14	8	57.6	4	3.9	7.9	4.9
009016	2	3	2.14	9	82.4	0	0.0	0.0	6.0
010176	2	3	2.13	8	62.8	5	3.2	3.8	3.2
000901	5	3	2.13	8	76.9	1	3.0	3.0	5.9
008601	3	3	2.13	8	57.1	2	2.7	6.8	10.8
000204	1	3	2.12	9	69.3	0	0.0	20.0	0.0
005902	1	3	2.12	8	80.0	1	4.0	8.1	0.0
010163	1	3	2.12	8	63.7	4	3.0	5.3	3.8
008804	1	3	2.12	8	56.4	2	6.0	9.0	6.0
010148	2	3	2.12	7	63.1	2	4.0	12.1	8.0
010168	1	3	2.11	8	59.7	3	3.3	6.5	6.5
000209	2	3	2.11	9	69.4	0	0.0	0.0	11.1
010500	4	3	2.11	10	76.6	0	0.0	4.9	0.0
005600	1	3	2.11	8	53.8	1	4.1	20.7	4.1
009017	3	3	2.11	9	92.7	0	0.0	0.0	0.0
009010	1	3	2.11	7	54.3	7	4.2	6.7	3.6
008700	4	3	2.11	8	66.1	1	2.8	11.0	5.5
010206	5	3	2.11	8	90.9	1	2.0	2.0	0.0
008304	1	3	2.10	10	60.1	1	1.6	7.9	1.6
008700	1	3	2.10	8	55.0	4	6.9	6.9	1.7
000404	1	3	2.10	9	67.5	1	3.4	3.4	3.4
000902	3	3	2.09	9	68.2	0	0.0	3.0	9.1
005901	1	3	2.09	8	62.4	1	3.7	7.5	7.5
005901	3	3	2.08	8	70.8	2	2.9	8.7	1.4
005902	3	3	2.08	8	78.7	1	3.0	3.0	3.0
000306	1	3	2.08	10	70.5	0	0.0	0.0	4.4
000902	5	3	2.08	9	66.8	1	2.4	2.4	4.8
010602	9	3	2.08	9	90.0	0	0.0	0.0	0.0
008412	1	3	2.08	10	62.0	2	0.8	1.9	1.9
000301	3	3	2.07	10	62.8	0	0.0	4.9	4.9
009013	3	3	2.07	7	90.0	1	0.9	4.5	3.6
010001	9	3	2.07	10	78.8	0	0.0	0.0	0.0
009016	1	3	2.07	9	84.9	0	0.0	0.0	1.9
000407	6	3	2.07	9	89.0	0	0.0	0.0	0.0

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
006002	4	3	2.06	8	68.5	2	2.2	8.9	2.2
000114	3	3	2.06	8	85.1	1	1.6	1.6	1.6
010162	2	3	2.06	8	66.9	2	3.0	4.5	4.5
000404	4	3	2.06	9	78.3	0	0.0	3.6	2.7
010206	4	3	2.06	8	93.7	0	0.0	2.5	0.8
010005	8	3	2.06	9	62.4	1	1.8	7.2	3.6
010205	1	3	2.05	9	68.1	0	0.0	10.0	3.3
001005	1	3	2.05	9	71.2	1	1.3	2.6	2.6
008801	1	3	2.05	7	58.7	2	4.5	4.5	11.2
010201	9	3	2.05	7	59.2	2	2.9	16.0	5.8
009802	4	3	2.04	9	70.4	1	0.7	2.2	3.6
007603	1	3	2.04	10	69.0	0	0.0	0.0	3.6
001703	3	3	2.04	9	87.1	0	0.0	0.0	0.0
009017	3	3	2.04	9	87.0	0	0.0	0.0	0.0
009006	1	3	2.04	8	67.4	3	0.9	4.0	4.0
008804	2	3	2.04	8	73.0	1	1.1	7.6	3.3
009012	2	3	2.03	8	74.0	3	0.6	1.0	2.7
000203	5	3	2.03	10	53.2	0	0.0	2.9	8.8
000203	2	3	2.03	10	67.0	0	0.0	1.1	3.3
000401	7	3	2.02	9	82.0	0	0.0	0.0	1.5
007603	2	3	2.02	10	74.6	0	0.0	0.0	0.0
009011	3	3	2.02	8	74.0	2	1.4	2.0	2.7
010169	1	3	2.01	7	65.0	4	1.7	3.8	5.9
000401	4	3	2.01	9	79.5	0	0.0	3.8	0.0
009014	2	3	2.01	8	63.8	2	4.0	6.0	2.0
000404	2	3	2.01	9	69.8	0	0.0	4.1	4.1
009012	1	3	2.01	8	79.2	1	0.9	3.5	1.7
000108	1	4	2.00	8	61.5	4	1.1	2.0	4.0
001104	4	4	2.00	8	73.9	0	0.0	0.0	9.3
010158	2	4	2.00	7	55.9	2	3.3	4.9	11.4
010143	1	4	2.00	8	56.5	1	1.4	5.7	10.0
009017	2	4	1.99	9	82.6	0	0.0	0.0	0.0
010143	2	4	1.99	8	92.8	0	0.0	0.0	0.0
000408	2	4	1.99	10	71.9	0	0.0	0.0	0.0
009100	1	4	1.99	8	78.5	1	0.6	3.0	1.8
007803	3	4	1.99	8	69.0	2	0.6	1.6	4.8
005904	2	4	1.98	7	65.4	2	5.7	11.4	0.0
008804	5	4	1.98	8	57.8	1	2.0	6.0	8.0

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
000903	4	4	1.98	8	92.1	0	0.0	0.0	0.0
001204	1	4	1.98	10	51.9	0	0.0	5.1	6.0
010400	3	4	1.98	9	81.5	0	0.0	0.0	0.0
010162	1	4	1.98	8	68.8	1	1.3	5.3	4.0
007701	4	4	1.97	8	73.4	0	0.0	0.0	8.4
000903	1	4	1.97	8	90.7	0	0.0	0.0	0.0
010154	1	4	1.97	6	63.3	4	6.2	6.2	3.1
009011	2	4	1.96	8	81.4	0	0.0	0.0	4.2
010161	4	4	1.96	7	70.8	2	2.5	7.5	2.5
003801	1	4	1.96	8	60.2	2	1.2	2.5	6.9
010150	1	4	1.96	7	69.3	3	2.3	3.0	3.8
009010	2	4	1.96	7	100.0	0	0.0	0.0	0.0
009019	2	4	1.96	7	100.0	0	0.0	0.0	0.0
010005	7	4	1.95	9	71.9	0	0.0	0.0	3.4
000111	1	4	1.95	7	62.0	4	2.5	3.8	3.8
007702	1	4	1.95	7	99.4	0	0.0	0.0	0.0
007701	5	4	1.94	8	55.2	2	4.9	9.8	0.0
005904	3	4	1.94	7	59.2	1	7.1	14.3	0.0
010201	6	4	1.94	7	57.2	1	3.2	6.5	9.7
000301	4	4	1.94	10	63.2	0	0.0	3.2	0.0
000703	6	4	1.93	8	87.8	0	0.0	0.0	0.0
001703	1	4	1.93	9	77.3	0	0.0	0.0	0.0
010704	1	4	1.93	10	66.5	0	0.0	0.0	0.0
009018	2	4	1.92	6	92.0	1	1.9	1.9	1.9
008801	2	4	1.92	7	76.6	1	0.9	7.8	1.7
008804	4	4	1.92	8	68.1	1	2.3	2.3	2.3
008803	1	4	1.91	6	68.1	0	0.0	4.4	15.4
000403	2	4	1.91	10	65.1	0	0.0	0.0	0.0
000115	4	4	1.91	9	71.2	0	0.0	0.0	1.9
001104	5	4	1.90	8	75.2	0	0.0	2.9	2.9
007701	6	4	1.90	8	57.2	1	2.5	5.0	5.0
005904	3	4	1.90	7	55.8	1	4.3	4.3	8.7
010158	3	4	1.90	7	73.0	1	1.0	3.0	5.1
010158	4	4	1.89	7	58.8	2	2.0	5.0	7.1
010167	1	4	1.89	7	58.0	4	2.2	4.3	3.2
000301	5	4	1.89	10	59.5	0	0.0	0.0	1.6
010300	5	4	1.88	8	67.4	0	0.0	5.3	4.3
010154	3	4	1.88	6	71.2	2	3.5	8.7	1.7

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
011500	4	4	1.88	1	55.5	4	12.5	24.9	9.3
006200	3	4	1.87	7	51.7	1	3.8	15.3	3.8
009018	4	4	1.87	6	87.1	1	1.4	1.4	2.8
008501	5	4	1.87	8	54.3	1	2.2	6.7	4.5
007200	3	4	1.87	10	61.5	0	0.0	0.0	0.0
009600	2	4	1.87	8	78.9	0	0.0	0.0	1.6
010005	6	4	1.87	9	59.2	0	0.0	6.4	2.1
010158	1	4	1.87	7	53.1	2	4.7	7.0	4.7
001104	4	4	1.87	8	51.2	0	0.0	5.5	11.0
010160	3	4	1.86	7	68.1	2	2.3	3.4	2.3
008411	3	4	1.86	9	65.1	0	0.0	1.1	2.2
010129	2	4	1.86	7	91.8	0	0.0	0.0	0.0
008901	1	4	1.86	7	59.1	1	2.7	8.0	5.4
003801	3	4	1.86	8	68.9	0	0.0	0.0	5.7
008501	1	4	1.85	8	57.9	1	4.9	4.9	0.0
009015	1	4	1.85	9	53.0	0	0.0	4.9	4.9
000201	9	4	1.84	10	58.6	0	0.0	0.0	0.0
010133	2	4	1.84	6	100.0	0	0.0	0.0	0.0
000405	4	4	1.84	9	68.9	0	0.0	0.0	0.0
005902	2	4	1.83	8	79.0	0	0.0	0.0	0.0
000901	3	4	1.83	8	70.6	0	0.0	6.6	0.0
009600	1	4	1.83	8	65.2	1	0.8	3.0	1.5
009017	2	4	1.83	9	68.0	0	0.0	0.0	0.0
010147	3	4	1.82	8	66.6	0	0.0	2.0	4.0
004703	3	4	1.82	8	71.0	0	0.0	1.9	1.9
008902	3	4	1.81	7	66.3	2	2.2	3.3	1.1
010133	2	4	1.81	6	61.3	3	2.5	5.8	4.2
010178	1	4	1.81	6	51.7	5	1.9	5.0	5.4
008700	2	4	1.81	8	53.3	0	0.0	1.9	9.7
006200	1	4	1.79	7	68.5	2	0.9	1.7	1.7
005901	2	4	1.79	8	62.4	0	0.0	2.3	4.6
008413	2	4	1.79	7	60.2	1	0.4	1.7	8.1
010161	3	4	1.79	7	61.9	0	0.0	3.5	8.8
007604	3	4	1.79	7	81.1	0	0.0	0.0	1.9
000203	6	4	1.78	10	53.7	0	0.0	0.0	0.0
007602	1	4	1.78	7	61.0	1	3.9	7.8	0.0
010159	2	4	1.78	9	60.5	0	0.0	0.0	1.6
005903	2	4	1.78	7	79.1	0	0.0	0.0	2.5

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

Source: U.S. Department of Housing and Urban Development special tabulations; Miami-Dade County Department of Planning & Zoning, Research Section; Office of Economic Development Coordination; October 2008.

Census Tract	Block Group	Priority Level	ING Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, 3-months	Fore-closure Rate, 3m X-units per 1000	Fore-closure Rate, 9m X-units per 1000	Lis Pendens Rate X-units per 1000
005904	2	4	1.78	7	69.5	0	0.0	11.8	0.0
008902	1	4	1.77	7	59.5	2	1.8	5.5	1.8
000209	1	4	1.77	9	63.1	0	0.0	0.0	0.0
003802	3	4	1.76	8	61.3	1	1.1	1.1	1.1
008905	3	4	1.76	7	67.9	1	0.4	1.6	3.3
006200	6	4	1.75	8	70.3	0	0.0	1.3	0.0
005903	3	4	1.75	7	67.2	1	2.7	2.7	0.0
000204	2	4	1.74	9	60.7	0	0.0	0.0	0.0
010161	2	4	1.74	7	66.5	0	0.0	3.6	4.7
007602	5	4	1.74	7	65.0	1	0.6	2.9	2.9
005903	1	4	1.73	7	78.9	0	0.0	1.1	0.0
009100	9	4	1.73	8	69.6	0	0.0	0.0	0.0
005902	4	4	1.73	8	62.1	0	0.0	0.0	3.4
009018	3	4	1.73	6	90.1	0	0.0	0.0	0.0
010400	9	4	1.72	9	58.2	0	0.0	0.0	0.0
010159	3	4	1.71	9	53.1	0	0.0	1.4	1.4
008204	2	4	1.71	9	57.7	0	0.0	0.0	0.0
009013	2	4	1.71	7	65.0	0	0.0	0.0	6.2
009311	2	4	1.71	8	67.9	0	0.0	0.0	0.0
009200	3	4	1.71	8	67.7	0	0.0	0.0	0.0
000903	3	4	1.69	8	66.7	0	0.0	0.0	0.0
009018	1	4	1.69	6	86.9	0	0.0	0.0	0.0
006200	6	4	1.69	7	65.7	0	0.0	4.6	2.3
007601	1	4	1.69	6	76.3	0	0.0	8.3	0.0
004702	6	4	1.68	7	61.4	0	0.0	4.3	4.3
004702	3	4	1.68	7	54.4	0	0.0	3.8	7.6
010161	1	4	1.67	7	54.2	1	1.8	3.6	3.6
007604	3	4	1.67	7	75.1	0	0.0	0.0	0.0
009304	2	4	1.67	7	51.8	3	1.1	2.3	1.5
010154	4	4	1.66	6	54.9	0	0.0	3.8	11.3
008905	1	4	1.64	7	53.6	0	0.0	1.2	8.1
008803	2	4	1.63	6	61.3	1	1.4	2.8	4.2
009019	2	4	1.63	7	60.5	0	0.0	1.9	3.8
010175	1	4	1.63	7	51.7	0	0.0	2.9	7.3
010177	1	4	1.62	7	56.9	0	0.0	1.4	5.6
009019	1	4	1.62	7	53.3	1	1.4	2.7	2.7
010300	9	4	1.61	8	59.6	0	0.0	0.0	0.0
000108	1	4	1.61	8	59.5	0	0.0	0.0	0.0

B. Distribution and Uses of Funds

Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. ***Note***: The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

Miami-Dade County's proposed NSP contains six eligible activities (not including general administration) that will receive funding:

A. Second mortgage assistance for income eligible homebuyers;
B. Single family residential acquisition and rehab for resale;
C. Homebuyer counseling in connection with activities A and B;
D. Acquisition and rehab of foreclosed upon multi-family residential for affordable rental housing;
E. Neighborhood redevelopment of affordable multi-family rental housing; and
F. Demolition of blighted structures.

Activity A will provide second mortgage financing assistance to purchasers of foreclosed upon single family homes only in areas that have been designated *highest priority*, *high priority*, *moderate priority* and *priority* as defined in Section A of this substantial amendment to the consolidated plan.

Activity B will be executed only in areas designated *highest priority* and *high priority*.

Activity C will be executed only in areas that have been designated *highest priority*, *high priority*, *moderate priority* and *priority*.

Activities D, E and F will occur only in areas designated *highest priority* and *high priority*.

No NSP funds, however, will be used for NSP activities outside the County's Urban Development Boundaries.

The methodology used to identify the areas of greatest need and the priority rankings described in Section A of this consolidated plan amendment gives explicit priority emphasis to areas the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. The Index of Greatest Need (IGN) defined in Section A provides a significant role for the rate of

foreclosures (foreclosures per total number of housing units in the census block group) in determining the priority ranking of any particular block group. The IGN also includes HUD's foreclosure risk score, which is, in part, determined by the Federal Reserve HMDA data on the percentage of high cost mortgages – an accepted indicator of the percentage of subprime related loans. The percentage of subprime related mortgages is, therefore, a component of the IGN and a determining factor in the distribution and uses of NSP funds in Miami-Dade County's proposed plan amendment. The IGN also gives consideration of an area's likelihood of a significant increase in foreclosure activity through use of the number of recently filed *lis pendens* as a proportion an area's existing housing units, as well as the HUD foreclosure risk score.

C. *DEFINITIONS AND DESCRIPTIONS*

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

Response:

Miami-Dade County adopts the definition of "uninhabitable structures" as defined in Section 17B-15 of the Miami-Dade County Code of Ordinances, as the definition of "blighted structures" for purposes of this NSP Substantial Amendment.[1] A structure shall be deemed "blighted" and subject to demolition when:

(a) It is visited by persons for the purpose of unlawfully procuring or using any controlled substance, as defined under Chapter 893 of the Florida Statutes, or any drugs, as defined in Chapter 499 of the Florida Statutes; or

(b) It is used for the illegal keeping, selling or delivering of such controlled substances or drugs; and

(c) The structure is found to have one (1) or more of the following characteristics:
- (i) It is vacant, unguarded and open at doors or windows,
- (ii) There is an unwarranted accumulation of debris or other combustible material therein,
- (iii) The structure's condition creates hazards with respect to means of egress and fire protection as provided for the particular occupancy,
- (iv) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material,
- (v) There is deterioration of the structure or structural parts,
- (vi) The structure is partially destroyed,
- (vii) There is an unusual sagging or leaning out of plumb of the structure or any parts of the structure and such effect is caused by deterioration or over-stressing,
- (viii) The electrical or mechanical installations or systems create a hazardous condition, or
- (ix) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.

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[1] The term "blighted structure" does not appear in Section 17B-15 of the Miami-Dade County Code of Ordinances. However, Chapter 17B (METROPOLITAN MIAMI-DADE COUNTY DEMOLITION OF UNINHABITABLE STRUCTURES ORDINANCE) was adopted on the basis of the Board of County Commissioners' legislative findings that "in recent years and at present an increased number of uninhabitable structures exist, the maintenance of which is often neglected by the owners thereof. It is furthermore found and declared by this Board that said structures often become open, unsecured, vandalized, or used for illicit purposes by trespassers, resulting in conditions that are unhealthy, unsafe, unsightly, and a blight upon the neighborhood and community at large, and that the demolition of uninhabitable structures will improve the security and quality of life in general of persons living nearby, will prevent blight and decay, and will safeguard the public health, safety, morals and welfare."

A structure shall be presumed to be utilized for the purpose set forth in (1)(a) or (b) above when there are one (1) or more arrests or police reports of incidents which involve the keeping, consumption, or delivery of controlled substances or drugs on the premises of the subject structure during the period of six (6) months preceding the posting of notice by the Minimum Housing Enforcement Officer.

In the administration of the demolition activity outlined in this Plan and when the code above does not meet the required standard for demolition Miami-Dade County will use the code Section 8.5 for "unsafe structures" and it is as follows:

(2) Buildings or structures that are, or hereafter shall become, unsafe, unsanitary or deficient, facilities with inadequate means of egress, or which constitute a fire or windstorm hazard, or are otherwise dangerous to human life or public welfare by reason of illegal or improper use, occupancy or maintenance, or which have been substantially damaged by the elements, acts of God, fire, explosion or otherwise, shall be deemed unsafe structures and a permit shall be obtained to demolish the structure or where specifically allowed by this section, to bring the building into compliance with the applicable codes as provided herein.
(3) Incomplete buildings commenced without a permit or for which the permit has expired, or completed buildings commenced without a permit or for which the permit has expired, prior to completion and no Certificate of Occupancy has been issued, shall be presumed and deemed unsafe and a permit shall be obtained to demolish the structure or bring the building into compliance with the applicable codes as provided herein.
(4) Buildings which meet the physical criteria of unsafe structures set forth in this section, and are ordered to be repaired by the Building Official, an Unsafe Structures Appeal Panel or the Unsafe Structures Board, in the manner more particularly set forth below, which are not completed or repaired and brought into full compliance with the Building Code within the reasonable time allowed by the Building Official or the Unsafe Structures Board, will be demolished.
(5) Swimming pools that contain stagnant water are deemed unsanitary and dangerous to human life and public welfare. If the stagnant water is not removed and all repairs made and brought into full compliance with the Building Code within the reasonable time allowed by the Building Official, then these swimming pools will be demolished.
(6) Buildings or structures subject to the recertification requirements in Section 8-11(f) of this Code which the owner fails to timely respond to the Notice of Required Inspection or fails to make all required repairs or modifications found to be necessary resulting from the recertification inspection by the deadline specified in the Code or any written extension granted by the Building Official will be demolished.
(b) *Physical criteria.*
(1) A building shall be deemed a fire hazard and/or unsafe when:
(i) It is vacant, unguarded and open at doors or windows.
(ii) There is an accumulation of debris or other material therein representing a hazard of combustion.
(iii) The building condition creates hazards with respect to means of egress and fire protection as provided herein for the particular Occupancy.

(2) A building, or part thereof, shall be presumed to be unsafe if:
(i) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material.
(ii) There is a deterioration of the structure or structural parts.
(iii) The building is partially destroyed.
(iv) There is an unusual sagging or leaning out of plumb of the building or any parts of the building and such effect is caused by deterioration or over-stressing.
(v) The electrical or mechanical installations or systems create a hazardous condition contrary to the standards of the Building Code.
(vi) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.
(vii) By reasons of use or occupancy the area, height, type of construction, fire-resistivity, means of egress, electrical equipment, plumbing, air conditioning or other features regulated by this Code do not comply with this Code for the use and group of occupancy.
(3) A building, or part thereof, shall be presumed to be unsafe if:
(i) The construction, installation of electrical, plumbing or other equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has been commenced or completed without a permit therefor having been obtained or where the permit has expired prior to completion and the issuance of a Certificate of Occupancy or Certificate of Completion.
(ii) The construction, installation of electrical, plumbing or other equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has not been completed.
(iii) The building or structure is vacant and abandoned, and covered at doors or windows with materials not previously approved by the Building Official, or for a period exceeding the maximum limitations set forth in this Section.
(iv) By reason of illegal or improper use, occupancy or maintenance does not comply with the Building Code, or the code in effect at the time of construction.
(v) The building or part thereof meets the physical criteria of an unsafe structure set forth above and has not been repaired and brought into compliance with the Building Code following the expiration of the reasonable periods allowed by the Building Official, an Unsafe Structures Appeal Panel or the Unsafe Structures Board for such repairs.

(2) Definition of "affordable rents." ***Note:*** Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

Miami-Dade County will adopt the maximum rents allowed as determined by market comparison. The County will set rents at thirty (30) percent of monthly gross income, not to exceed the maximum market rent. Alternatively, maximum rents may be based on HUD-approved rent limits for tax credit projects.

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

Response:

Homeownership Units
All home purchases assisted with NSP-funded soft-second loans shall be subject to affordability controls that currently govern other affordable housing programs administered by Miami-Dade County.

In addition to the second mortgage, a declaration of restrictive covenants running with the land will be recorded in the public records of Miami-Dade County. The declaration of restrictive covenants will specify that:

(1) The restrictions shall run with the land for the entire control period; and
(2) The covenants will bind the homebuyer, any assignee, mortgagee, and all other parties that receive title to or interest in the property. These covenants will be senior to all instruments securing permanent financing; and
(3) The covenants shall control for a minimum of twenty (20) years and shall automatically reset every 20 years for a maximum of 60 years, except that in the event an eligible home is owned for an entire 20-year control period by the same individual(s), said individual(s) shall automatically be released from the Declaration of Restrictive Covenants.
(4) Re-sale of the property during the affordability control period is limited to NSP income-qualified individuals or families for use as their primary residence. The assisted home may not be leased to another party; and
(5) Prior to the re-sale of the NSP-assisted home during the control period, the current homeowner shall obtain the County's written approval; and
(6) The maximum sales price permitted on resale of an eligible home shall be based on a formula established by County ordinance. The maximum sales price is currently based on:
    (i) a formula that takes into account the price paid by the current owner and any increases tied to an index of area incomes during the period in which the current owner owned the home; and
    (ii) documented costs for property improvements that are permanent in nature and not for decoration or maintenance purposes.; and

(7) The County reserves a right of first refusal to purchase the eligible home prior to or at the end of control period, if it becomes available for purchase and there are no eligible persons to purchase the NSP-assisted home.

Multi-Family Rental Properties:

Multi-family rental housing properties will be purchased by the County and added to the County's existing affordable rental housing inventory. The County has the ability to

access existing contracts to place the management and maintenance of the properties under the care of property management companies providing the same services for other County-owned rental property. The County may also select for-profit and not-for-profit housing developers to acquire, rehabilitate and manage multi-family rental housing.

All rental properties acquired with NSP funds will be subject to the restrictions set forth below to maintain continued affordability:

(a) units may only be occupied by individuals and households at 120% of median income or less;
(b) the number of units that are to be set-aside for certain income groups (i.e. those at or below 50%) must be specified;
(c) rents must remain affordable as defined under Part C(2) of this Application; and
(d) the term of the affordability shall not be less than thirty years. If acquired by private developers, the properties will be subject to recorded restrictive covenants and rent regulatory agreements that will include the above restrictions to ensure continued affordability.

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

Response:

Miami-Dade County will apply housing standards set forth in Chapter 17, Article II of the Miami-Dade County Code of Ordinances. No dwelling may be occupied for the purpose of living, sleeping, cooking, or eating therein which does not comply with the following requirements:

Minimum standards for dwelling's basic equipment and facilities

(1) Every dwelling unit shall contain not less than a kitchen sink, lavatory, tub or shower and water closet, all in good working condition, and installed in accordance with the South Florida Building Code. Sink, lavatory, tub or shower shall be supplied with adequate hot and cold water.

(2) Every dwelling unit shall contain a room which affords privacy to a person within said room, and which is equipped with a flush water closet and a lavatory basin in good working condition; properly connected to an approved water system and sewer system, or an approved septic tank installation including an approved absorption bed. No privy shall be constructed or continued in operation after the effective date* of this article.

(3) Every dwelling unit shall contain a room which affords privacy to a person within said room and which is equipped with a bathtub or shower in good working condition; and properly connected to an approved water system and sewer system or an approved septic tank installation, including an approved absorption bed.

(4) Every kitchen sink, lavatory basin, and bathtub or shower required under the provisions of this section shall be properly connected with both hot and cold water lines.

(5) Every dwelling shall have water heating facilities which are properly installed, maintained in safe and good working condition, and properly connected with the hot water lines required under the provisions of subsection (4) of this section; and which are capable of heating water to such a temperature as to permit an adequate amount of water to be drawn at every required kitchen sink, lavatory basin, bathtub or shower.

(6) Every occupied dwelling unit shall be provided with an installed nonportable cooking facility which shall not be capable of being carried easily by one (1) person, and shall have at least two (2) top burners. Vacant dwelling units shall be provided with utility connections for such facility.

(7) Every dwelling unit shall have adequate garbage disposal facilities or garbage storage containers.

(8) Every dwelling structure and dwelling unit of types of Construction I, II, III, IV and V as defined by Chapters 17, 18, 19, 20, 21 and 22 respectively of the South Florida Building Code shall have means of egress which conform to the standards of Chapter 31 of the South Florida Building Code, and any applicable fire codes, fire regulations or ordinances now in existence or adopted subsequent hereto. Every dwelling structure of type of Construction V, built before December 31, 1957, where the structural and other elements of the building consist primarily of wood, having one (1) or two (2) dwelling units above the ground floor, shall have a minimum of two (2) separate means of egress which are remote from each other; or at least one (1) means of egress with stairs that are constructed of either noncombustible materials; or made safe by approved fire resistive modifications as may be required. Each such means of egress shall be easily accessible from every dwelling unit on the specified floor without passing through any other dwelling unit. Every dwelling structure of type of Construction V, where the structural and other elements consist primarily of wood having three (3) or more dwelling units, shall have means of egress which conform with the provisions of the South Florida Building Code and any applicable fire codes, fire regulations or ordinances now in existence, or adopted subsequent hereto.

(9) In every owner-occupied dwelling unit not intended to be let for occupancy containing space heating facilities, such facilities shall be properly installed and maintained in safe and good working condition, as provided in the South Florida Building Code and any applicable fire regulations or ordinances now in existence or adopted subsequent hereto.

Every dwelling and dwelling unit which is let or intended to be let for occupancy shall have adequate space heating facilities which are properly installed and maintained in safe and good working condition, as provided in the South Florida Building Code and any applicable fire regulations or ordinances now in existence or adopted subsequent hereto. Adequate heating facilities are hereby defined as follows:

(a) Permanent space heating equipment capable of heating two-thirds of the habitable rooms to a minimum air temperature of seventy (70) degrees Fahrenheit to be measured three (3) feet above floor when outside temperature is forty-five (45) degrees Fahrenheit, or permanent space heating equipment with capacity of five (5) Btu's per hour of input per cubic foot of habitable room space within two-thirds (2/3) of the habitable rooms.

(b) The five (5) Btu's per hour input standard is based on a heating unit with seventy (70) percent rating of input-to-output efficiency; an appropriate correction factor will be applied when the proposed heating unit exceeds an input-to-output efficiency rating of seventy (70) percent. Heating units supplied on the basis of this calculation will otherwise comply with the standards described elsewhere in this subsection.

(c) Permanent heating equipment is defined as heating equipment properly connected to a flue or vent or, if electric, properly installed and permanently connected to an adequately wired and sized branch circuit.

(d) Habitable room shall mean a room or enclosed floor space used or intended to be used for living, sleeping, cooking or eating purposes, excluding bathrooms, shower rooms, water closet compartments, laundries, pantries, foyers, connecting corridors, closets and storage spaces.

(e) Heating equipment shall be installed and maintained in accordance with the provisions of the South Florida Building Code.

(f) Any calculations necessary for the installation of permanent heating equipment to assure adequate heating capacity as defined in this subsection, shall be made in accordance with the standards established in the current edition of the "Heating Ventilating Air-Conditioning Guide," published by the American Society of Refrigeration, Heating and Air-Conditioning Engineers, Inc. (ASHRAE).

(g) Oil heaters, gas heaters, and wood-stoves must be connected to a properly installed vent, said vent conforming to the provisions of the South Florida Building Code.

(h) Electric heaters will be of a type readily fixed into position and must be properly installed and permanently connected to an adequately wired and sized branch-circuit.

(i) Any portable heating devices approved by the Underwriters' Laboratories, Inc., or a properly installed fireplace may be used as an accessory heating unit.

(j) Accessory heating units will be deemed to be supplementary to the permanent-heating equipment and shall not be considered when calculating the adequacy of the permanently installed heating equipment except as specified in subsection (9)(m).

(k) Only those accessory heating units which are acceptable under the provisions of the City of Miami and Miami-Dade County Fire Code, the Florida State Hotel and Restaurant Commission regulations, and other regularly adopted regulations will be used.

(l) The use of unsafe heaters or cooking stoves and the use of cooking stoves, including ovens, for heating purposes is hereby prohibited.

(m) The requirements of subsection (9) shall not apply to dwelling units in existence on March 17, 1969, provided that either a gas pipe outlet or an electrical outlet and circuit are present for the use of gas space heaters or portable electrical space heaters.

Minimum standards for light and ventilation.

(1) (a) Every habitable room shall have at least one (1) window or skylight facing directly to the outdoors. The minimum total window area which provides light to each habitable room shall be not less than ten (10) percent of the floor area of such room. Whenever exterior walls or other light-obstructing structures are located less than three (3) feet from the window and extend above the ceiling of the room, such a window shall not be deemed to face directly to the outdoors and shall not be included in the required minimum total window area. Whenever the only window in a room is a skylight-type window located in the top of such room, the minimum total window area of such skylight shall not be less than fifteen (15) percent of the total floor area of the room. Skylights shall not be a substitute for the window requirements in sleeping rooms.

(b) Kitchens and dining rooms will be exempt from the requirements of subsection (1)(a) of this section, providing they meet the requirements in subsections (2) and (6) of this section.

(c) If any two (2) habitable rooms, excluding sleeping rooms, are separated by a common wall and either room lacks the required window area, but meets all three (3) exceptions listed below, such rooms shall be considered in compliance with this subsection:

(i) The common wall separating the two (2) rooms must provide an opening equal to twenty-five (25) percent of the total wall area.

(ii) If the opening so provided is a doorway, it must be unobstructed and have a minimum width of thirty (30) inches.

(iii) One (1) of the two (2) rooms must provide the required light and ventilation for the total combined floor area of the two (2) rooms.

(2) Every habitable room shall be ventilated by openable areas equal to fifty (50) percent of the required minimum window area, as set forth in subsection (1) of this section or by equivalent mechanical ventilation as approved by the inspecting officer.

(3) Every bathroom, shower room and water closet compartment shall comply with the light and ventilation requirements for habitable rooms contained in subsections (1) and (2) of this section, except that no window or skylight shall be required in adequately ventilated bathrooms, shower rooms and water closet compartments equipped with an approved mechanical ventilating system which automatically becomes operational when the bathroom switch is turned on.

(4) Every door, window or other device opening to outdoor space and used or intended to be used for ventilation shall be provided with an approved type of screen for protection against mosquitoes, flies and other insects.

(5) Every opening beneath a dwelling, including basement or cellar windows and crawl space, shall be equipped with an approved type of screening or lattice work to keep out large animals.

(6) Every habitable room of a dwelling shall contain at least two (2) separate floor or wall-type electrical convenience outlets, or one (1) such convenience outlet and one (1) ceiling-type electric light fixture. Every bathroom, shower room, water closet, compartment and laundry room shall contain at least one (1) properly installed ceiling or wall-type electric light fixture. The switches shall be so located and installed as to avoid the danger of electrical shock.

(7) Every hall and stairway located in a structure used for human habitation shall be provided with not less than one (1) foot-candle of natural light throughout or with properly installed electric lighting facilities which provide not less than one (1) foot-candle of illumination throughout and which are controlled by the occupants of the structure and available at all times.

Requirements relating to the safe and sanitary maintenance of dwellings and dwelling units.

(1) All foundation walls shall be structurally sound, reasonably rodent proof, and maintained in good repair. Foundation walls shall be considered to be sound if they are capable of bearing imposed loads and are not deteriorated.

(2) Every dwelling unit shall be reasonably weather tight, watertight and rodent proof. Floors, walls, ceilings and roofs shall be capable of affording adequate shelter and privacy and shall be kept in good repair. Windows and exterior doors shall be reasonably weather tight, watertight, and rodent proof, and shall be maintained in good working condition. All parts of the structure that show evidence of rot or other deterioration shall be repaired or replaced.

(3) Every inside and outside stairway, porch, and every appurtenance thereto, shall be maintained in a safe condition and be capable of supporting loads which normal use may impose.

(4) Every chimney and smoke pipe, and all flue and vent attachments thereto, shall be maintained in such condition that there will be no leakage or backing up of smoke and noxious gases into the dwelling.

(5) All exterior surfaces subject to deterioration shall be properly maintained and protected from the elements by paint or other approved protective coating applied in a workmanlike fashion.

(6) Every plumbing fixture, water pipe, waste pipe and drain shall be maintained in good sanitary working condition, free from defects, leaks and obstructions.

(7) The floor surface of every water closet compartment, bathroom and shower room shall be maintained so as to be reasonably impervious to water and so as to permit such floor to be easily kept in a clean and sanitary condition.

(8) Every supplied facility, piece of equipment, or utility required in this code shall be maintained in a safe and satisfactory working condition. No owner or occupant shall cause any service, facility, equipment, or utility required in this code to be removed from or discontinued for any occupied dwelling or dwelling unit except for such temporary interruption as may be necessary while actual repairs, replacement, or alterations are in process.

(9) For these purposes, every owner of a building containing three (3), or more, dwelling units, shall provide the continuing services of a person or persons solely to assure that the minimum requirements of maintenance and sanitation, as provided by this article, are maintained on the premises at all times. The landlord shall provide the tenant with the name, address, and phone number of the person or persons providing the continuing services. Said notice shall be given to the

tenant by either posting the notice in a conspicuous place at the building site or by supplying the tenant with the information at the inception of the lease. The landlord is further charged with informing the tenant of any change of name, address, or phone number of the person or persons providing the continuing service.

Minimum space, use and location requirements.

(1) Every dwelling unit shall contain a minimum gross floor area of at least one hundred fifty (150) square feet for the first occupant, one hundred (100) square feet for each of the next two (2) occupants, and at least seventy-five (75) square feet for each occupant thereafter. Floor space shall be calculated on the basis of total habitable room area.

(2) In every dwelling unit of two (2) or more habitable rooms, every room occupied for sleeping purposes by one (1) occupant shall have a minimum gross floor area of at least eighty (80) square feet. Every room occupied for sleeping purposes by more than one (1) occupant shall have a minimum gross floor area of fifty (50) square feet per occupant. Every room used for sleeping purposes shall have a minimum width of eight (8) feet. Kitchens shall not be used for sleeping purposes. Porches shall not be used as permanent sleeping quarters.

(3) At least one-half of the floor area of every habitable room shall have a ceiling height of at least seven (7) feet. Any portion of a room having a ceiling height of less than five (5) feet shall not be considered in computing the total floor area of such room.

(4) No dwelling or dwelling unit containing two (2) or more sleeping rooms shall be so arranged that access to a bathroom, shower room, or water closet compartment intended for use by occupants of more than one (1) sleeping room can be had only by going through another sleeping room or outside the structure, nor shall room arrangements be such that access to a sleeping room can be had only by going through another sleeping room, bathroom, shower room, or water closet compartment.

(5) No cellar or basement space shall be used as a habitable room or dwelling unit.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income:

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

A minimum of $15,551,800 of NSP funds will be appropriated or otherwise made available to meet the low income housing requirement for those individuals and families below 50% of AMI.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income).

If so, include:

- The number of low- and moderate-income dwelling units-i.e., ≤ 80% of area median income-reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- The number of NSP affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income-reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

It is estimated that up to 80 dwelling units may be deemed blighted and demolished.

It is anticipated that of these units, none will be redeveloped for use as dwellings and made available for purchase. The parcels may be used for enhancing the County's neighborhood stabilization efforts and if possible, the County may convert the parcels into green spaces and where contiguous parcels allow, re-use as public facilities such as government service centers, parks and/or recreation centers. The County does not anticipate any relocation being required.

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

As public comments are received they will be compiled and added to the proposed plan. The comment period is from October 29, 2008 to November 20, 2008 and close at 5p.m.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name:

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

(4) Projected Start Date:

(5) Projected End Date:

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

(8) Activity Description:
Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:
- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:
- discount rate

For financing activities, include:
- range of interest rates

ACTIVITY A – FINANCING MECHANISMS

(1) Activity Name	**Financing Mechanisms:** Soft-Second Loans for Low, Moderate and Middle-Income Households (LMMH)
(2) Activity Type	Eligible NSP Activity: (A) Establish financing mechanisms for purchase of foreclosed upon homes and residential properties in the form of soft-second loans and closing costs. CDBG Eligible Activity: Homeownership Assistance (see 24 CFR 570.201(n))
(3) National Objective	LMMH
(4) Projected Start Date	Upon receipt of NSP grant funds from HUD.
(5) Project End Date	Four years from the date of receipt of funds.
(6) Responsible Organization	Clarence D. Brown Miami-Dade County Office of Community and Economic Development 701 NW 1st Court, 14th Floor Miami, FL 33136 (786) 469-2221
(7) Location Description	In areas of greatest need as described in Part A and Part B of this Application.
(8) Activity Description	The County will Provide soft-second loans to eligible homebuyers to purchase foreclosed-upon homes in areas of greatest need. Homes that are acquired and rehabilitated will be marketed to potential buyers. Buyers can also locate and purchase REO properties from the bank. *Expected Benefit to Income-Qualified Persons* Opportunity for homeownership by reducing cost of purchase financing. *Term of Loan* Soft-second loans will be in the form of a maximum 30-year fixed-interest mortgage *Financing Rate Range* The interest rate on the second mortgage will be between 0-6 percent. *Initial Sales Price* Sales prices shall be governed by Section 2301(d)(3) of HERA and HUD Notice (73 FR 58330). The sale price shall be no more than an amount equal to the cost to acquire and rehabilitate (including developer fee) the home consistent with the housing standards contained herein to ensure decent, safe

	and habitable conditions. However, the County will set a maximum sales price that may result in a sales price lower, but not higher than the HERA-limited sales price. *Terms Governing Continued Affordability* A full description of how homes purchased with NSP-funded soft-second loan assistance will remain affordable to individuals and families at or below 120% of AMI can be found in Part C, Section 3 of this Application.

ACTIVITY B – PURCHASE AND REHABILITATION

(1) Activity Name	**Purchase and Rehabilitation** of Foreclosed-Upon Homes for Sale to Income-Qualified Persons or Use as Multi-Family Rental Housing
(2) Activity Type	Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property. CDBG Eligible Activity: Acquisition (see 24 CFR 570.201(a)) and rehabilitation (see 570.202)
(3) National Objective	LMMH
(4) Projected Start Date	Upon receipt of NSP grant funds from HUD.
(5) Project End Date	Four years from the date of receipt of funds.
(6) Responsible Organization	Clarence D. Brown Miami-Dade County Office of Community and Economic Development 701 NW 1st Court, 14th Floor Miami, FL 33136 (786) 469-2221 Elva R. Marin Miami-Dade County General Services Administration Real Estate Section 111 NW 1 Street, 24th Floor Miami, Florida (305) 375-4400
(7) Location Description	In areas of greatest need as described in Part A and Part B of this Application.

(8) Activity Description	The County will use funds to purchase and rehabilitate foreclosed-upon homes and multi-family rental housing for LMMH. ***Multi-Family Affordable Rental Housing*** Multi-family rental housing properties will be purchased by the County and added to the County's existing affordable rental housing inventory. The County may utilize existing contracts to place the management and maintenance of the properties under the care of property management companies providing the same services for other County-owned rental property. The County may also select for-profit and not-for-profit housing developers to acquire, rehabilitate and manage multi-family rental housing. The County may partner with entitlement cities to acquire multi-family housing. *Terms Governing Continued Affordability* All rental properties acquired with NSP funds will be subject to the restrictions set forth below to maintain continued affordability: (a) units may only be occupied by individuals and households at 120% of median income or less; (b) the number of units that are to be set-aside for certain income groups (i.e. those at or below 50%) must be specified; (c) rents must remain affordable as defined under Part C, Section 2 of this Application; and (d) the term of the affordability shall not be less than thirty years. If acquired by private developers, the properties will be subject to recorded restrictive covenants and rent regulatory agreements that will include the above restrictions to ensure continued affordability. *Low Income Housing Benefit* NSP funds for this activity will be used to meet the low income housing requirement for those individuals and families below 50% of AMI. *Expected Benefit to Income-Qualified Persons* Increased access to affordable rental housing.

	Acquisition and Rehabilitation of Single-Family Homes for Re-Sale to Income-Eligible Persons The County will establish a pool of qualified home builders to identify and acquire foreclosed-upon homes from lenders and rehabilitate them to the extent required to meet housing standards set forth in Part C, Section 4 prior to re-sale. The County may also participate in this activity without the use of home builders, developers, and others from the pool. The County may fund up to full cost of the acquisition and rehabilitation of the properties with NSP funds, subject to a first mortgage on the property with deed restrictions imposing terms to ensure continued affordability (see Part C, Section 3 above). The homes will be marketed to NSP income-eligible persons having undergone homebuyer counseling, who will be required to secure a first mortgage loan from a lender to purchase the home. Some of the NSP funds used to purchase and rehabilitate the home would be converted into a soft-second mortgage as described in Activity A above to make the purchase more affordable. Sales proceeds will also cover a developer's fee for performing the above activities on behalf of the County. This approach will maximize benefits afforded by the County's NSP allocation by permitting sale proceeds to return to the County's NSP for additional acquisition and rehabilitation of homes and provision of soft-second mortgage assistance during the four years in which NSP activities must be completed. *Terms Governing Continued Affordability* The homes assisted with soft-second loan assistance will subject to restrictions set forth in Part C, Section 3 of this Application to ensure continued affordability to the maximum extent possible. *Expected Benefit to Income-Qualified Persons* Increased opportunity to own safe, code-compliant affordable housing. *Sales Price* Pursuant to HERA requirements, the sale price shall be no more than an amount equal to the cost to acquire and

	rehabilitate (including developer fee) the home consistent with the housing standards contained herein to ensure decent, safe and habitable conditions. However, the County will set a maximum sales price that may result in a sales price lower, but not higher than the HERA-limited sales price. ***Discount Rate for Acquisition of All Properties for Re-Sale to Income-Eligible Persons*** Miami-Dade County will conduct property appraisals and apply the minimum discount rates required under HERA and HUD Notice (73 FR 58330) to the purchase of foreclosed-upon homes, however, to ensure best use of NSP funds, the County will negotiate purchase prices below such discount rates to the maximum extent possible.

HOMEOWNERSHIP COUNSELING IN CONNECTION WITH ACTIVITY A - FINANCING MECHANISMS AND ACTIVITY B - PURCHASE AND REHABILITATION

(1) Activity Name	**Homebuyer Counseling**
(2) Activity Type	Eligible NSP Activity: Public Services for housing counseling limited to prospective purchasers of the acquired and rehabilitated foreclosed-upon homes. CDBG Eligible Activity: Public services for housing counseling (see 24 CFR 570.201(e))
(3) National Objective	LMMC
(4) Projected Start Date	Upon receipt of NSP grant funds from HUD.
(5) Project End Date	Four years from the date of receipt of funds.
(6) Responsible Organization	Clarence D. Brown Miami-Dade County Office of Community and Economic Development 701 NW 1st Court, 14th Floor Miami, FL 33136 (786) 469-2221
(7) Location Description	In areas of greatest need as described in Part A and Part B of this Application.
(8) Activity Description	Minimum of eight hours of homebuyer counseling for income-qualified persons provided soft-second loans to purchase foreclosed-upon or abandoned homes. *Expected Benefit to Income-Qualified Persons* Provides income-eligible individuals with the knowledge

	necessary to successfully qualify for a first mortgage as well as understand the closing process. Promotes budgeting skills to ensure that homeownership obligations can be met such as timely mortgage and escrow payments and conducting on-going home maintenance to reduce future cost of homeownership.

ACTIVITY D – DEMOLISH BLIGHTED STRUCTURES

(1) Activity Name	**Demolish Blighted Structures**
(2) Activity Type	Eligible NSP Activity: Demolish blighted structures CDBG Eligible Activity: Clearance activities (see 24 CFR 570.201(d))
(3) National Objective	Benefiting all of the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
(4) Projected Start Date	Upon receipt of NSP grant funds from HUD.
(5) Project End Date	Four years from the date of receipt of funds.
(6) Responsible Organization	Sam Walthour (Uninhabitable Structures Section 17B-15) Miami-Dade County Office of Neighborhood Compliance 111 NW 1st Street, Suite 1470 Miami, FL 33128 305-375-4845 Charles Danger (Unsafe Structures Section 8.5) Miami-Dade County Building Department 11805 S.W. 26th Street Miami, Florida 33175 786-315-2332 Clarence D. Brown Miami-Dade County Office of Community and Economic Development 701 NW 1st Court, 14th Floor Miami, FL 33136 (786) 469-2221
(7) Location Description	In areas of greatest need as described in Part A and Part B of this Application.
(8) Activity Description	Demolish blighted structures in the areas of greatest need that meet LMMA requirement.

	Expected Benefit to Income-Qualified Persons Stabilize neighborhoods of income-qualified persons in LMMAs by removing uninhabitable, unsafe and unsanitary structures that may also serve as havens for criminal activity. Allow for redevelopment in neighborhoods where property stabilization is warranted.

ACTIVITY E – REDEVELOPMENT

(1) Activity Name	**Redevelopment**
(2) Activity Type	Eligible NSP Activity: Redevelop demolished or vacant properties. CDBG Eligible Activity: 24 CFR 570.201(c)
(3) National Objective	LMMH LMMA Creates or retains jobs for persons whose household incomes are at or below 120% of median area income (LMMJ)
(4) Projected Start Date	Upon receipt of NSP grant funds from HUD.
(5) Project End Date	Four years from the date of receipt of funds.
(6) Responsible Organization	Clarence D. Brown Miami-Dade County Office of Community and Economic Development 701 NW 1st Court, 14th Floor Miami, FL 33136 (786) 469-2221
(7) Location Description	NSP funds under this activity will be directed toward the Scott Carver HOPE VI affordable housing project, which is located in an area of greatest need in the Liberty City/Model City area and will produce 236 rental units for households at or below 60% of area median income.
(8) Activity Description	Redevelop properties in area(s) of greatest need to create affordable rental housing, homeownership, green spaces, and public facilities; improve existing infrastructure. *Low Income Housing Benefit* NSP funds for redevelopment activities will be used to meet the low income housing requirement for those individuals and families below 50% of AMI. *Expected Benefit to Income-Qualified Persons* Stabilize and enhance neighborhoods experiencing foreclosure distress and increase affordable rental housing stock for income-qualified individuals. Creation of temporary jobs for income-qualified individuals during redevelopment.

I. TOTAL BUDGET: (INCLUDE PUBLIC COMPONENTS)

Activity	Miami-Dade County Allocation	NSP Activity CDBG Eligible Activity
HOMEOWNERSHIP ACTIVITIES		
Soft Mortgage Assistance and Closing Costs	$9,750,000	Eligible NSP Activity: (A) Establish financing mechanisms for purchase of foreclosed upon homes and residential properties in the form of soft-second loans. CDBG Eligible Activity: 24 CFR 570.201(n)
Acquisition and Rehabilitation of Foreclosed-Upon Single Family Homes	$10,000,000	Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property. CDBG Eligible Activity: 24 CFR 570.201(a) and 570.202
Homebuyer Counseling	$65,000	Eligible NSP Activity: Public Services for housing counseling limited to prospective purchasers of the acquired and rehabilitated foreclosed-upon homes. CDBG Eligible Activity: 24 CFR 570.201(e)
RENTAL HOUSING		
Acquisition and Rehabilitation of Foreclosed-Upon Multi-Family Properties for Use as Affordable Rental Housing.	$26,571,480	Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property. CDBG Eligible Activity: 24 CFR 570.201(a) and 570.202
Neighborhood Redevelopment Through Multi-Family Rental Housing Development. HOPE VI ** (See next page.)	$8,600,000	Eligible NSP Activity: Redevelop demolished or vacant properties. CDBG Eligible Activity: 24 CFR 570.201(c)
OTHER ACTIVITIES		
Demolish Blighted Structures	$1,000,000	Eligible NSP Activity: Demolish blighted structures CDBG Eligible Activity: 24 CFR 570.201(d)
NSP ADMINISTATION (10%) General Administration and Planning. This reflects a maximum expense that can be made available over five years. Administrative expenses will be subject to careful review. Unused funds will be utilized in other categories, as reviewed and approved by HUD.	$6,220,720 maximum	Eligible NSP Activity: General administration and planning activities. CDBG Eligible Activity: 24 CFR 570.205 and 206
TOTAL	$62,207,200	

**NSP funds budgeted for Neighborhood Redevelopment through Multi-Family Rental Housing Development will be directed toward the Scott Carver HOPE VI affordable housing project, which will produce 236 rental units for households at or below 60% of area median income. NSP funds will be leveraged with other public and private funds. At least 59 units will be set-aside for 50% of Area Median Income. The NSP funds are specific for covering a financial gap for the development.

J. ***PERFORMANCE MEASURES*** (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Activity	Units	≤ 50%	51-80%	81-120%
HOMEOWNERSHIP ACTIVITIES				
Soft Mortgage Assistance, Total *Assumption:* $75,000 average and $80,000 maximum soft-second mortgage and closing costs; assistance available to purchasers of foreclosed-upon homes located in areas of greatest need.	80	0	16	64
Acquisition and Rehabilitation of Foreclosed-Upon Single Family Homes *Assumption:* $200,000 per home.	50	0	10	40
Soft Mortgage Assistance For Homes Purchased through Acquisition/ Rehabilitation Program *Assumption:* $75,000 average and $80,000 maximum soft-second mortgage and closing costs; assistance limited to purchasers of the foreclosed-upon homes purchased through Acquisition/ Rehabilitation Program	[50]	[0]	[10]	[40]
Homebuyer Counseling *Assumption:* $500 per participant to cover 8 hours of homebuyer counseling. All participants purchasing foreclosed-upon homes through Acquisition/ Rehabilitation Program or homes located by other buyers	[130]	[0]	[26]	[104]
TOTAL HOME OWNERSHIP*	**130**	**0**	**26**	**104**
**** Total home ownership units do not include units shown within brackets [ ].***				

RENTAL HOUSING ACTIVITIES				
Acquisition and Rehabilitation of Foreclosed-Upon Multi-Family Properties for Use as Affordable Rental Housing *Assumption:* $125,000 per unit.	212	132	40	40
Neighborhood Redevelopment Through Multi-Family Rental Housing Development *Assumption:* $36,441 of NSP funds per unit.	236	59	177**	0
TOTAL RENTAL	**448**	**191**	**217**	**40**
TOTAL HOUSING UNITS	**578**	**191**	**243**	**144**
OTHER ACTIVITIES				
Demolish Blighted Structures	80	NA	NA	NA
*****Restricted to households that are 51% to 60% of area median income.***				

CERTIFICATIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

_____ _____

Signature/Authorized Official Date

_____

Title