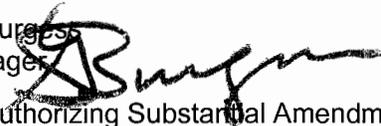


# Memorandum



**Date:** February 15, 2011

**To:** Honorable Chairman Joe A. Martinez  
and Members, Board of County Commissioners

**From:** George M. Burgess  
County Manager 

**Subject:** Resolution Authorizing Substantial Amendment to FY2008-2012 Consolidated Plan and 2010 Action Plan for Neighborhood Stabilization Program Round 3 Funds

Agenda Item No. 14(A)(1)

## **RECOMMENDATION**

It is recommended that the Board of County Commissioners (BCC) approve the attached resolution which does the following:

- Approves the \$20,036,303 Neighborhood Stabilization Program Round 3 (NSP3) Plan as a Substantial Amendment to the County's FY 2008-2012 Consolidated Plan and FY 2010 Action Plan, in substantially the form attached, in response to the NSP3 Notice of funds authorized under the Dodd-Frank Wall Street Reform and Consumer Protection Act;
- Authorizes the County Mayor or the County Mayor's designee to submit the NSP3 Plan to the US Department of Housing and Urban Development (HUD) for approval by the March 1, 2011 due date; and
- Amends NSP Implementing Order (IO) 2-11 to include the NSP3 allocation, NSP3 expenditures by activity, and allows for the selection of redevelopment projects for NSP3 funding. The amended IO is attached.

## **SCOPE**

The attached NSP3 Plan proposes that the County's NSP3 allocation be targeted to support the rehabilitation or redevelopment of affordable multi-family rental housing, along with limited demolition activity, in targeted areas. Specific projects will be identified in neighborhoods determined by the following criteria, which were dictated by HUD and reflect other considerations detailed in the background section of this memorandum: HUD Foreclosure Risk Scores; income limits; a preference for multi-family rental projects; impacts on neighborhoods; synergies with previously funded projects under NSP1; and leveraging of other funding sources.

## **FISCAL IMPACT**

There is no adverse fiscal impact to the County as there is no requirement for County matching funds.

The County was notified of an award of \$20,036,303 in NSP3 funds, which is in addition to the \$62.2 million awarded under NSP1. The County must submit its NSP3 Plan to HUD by March 1, 2011 or forfeit the entire NSP3 award. Once HUD approves the County's NSP3 plan and the grant agreement is executed, 50 percent of the grant funds must be spent within two years, and the entire allocation must be spent within three years.

An amount of up to 10 percent of the NSP3 grant may be used for general administration and planning activities as defined in the Community Development Block Grant (CDBG) program. In addition, up to 10 percent of future program income may be used for general administration and planning activities. All such expenditures are governed by the same CDBG rules governing the use of NSP1 funds. Program income received from NSP3 eligible activities may be retained by the County, treated as regular CDBG funds and used in accordance with the requirements of NSP3.

## **TRACK RECORD/MONITORING**

The County's Department of Housing and Community Development (DHCD) will monitor the grant program.

## **BACKGROUND**

Since late 2008, Miami-Dade County has been aggressively implementing numerous programs, funded under NSP1, to mitigate the impact of foreclosures on our neighborhoods. The County was ahead of schedule for fully obligating the \$62.2 million from NSP1 and is on schedule for executing the associated projects. Lessons learned from the development of those projects were, along with federal regulations, the most important guiding principles as we developed this recommendation for the much smaller NSP3 allocation.

On October 19, 2010, HUD released the NSP3 Notice with the requirements for the new allocation of NSP funds that were authorized in the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Notice provides \$970 million in new NSP funds to states and local governments nationwide to assist in the redevelopment of abandoned and foreclosed homes. Miami-Dade's CDBG entitlement area was allocated an amount not to exceed \$20,036,303. However, HUD did not immediately release the program rules to facilitate development of detailed program plans. Subsequently, on November 18, 2010, HUD released instructions for completing NSP3 Plans and issued an *NSP3 Program Design Guidebook*. Although the activities eligible for funding in NSP3 follow the NSP1 and NSP2 eligible activity guidelines, HUD requires that local NSP3 plans should consider various factors such as, the need/extent of the problem, demonstrated administrative capacity and relevant organizational staff to implement the plan, soundness of approach, leveraging other funds or removal of substantial negative effects of high foreclosures and vacancies, energy efficiency improvements and sustainable development, neighborhood transformation and economic opportunity. A focus on transit oriented developments (TODs) is encouraged as well.

Because NSP3 has a tight timeframe – the plan must be submitted to HUD by March 1, 2011, and at least 50 percent of funds must be spent within two years of executing the grant agreement and the balance spent within three years – this recommendation builds on the progress of NSP1 and focuses on programs and projects that will maximize impact to neighborhoods and minimize risk of delays that would imperil the federal funding. Because of the limited amount of resources offered to the County under NSP3, HUD has asked that target areas consider a small number of high-impact projects to avoid diluting the program's impact.

## **NSP3 Plan Criteria Stipulated by HUD**

### **Substantial Foreclosures and Vacant Properties – HUD Foreclosure Risk Score**

HUD requires that NSP3 dollars be directed to areas/neighborhoods that suffer from high rates of foreclosures or vacant residential units. In order to help states and localities prepare their NSP3 Plans, HUD provided an NSP data analysis and mapping tool to determine whether specific areas were eligible for NSP3 activities. Neighborhoods, which can be one or a combination of census tracts or block groups, with the highest rates of homes financed by a subprime mortgage, residential mortgages that are delinquent 90 days or more, and mortgages that are in foreclosure are assigned higher scores (maximum score is 20). In general, only geographic areas that score between 17 and 20 points in either foreclosures or vacancies are deemed by HUD to be eligible for NSP3 funds.

Data analyses conducted jointly by the County's Planning and Zoning Department, DHCD, and the Chief Economist indicate that recent home foreclosures are spread across the County. However, there are particular areas of foreclosure concentration in neighborhoods with high percentages of residents meeting the income eligibility requirements specified under NSP3. Based on staff's review of high foreclosure activity, which would include lis pendens and foreclosed properties, vacant units, employment rate, and income levels, numerous areas were selected for further review using HUD's mapping tool data.

### **Percent of High Cost Mortgage and Persons Below Income Eligibility Threshold**

In addition to substantial foreclosure activity and vacancy rates, HUD requires that NSP3 plans consider community factors such as the percentage of high-cost mortgages and the percentage of people below the income eligibility threshold of 120 percent of the area median income (AMI). At least 25 percent of the NSP3 funds must be used as a direct housing benefit to those at 50 percent of AMI. The following table details the AMI thresholds in Miami-Dade County.

**Miami-Dade County: Income Thresholds by Household Size Relative to NSP**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
50% of AMI	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400
80% of AMI	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250
100% of AMI	49,300	56,300	63,300	70,300	76,000	81,600	87,200	92,800
120% of AMI	59,160	67,560	75,960	84,360	91,200	97,920	104,640	111,360

Preference for Multi-Family Affordable Housing Rental Units

HUD requires that the County establish a policy to create a preference for multi-family affordable housing rental units versus single-family homes. Staff concurs with this objective, based largely on our experience with NSP1. As the Board will recall, the County’s NSP1 plan included a significant emphasis on single-family homes. In practice, that activity proved slower and more laborious than expected – with Board approval, the County ultimately reallocated funds from single-family acquisition and rehabilitation and low-interest second mortgage activities to affordable multi-family acquisition and redevelopment in order to ensure compliance with NSP deadlines and avoid returning funds to the federal government. Our experience showed that, especially with tight timelines, private sector activity is more effective in moving single-family real estate-owned foreclosures from vacant to occupied units. In light of the County’s experience with NSP1, and taking into account the limited timeframe allowed to commit and expend NSP3 grant dollars, staff recommends the County focus its NSP3 resources on affordable multi-family rehabilitation and/or redevelopment opportunities. For that reason, the recommendations in this item show strong consideration for neighborhoods that have multi-family opportunities.

Impact on Neighborhood, Synergies, and Leveraging of Other Funds

Staff used a new HUD mapping tool, which provided the NSP3 USHUD Foreclosure Risk Score, as well as the minimum number of vacant housing units that would need to be occupied in order to make a significant positive impact on a neighborhood. This data was also used – along with the other criteria described above, to focus this recommendation on neighborhoods where we could create the most impact with limited dollars. In addition, HUD has indicated that grantees should consider NSP1 investments and attempt to create synergy with those projects. With very few dollars available, HUD has asked that grantees seek activities that can leverage additional funds for the completion of redevelopment opportunities in the target areas.

Assessment and Outreach Results

As part of the planning and outreach efforts in developing the proposed NSP3 Plan, DHCD staff met with County departments (General Services Administration, Housing Finance Authority, Fire Rescue, and Office of Economic Development and International Trade, among others) to discuss and develop the NSP3 Plan. Staff also met with other stakeholders, such as developers, community development corporations, housing counseling agencies and housing professionals, including our existing pool members that assisted with the implementation of NSP1. Through these efforts, stakeholders agreed that a focus on multi-family housing was appropriate and would have the most impact on current housing needs. There was also consensus to focus on TODs that will make public transportation more accessible to low-income residents. It was also suggested that multi-family developments that are in default, especially those that may be in the County’s portfolio, be considered for funding when the specific projects are being selected.

HUD’s criteria and the factors mentioned above, coupled with comments from stakeholders, led us to recommend funding in five target areas. All proposed activities can only be performed in the eligible target areas. Staff will consider projects that can create program income, which would be reinvested in future redevelopment priorities. Projects will be selected within these areas using our existing Acquisition Evaluation Committee, as detailed in IO 2-11. This item amends IO 2-11 to expand their duties to include selection of redevelopment projects that will be recommended to the County Mayor or the County Mayor’s designee.

Proposed NSP3 Activity	Proposed Budget	Target Area
A. Acquisition and rehab of multi-family residential properties to provide affordable rental housing.	\$2,592,985	Brownsville, Florida City, Liberty City, and Opa-locka
B. Neighborhood redevelopment of affordable multi-family rental housing on vacant property. This activity targets developers with vacant land to offer and the ability to leverage other funding in order to achieve results. The County will provide NSP3 funding to augment other funding sources or to provide short-term construction loans.	\$15,239,688	Brownsville, Florida City, Liberty City, and Opa-locka,
C. Demolition of blighted structures to address public health and safety problems in negatively impacted neighborhoods.	\$200,000	Florida City , Opa-locka, and South Miami,
<b>Administration (maximum amount available)</b>	\$2,003,630	Not applicable
<b>Total Allocation</b>	<b>\$20,036,303</b>	

Brownsville, Florida City, Liberty City and Opa-locka hold the strongest prospects for returns based on NSP3 investments, meeting all of the criteria described above and complementing other community development projects that are planned or underway. In addition, the number of units needed to make a clear impact in stabilizing these neighborhoods are manageable within the amount of NSP3 funding received, and a significant proportion of the current population meets the income eligibility thresholds. The activity in South Miami only requires funding for the demolition of abandoned and unsafe structures for the purpose of replacing them with seven new housing units being funded by the city's community redevelopment agency. This was initially approved as part of the NSP1 Plan, but the project funds could not be encumbered on NSP1's timeline – the funds were reallocated to other demolition projects, and we are now recommending going forward on the South Miami project in NSP3.

None of the other areas reviewed by staff scored as high in so many of the criteria. Some did not have strong opportunities for immediate action on multi-family projects. Others are largely troubled by single-family units, which our experience has shown cannot be turned around quickly with the kind of programs supported by NSP. Still other areas would require more activity that NSP3 can possibly support, even with leverage from other sources – we recommend focusing these funds where they can make an immediate impact. To be sure, there are needs across Miami-Dade County, but the short timeframe and limited allocation have guided us to focus on the projects that can have the most impact.

Upon the Board's approval, HUD will review this plan and may require additional clarifying information or changes in the proposed eligible activities. Upon HUD's approval of the County's Plan, which staff estimates to be no later than April 15, 2011, a grant agreement will be forwarded to the County for execution. Soon thereafter, the grant funds will be available to the County, implementation of the NSP3 program will begin and the three-year expenditure period will commence.

Miami-Dade County will have the authority to respond to conditions on the ground during implementation, adjusting our NSP3 budget 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. These NSP funds shall be governed by Implementing Order 2-11.

Attachment

  
 Assistant County Manager



# MEMORANDUM

(Revised)

**TO:** Honorable Chairman Joe A. Martinez  
and Members, Board of County Commissioners

**DATE:** February 15, 2011

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

**SUBJECT:** Agenda Item No. 14(A)(1)

Please note any items checked.

- "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
- Ordinance creating a new board requires detailed County Manager's report for public hearing
- No committee review
- Applicable legislation requires more than a majority vote (i.e., 2/3's \_\_\_\_, 3/5's \_\_\_\_, unanimous \_\_\_\_ ) to approve
- Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved \_\_\_\_\_ Mayor  
Veto \_\_\_\_\_  
Override \_\_\_\_\_

Agenda Item No. 14(A)(1)  
2-15-11

RESOLUTION NO. \_\_\_\_\_

RESOLUTION RESOLUTION APPROVING SUBMISSION OF A SUBSTANTIAL AMENDMENT TO MIAMI-DADE COUNTY'S CONSOLIDATED PLAN AND 2010 ACTION PLAN (PLAN) FOR NEIGHBORHOOD STABILIZATION PROGRAM ROUND 3 (NSP3) FUNDING; AUTHORIZING SUBMISSION TO US HUD WITH MIAMI-DADE COUNTY'S PROPOSED USES OF FUNDS FOR NSP3 AS AUTHORIZED BY DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT OF 2010 FOR ACTIVITIES DESCRIBED AS ACQUISITION AND REHABILITATION OF MULTI-FAMILY RESIDENTIAL PROPERTIES, DEMOLITION OF BLIGHTED STRUCTURES, AND REDEVELOPMENT OF VACANT LAND; AUTHORIZING COUNTY MAYOR OR COUNTY MAYOR'S DESIGNEE TO SUBMIT THE PLAN TO US HUD FOR NSP3; AMENDS NSP IMPLEMENTING ORDER 2-11 TO INCLUDE NSP3 ALLOCATION, NSP3 EXPENDITURES BY ACTIVITY, AND ALLOWS FOR SELECTION OF REDEVELOPMENT PROJECTS FOR NSP3 FUNDING

**WHEREAS**, this Board desires to accomplish the purposes outline in the accompanying memorandum, a copy of which in 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 Substantial Amendment to the Consolidated Plan and the 2010 Action Plan with funding recommendations for submission to the US Department of Housing and Urban Development (US HUD) with proposed uses of funds for the Neighborhood Stabilization Program 3 (NSP3) as authorized by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 for activities described as acquisition and rehabilitation of multi-family residential properties, demolition of blighted structures, and redevelopment of vacant land; authorizes the County

Mayor or the County Mayor's designee to shift funding 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 NSP 3 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; and amends NSP Implementing Order 2-11 to include the NSP3 allocation, NSP3 expenditures by activity, and allows for the selection of redevelopment projects for NSP3 funding.

The foregoing resolution 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:

Joe A. Martinez, Chairman	
Audrey M. Edmonson, Vice Chairwoman	
Bruno A. Barreiro	Lynda Bell
Jose "Pepe" Diaz	Carlos A. Gimenez
Sally A. Heyman	Barbara J. Jordan
Jean Monestime	Dennis C. Moss
Natacha Seijas	Rebeca Sosa
Sen. Javier D. Souto	

The Chairperson thereupon declared the resolution duly passed and adopted this 15<sup>th</sup> day of February, 2011. 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.



Brenda Kuhns Neuman

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Brown, Clarence
Email Address	cdbrown@miamidade.gov
Phone Number	786-469-2221
Mailing Address	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136

## 2. Areas of Greatest Need

### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

### Data Sources Used to Determine Areas of Greatest Need

#### Describe the data sources used to determine the areas of greatest need.

##### Response:

Miami-Dade County has one of the highest foreclosure rates in the nation – which resulted in the County receiving the single largest allocation by a local entity under NSP1. Due to the continuing spike in foreclosures over the past couple of years, Miami-Dade continues to be ranked among the highest in the nation, therefore receiving subsequent funding allocations with the latest being \$20,036,303 under NSP3.

Miami-Dade County has many pockets within the County that have high concentrations of foreclosures. HUD has indicated its preference to narrow the areas of focus in an effort to actually stabilize communities as opposed to undertaking a scattered approach that may not necessarily maximize the benefit of the program. To that goal, the County assessed the entire County. Various areas were evaluated based on income levels, previous NSP investment, leveraging opportunities as well as other marketing factors. The County utilized the **Target Area Mapping Widget** provided by HUD to identify areas of greatest need. HUD's mapping tool calculates an NSP3 Score that encapsulates information relative to vacancy, foreclosure rates and other market data. The data sources used include Federal Housing Finance Agency Home Price Index, Bureau of Labor Statistics, HMDA Census Tract data, Mortgage Bankers Association and RealtyTrac from 2004 – 2007.

The County defined smaller target areas with high concentrations of foreclosed properties. The chosen areas are Liberty City, Florida City, Brownsville, Opa-Locka and South Miami. All areas, with the exception of South Miami, have NSP3 Scores of 20, with a score of 20 being the maximum. A score of 20 indicates that the areas were greatly stricken by the economic downturn with impacting factors such as high foreclosures, high cost loans, high unemployment rates and other contributing socio-economic factors. These are prime areas to be assisted with NSP funding because these areas have the greatest probability of being stabilized once investment is injected in the areas.

The areas are more specifically defined in the subsequent narrative section.

**Determination of Areas of Greatest Need and Applicable Tiers**

**Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.**

Response:

Miami-Dade County has a myriad of areas that have been determined to be blighted and deteriorating due to a number of factors associated with escalating foreclosures, abandonment, unemployment and other market driven conditions. The County chose its areas based on need as supported by the NSP3 Scores using the US HUD Widget tool. The areas of Liberty City, Brownsville, Florida City, Opa-Locka and South Miami all have several common and comparable characteristics – economically and demographically. These areas have been epicenters of slum and blight, crime, high unemployment and in dire need of redevelopment and commercial investment. These areas have high populations of African Americans and Hispanics which are typically underserved communities nationwide.

The median income in Florida is steadily declining due to high unemployment and the lack of job creation. The down turn in the state’s economy has disproportionately impacted these areas which has exacerbated the already existing negative forces that challenge these areas. Incomes are lower as compared to the County’s median income, which is \$52,200. Although home prices have been suppressed due foreclosure prices, a household earning the median income in the area still cannot support the purchase of the average priced home. Therefore, families have no alternative but to rent. These areas have more rental properties than others which is another contributing factor for consistent deterioration and decline in these areas. High unemployment, vacancies and foreclosures is a great recipe for neighborhood decline. NSP3 funding will be used to arrest the decline in these concentrated areas to invoke stabilization, redevelopment and investment.

**3. Definitions and Descriptions**

**Definitions**

Term	Definition
Blighted Structure	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. <sup>1</sup> A structure shall be deemed “blighted” and subject to demolition when:

<sup>1</sup> 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,

	<p>(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; <u>or</u></p> <p>(b) It is used for the illegal keeping, selling or delivering of such controlled substances or drugs; <u>and</u></p> <p>(c) The structure is found to have one (1) or more of the following characteristics:</p> <ul style="list-style-type: none"> <li>(i) It is vacant, unguarded and open at doors or windows,</li> <li>(ii) There is an unwarranted accumulation of debris or other combustible material therein,</li> <li>(iii) The structure's condition creates hazards with respect to means of egress and fire protection as provided for the particular occupancy,</li> <li>(iv) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material,</li> <li>(v) There is deterioration of the structure or structural parts,</li> <li>(vi) The structure is partially destroyed,</li> <li>(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,</li> <li>(viii) The electrical or mechanical installations or systems create a hazardous condition, or</li> <li>(ix) An unsanitary condition exists by reason of inadequate or malfunctioning  sanitary facilities or waste disposal systems.</li> </ul> <p>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</p>
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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.”

	<p>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.</p> <p>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:</p> <ol style="list-style-type: none"> <li>(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.</li> <li>(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.</li> <li>(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.</li> <li>(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.</li> <li>(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</li> </ol>
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	<p>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.</p> <p>(b) <i>Physical criteria.</i></p> <p>(1) A building shall be deemed a fire hazard and/or unsafe when:</p> <p>(i) It is vacant, unguarded and open at doors or windows.</p> <p>(ii) There is an accumulation of debris or other material therein representing a hazard of combustion.</p> <p>(iii) The building condition creates hazards with respect to means of egress and fire protection as provided herein for the particular Occupancy.</p> <p>(2) A building, or part thereof, shall be presumed to be unsafe if:</p> <p>(i) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material.</p> <p>(ii) There is a deterioration of the structure or structural parts.</p> <p>(iii) The building is partially destroyed.</p> <p>(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.</p> <p>(v) The electrical or mechanical installations or systems create a hazardous condition contrary to the standards of the Building Code.</p> <p>(vi) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.</p> <p>(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.</p> <p>(3) A building, or part thereof, shall be presumed to be unsafe if:</p> <p>(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 therefore having been obtained or where the permit has expired prior to completion and the issuance of a Certificate of Occupancy or Certificate of Completion.</p> <p>(ii) The construction, installation of electrical, plumbing or other</p>
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	<p>equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has not been completed.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>For the purposes of the NSP, a blighted structure echoes the criteria for slum and blight found in Florida Statutes Chapter 163.340, which outlines the following conditions:</p> <ol style="list-style-type: none"> <li>1. Building deterioration</li> <li>2. Site deterioration or site deficiencies</li> <li>3. Unsanitary and unsafe conditions and incompatible uses</li> <li>4. Six or more ownership parcels per block</li> <li>5. Buildings greater than 40 years of age</li> <li>6. Presence of closed/vacant buildings</li> <li>7. Presence of vacant lots</li> <li>8. Buildings in violation of property maintenance code violations</li> <li>9. Presence of buildings scheduled for demolition</li> </ol> <p>A blighted structure will meet one or more of the aforementioned criteria.</p>
Affordable Rents	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.

**Descriptions**

Term	Definition
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<p>Long-Term Affordability</p>	<p><u>Homeownership Units</u></p> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> <li>(1) The restrictions shall run with the land for the entire control period; and</li> <li>(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</li> <li>(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; and</li> <li>(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</li> <li>(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</li> <li>(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: <ol style="list-style-type: none"> <li>(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</li> <li>(ii) documented costs for property improvements that are permanent in nature and not for decoration or maintenance purposes; and</li> </ol> </li> <li>(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-</li> </ol>
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	<p>assisted home.</p> <p><u>Multi-Family Rental Properties:</u></p> <p>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.</p> <p>All rental properties acquired with NSP funds will be subject to the restrictions set forth below to maintain continued affordability:</p> <ul style="list-style-type: none"> <li>(a) units may only be occupied by individuals and households at 120% of median income or less;</li> <li>(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;</li> <li>(c) rents must remain affordable as defined under Part C(2) of this Application; and</li> <li>(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.</li> </ul> <p>Multi-family properties developed with the assistance of NSP will be subjected to the affordability standards of the majority funding source. In cases where the NSP is the sole or majority of the funding, there will be a thirty year affordable period required.</p>
<p>Housing Rehabilitation Standards</p>	<p>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:</p> <p><b>Minimum standards for dwelling's basic equipment and facilities</b></p> <ul style="list-style-type: none"> <li>(1) Every dwelling unit shall contain not less than a kitchen sink, lavatory, tub or shower and water closet, all in good working</li> </ul>

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

	<p>electric, properly installed and permanently connected to an adequately wired and sized branch circuit.</p> <p>(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.</p> <p>(e) Heating equipment shall be installed and maintained in accordance with the provisions of the South Florida Building Code.</p> <p>(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).</p> <p>(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.</p> <p>(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.</p> <p>(i) Any portable heating devices approved by the Underwriters' Laboratories, Inc., or a properly installed fireplace may be used as an accessory heating unit.</p> <p>(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).</p>
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- (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.

	<p>(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:</p> <ul style="list-style-type: none"> <li>(i) The common wall separating the two (2) rooms must provide an opening equal to twenty-five (25) percent of the total wall area.</li> <li>(ii) If the opening so provided is a doorway, it must be unobstructed and have a minimum width of thirty (30) inches.</li> <li>(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.</li> </ul> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p>
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- (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.

**Energy Efficiency/Green Building and Marketing**

Miami-Dade County encourages energy efficiency, green building and sustainability. The County is encouraging energy efficient and environmentally friendly green elements and will make every effort to incorporate these features and products into new construction and rehabilitation projects. In line with the County Mayor's priority and emphasis on energy efficiency and green building, the County is participating in constructive dialogue regarding strategies that will be used to support this effort. This includes coordination with existing community development programs operated by the County that support energy efficiency and lead to long-term sustainability of communities. Some of these initiatives include providing incentives to developers of affordable housing to incorporate green features into home designs, supplying those homes with Energy Star appliances – ultimately reducing future energy costs to the homebuyers, as well as providing additional subsidy for construction and Green grants.

The County is also planning to fund the purchase of a distressed property to deconstruct and reconstruct a fully green home that will be LEED certified (or equivalent) under the single family acquisition and rehabilitation activity. The County anticipates undertaking more expansive demonstration initiatives such as this in an effort to create energy savings and to preserve the climate. These types of initiatives also conform to the standards adopted and encouraged throughout the State of Florida.

The County also plans to incorporate features that will assist in making the homes more marketable including amenities such as dishwashers, washers, dryers, internet access, cable ready entertainment wired, alarm systems and features to address hurricane safety such as impact windows or shutters.

**4. Low-Income Targeting**

**Low-Income Set-Aside Amount**

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

<b>Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.</b>
Response: Total low-income set-aside <b>percentage</b> (must be no less than 25 percent): 30.00% Total funds set aside for low-income individuals = \$6,010,891

**Meeting Low-Income Target**

<b>Provide a summary that describes the manner in which the low-income targeting goals will be met.</b>
Response: The County will engage in Multi-family activities, providing housing for the low and very-low clientele with the use of NSP funds to meet the low income housing requirement. A portion of these housing units will be available for the direct benefit of individuals or families at or below 50% of AMI.

**5. Acquisition and Relocation**

**Demolition or Conversion of LMI Units**

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
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.	NA
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).	NA
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	NA

**6. Public Comment**

**Citizen Participation Plan**

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
Response: The Plan is required to be posted for 15 days for public comments.

**Summary of Public Comments Received.**

The summary of public comments received will be included as an attachment.

**7. NSP Information by Activity**

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions above.)

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the NSP3 Program Design Guidebook for guidance on completing the “Performance Measures” component of the activity tables below.

<b>Activity Number 1</b>		
<b>Activity Name</b>	Acquisition and Rehabilitation of Multi-family Rental Housing	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
	<input type="checkbox"/>	Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	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. Buyers must complete a minimum of eight hours of homebuyer counseling for income-qualified persons provided soft-second loans to purchase foreclosed-upon or abandoned homes.	
<b>National Objective</b>	LMMH	
<b>Activity Description</b>	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.	
<b>Location Description</b>	Brownsville, Florida City, Liberty City, and Opa-locka	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>

	NSP3	\$2,592,985
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$2,592,985
<b>Performance Measures</b>	40 Units	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	April 30, 2014	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cbbrown@miamidade.gov

<b>Activity Number 2</b>		
<b>Activity Name</b>	Demolition of Blighted Structures	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input checked="" type="checkbox"/>	Eligible Use D: Demolition
	<input type="checkbox"/>	Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	Eligible NSP Activity: Demolish blighted structures	
	CDBG Eligible Activity: Clearance activities (see 24 CFR 570.201(d))	
<b>National Objective</b>	LMMH	
<b>Activity Description</b>	Demolish blighted structures in the areas of greatest need that meet LMMA requirement. 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 to benefit LMMH.	
<b>Location Description</b>	Florida City, Opa-locka and South Miami	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$200,000
	(Other funding source)	\$

	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$200,000
<b>Performance Measures</b>	7 Units	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	April 30, 2012	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cbbrown@miamidade.gov

<b>Activity Number 3</b>		
<b>Activity Name</b>	Redevelopment of Vacant Property	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
	<input checked="" type="checkbox"/>	Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	Eligible NSP Activity: Redevelop demolished or vacant properties. <u>CDBG</u> Eligible Activity: 24 CFR 570.201(c)	
<b>National Objective</b>	LMMH	
<b>Activity Description</b>	<p>Redevelop properties in area(s) of greatest need to create affordable rental housing, green spaces and improve existing infrastructure.</p> <p>NSP funds for redevelopment activities will be used to meet the low income housing requirement for those individuals and families below 50% of AMI.</p> <p>Redeveloping properties will stabilize and enhance neighborhoods experiencing foreclosure distress and increase affordable rental housing stock for income-qualified individuals. Developers and owners will be required to sign contracts with vicinity hiring requirements.</p>	
<b>Location Description</b>	Brownsville, Liberty City, Florida City and Opa-locka	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$15,239,688
	(Other funding source)	\$

	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$15,239,688
<b>Performance Measures</b>	175	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	April 30, 2014	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cbbrown@miamidade.gov

<b>Activity Number 4</b>		
<b>Activity Name</b>	General Administration and Planning	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	Eligible NSP Activity: Planning and Administration. CDBG Eligible Activity: 24 CFR 570.205 and 206	
<b>National Objective</b>	NA	
<b>Activity Description</b>	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.	
<b>Location Description</b>	Target Areas and 701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$2,003,630
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$2,003,630
<b>Performance Measures</b>	(Enter all performance measures here)	

<b>Projected Start Date</b>	October 19, 2010	
<b>Projected End Date</b>	April 30, 2014	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cdbrown@miamidade.gov

## 8. Certifications

### Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it 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-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that 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.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it 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.

(7) **Section 3.** The jurisdiction certifies that it 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.

(8) **Citizen participation.** The jurisdiction certifies that it 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.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. 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; and
- b. 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:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. 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 nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that 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 jurisdiction certifies that its 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 certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

County Manager  
Title

## Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

### 1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input checked="" type="checkbox"/>

### 2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
<ul style="list-style-type: none"> <li>• With the highest percentage of home foreclosures?</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• With the highest percentage of homes financed by subprime mortgage related loan?; and</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?</li> </ul>	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at <a href="http://www.huduser.org/NSP/NSP3.html">http://www.huduser.org/NSP/NSP3.html</a> ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input checked="" type="checkbox"/>

### 3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
<ul style="list-style-type: none"> <li>• Blighted structure in context of state or local law,</li> </ul>	<input checked="" type="checkbox"/>

<ul style="list-style-type: none"> <li>Affordable rents,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>Ensuring long term affordability for all NSP funded housing projects,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>Applicable housing rehabilitation standards for NSP funded projects</li> </ul>	<input checked="" type="checkbox"/>

#### 4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input checked="" type="checkbox"/>

#### 5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> <li>The planned activity,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>The number of units that will result in displacement,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>The manner in which the grantee will comply with URA for those residents?</li> </ul>	<input checked="" type="checkbox"/>

#### 6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input checked="" type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input checked="" type="checkbox"/>

#### 7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input checked="" type="checkbox"/>
• Duration or term of assistance?	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

## 8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

## 9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input type="checkbox"/>

**APPLICATION FOR  
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>2. DATE SUBMITTED</b> February 25, 2011	Applicant Identifier	
Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier	
		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier	
<b>5. APPLICANT INFORMATION</b>				
Legal Name: Miami-Dade County		<b>Organizational Unit:</b> Department: Department of Housing and Community Development		
Organizational DUNS: 13-671-7415		Division: Community and Economic Development		
<b>Address:</b> Street: 701 NW 1st Court, 14th Floor		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b> Prefix: First Name: Clarence		
City: Miami		Middle Name Dennard		
County: Miami-Dade		Last Name Brown		
State: Florida	Zip Code 33136	Suffix:		
Country: United States of America		Email: cdbrown@miamidade.gov		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 59-6000573		Phone Number (give area code) 786-469-2221	Fax Number (give area code) 786-469-2270	
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision. If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) B. County Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): Neighborhood Stabilization Program 3 14-228		<b>9. NAME OF FEDERAL AGENCY:</b> US Department of Housing and Urban Development		
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> Miami-Dade County's NSP3 Targeted Areas		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> Neighborhood Stabilization Program 3. Acquisition and rehabilitation of multi-family residential rental properties. Demolition of blighted structures. Redevelopment of vacant properties.		
<b>13. PROPOSED PROJECT</b> Start Date: May 1, 2011		<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant 17, 18, 20, 21, 25		
Ending Date: April 30, 2014		b. Project 17, 18, 25		
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$ 20,036,303. <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:		
b. Applicant	\$ . <sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
c. State	\$ . <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
d. Local	\$ . <sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>		
e. Other	\$ . <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
f. Program Income	\$ . <sup>00</sup>			
g. TOTAL	\$ 20,036,303. <sup>00</sup>			
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
<b>a. Authorized Representative</b>				
Prefix	First Name George	Middle Name M.		
Last Name Burgess		Suffix		
b. Title County Manager		c. Telephone Number (give area code) 305-375-5311		
d. Signature of Authorized Representative		e. Date Signed February 25, 2011		

## INSTRUCTIONS FOR THE SF-424

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

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

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

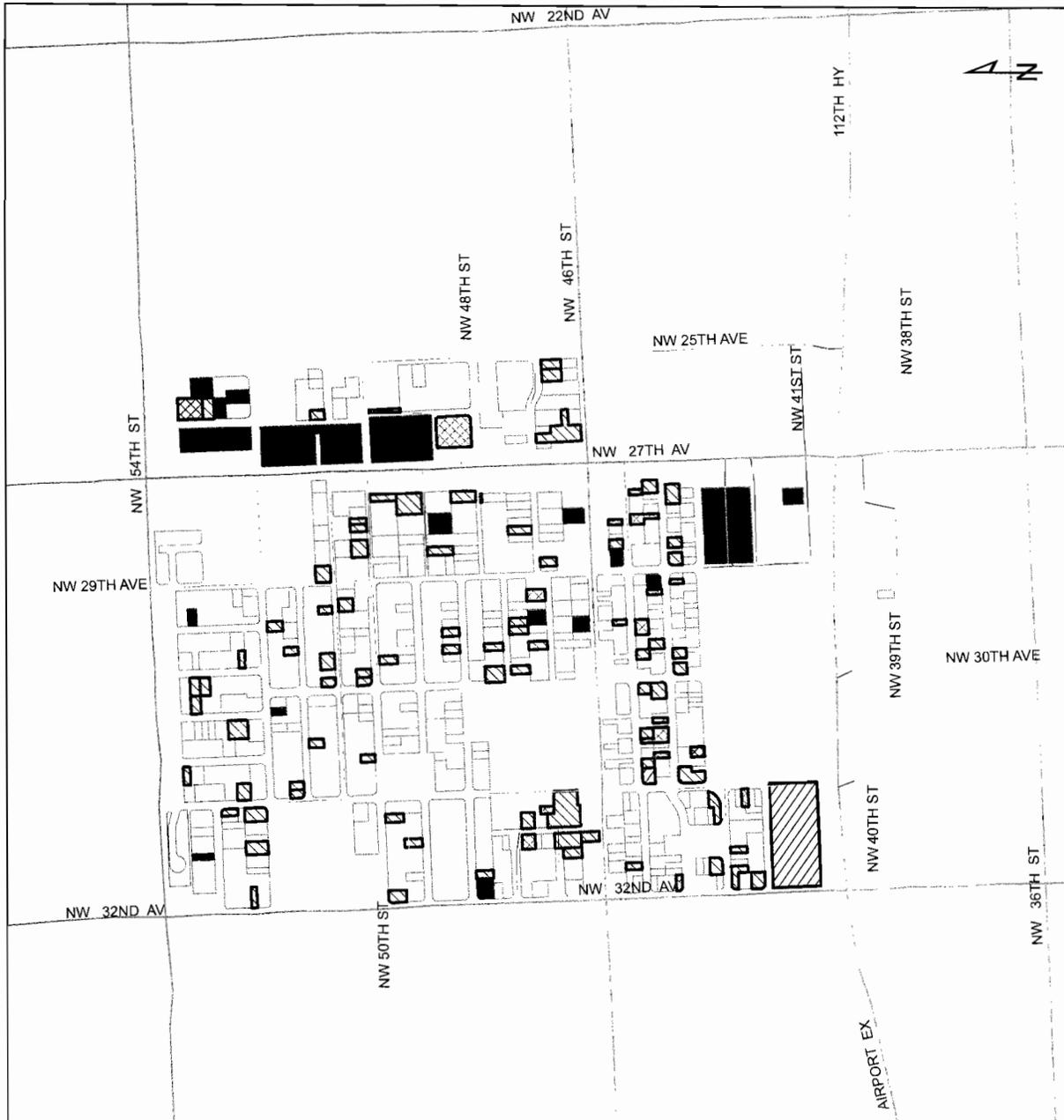
Item:	Entry:	Item:	Entry:																
1.	Select Type of Submission.	11.	Enter a brief descriptive title of the project. If more than one program is involved, you should append an explanation on a separate sheet. If appropriate (e.g., construction or real property projects), attach a map showing project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

# Brownsville NSP3 Area Existing & Vacant Residential Landuse

Legend	
	NSP3 Area Boundaries
<b>Existing Residential Landuse</b>	
	Single Family
	Two-Family Duplexes
	Mobile Home Parks
	Townhouses
	Low-Density Multi-Family
	High-Density Multi-Family
	Residential-Government Owned Housing
<b>Privately Owned Vacant Residential Landuse</b>	
	Single Family
	Multi-Family
<b>Government Owned Vacant Residential Landuse</b>	
	Single Family
	Multi-Family



Source: Miami-Dade County, Department of  
Planning and Zoning, Planning Research Section  
January 2011



Neighborhood ID: 5251434

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 701 NW 1st Court Miami FL 33136

Grantee Email: cdbrown@miamidade.gov

Neighborhood Name: Brownsville

Date:2010-12-10 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1577

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.71

Percent Persons Less than 80% AMI: 80.51

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1474

Residential Addresses Vacant 90 or more days (USPS, March 2010): 141

Residential Addresses NoStat (USPS, March 2010): 135

### Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 503

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 56.59

Percent of Housing Units 90 or more days delinquent or in foreclosure: 26.13

Number of Foreclosure Starts in past year: 82

Number of Housing Units Real Estate Owned July 2009 to June 2010: 24

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 17

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.4

Place (if place over 20,000) or county unemployment rate June 2005: 4.4

Place (if place over 20,000) or county unemployment rate June 2010: 12.3

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.248904 25.823690 -80.238733 25.824037 -80.238175 25.812100 -80.248432 25.812177

Blocks Comprising Target Neighborhood

120860017021000, 120860017021012, 120860017021011, 120860017021010, 120860017021009,  
120860017021008, 120860017021007, 120860017021006, 120860017021005, 120860017021004,  
120860017021017, 120860017021016, 120860017021015, 120860017021014, 120860017021013,  
120860017021001, 120860017021003, 120860017021002, 120860017022000, 120860017022002,  
120860017022003, 120860017022001, 120860017022004, 120860017022006, 120860017022008,  
120860017022010, 120860017022014, 120860017022013, 120860017022012, 120860017022011,  
120860017022009, 120860017022007, 120860017022005, 120860017023000, 120860017023005,  
120860017023004, 120860017023001, 120860017023003, 120860017023002, 120860017025000,  
120860017025003, 120860017025005, 120860017025014, 120860017025013, 120860017025012,  
120860017025011, 120860017025010, 120860017025009, 120860017025008, 120860017025007,  
120860017025006, 120860017025004, 120860017025002, 120860017025001, 120860018035003,  
120860018035005, 120860018035015, 120860018035010, 120860018035009, 120860018035004,  
120860018035002, 120860018036003, 120860018036005, 120860018036007, 120860018036008,  
120860018036004, 120860017031000, 120860017031001,

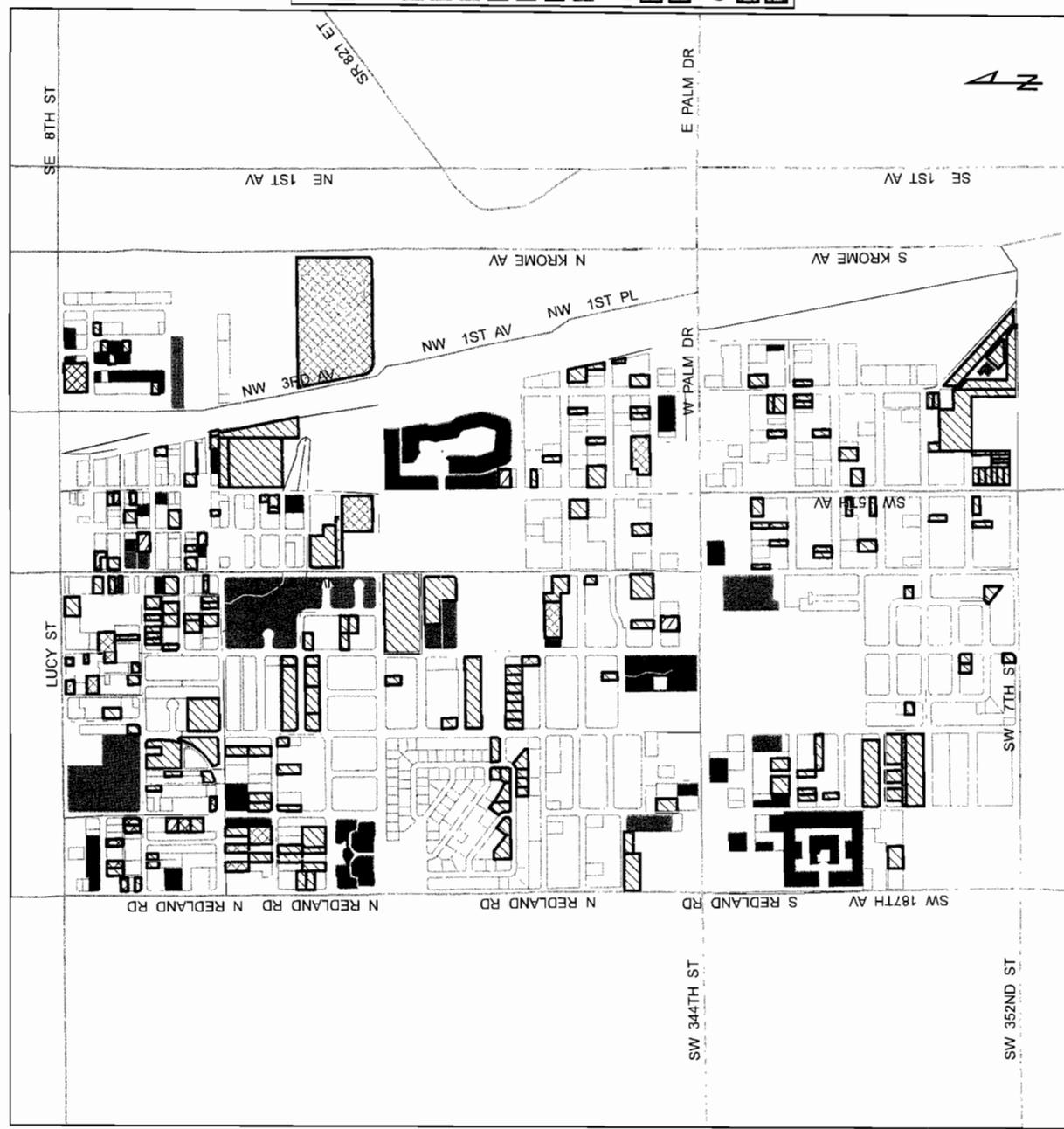
# Florida City NSP3 Area Existing & Vacant Residential Land Use

**Legend**

- NSP3 Area Boundaries
- Existing Residential Land Use**
  - Single Family
  - Two-Family Duplexes
  - Mobile Home Parks
  - Townhouses
  - Low-Density Multi-Family
  - High-Density Multi-Family
  - Residential-Government Owned Housing
- Privately Owned Vacant Residential Land Use**
  - Single Family
  - Multi-Family
- Government Owned Vacant Residential Land Use**
  - Single Family
  - Multi-Family



Source: Miami-Dade County, Department of  
Planning and Zoning, Planning Research Section  
January 2011



Neighborhood ID: 2629547

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 111 NW 1 St Suite 1220 Miami Fla 33128

Grantee Email: mav@miamidade.gov

Neighborhood Name: Florida City

Date:2010-12-23 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2572

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.65

Percent Persons Less than 80% AMI: 79.48

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 2804

Residential Addresses Vacant 90 or more days (USPS, March 2010): 128

Residential Addresses NoStat (USPS, March 2010): 148

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 722

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 52.94

Percent of Housing Units 90 or more days delinquent or in foreclosure: 24.55

Number of Foreclosure Starts in past year: 110

Number of Housing Units Real Estate Owned July 2009 to June 2010: 32

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 23

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.4

Place (if place over 20,000) or county unemployment rate June 2005: 4.4

Place (if place over 20,000) or county unemployment rate June 2010: 12.3

†Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

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25.462495

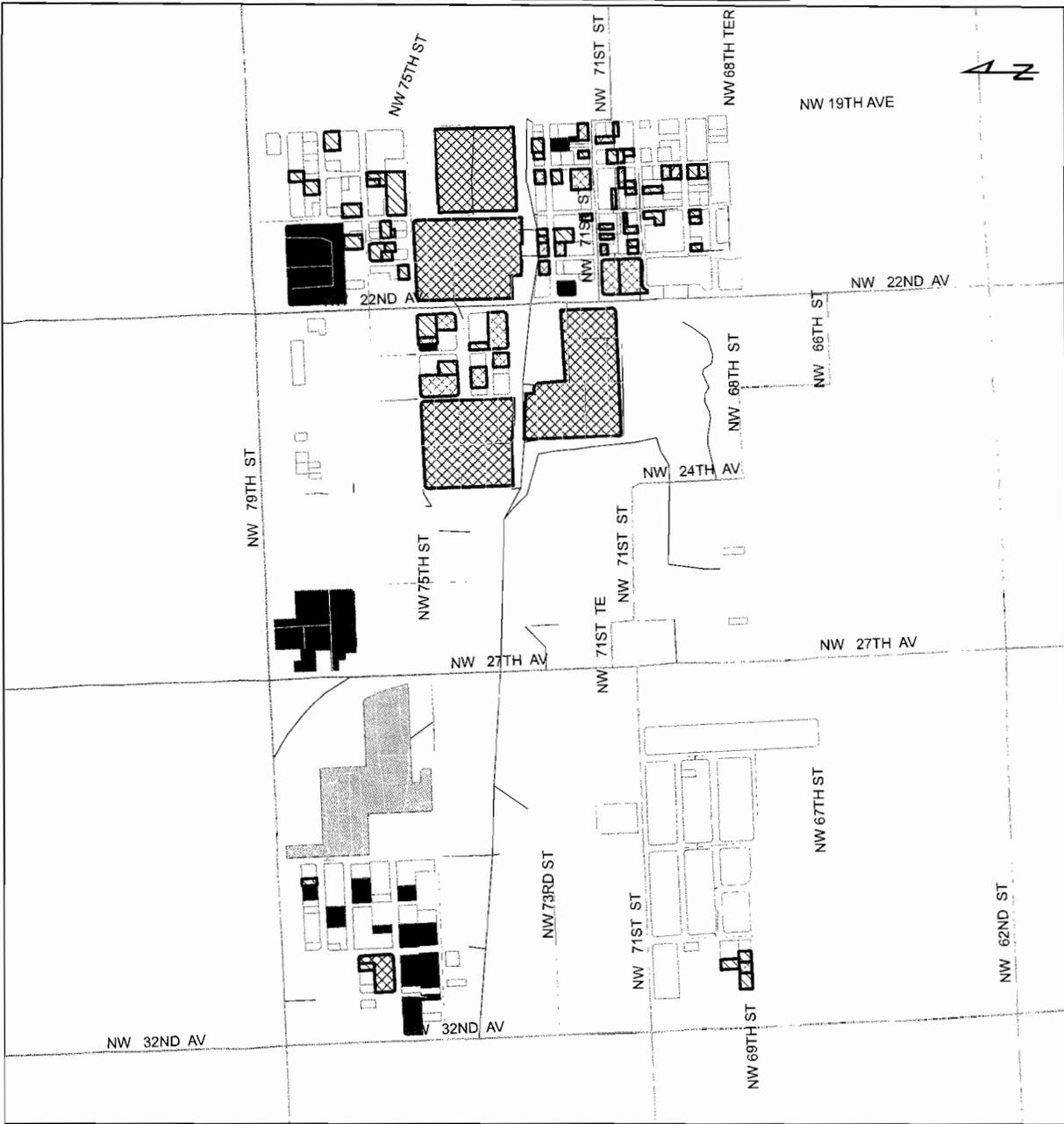
Blocks Comprising Target Neighborhood

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120860114026021,

# Liberty City NSP3 Area Existing & Vacant Residential Land Use

**Legend**

- NSP3 Area Boundaries
- Existing Residential Land Use**
  - Single Family
  - Two-Family Duplexes
  - Mobile Home Parks
  - Townhouses
  - Low-Density Multi-Family
  - High-Density Multi-Family
  - Residential-Government Owned Housing
- Privately Owned Vacant Residential Land Use**
  - Single Family
  - Multi-Family
- Government Owned Vacant Residential Land Use**
  - Single Family
  - Multi-Family



Source: Miami-Dade County, Department of Planning and Zoning, Planning Research Section  
January 2011



Neighborhood ID: 2527923

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 701 NW 1st Court Miami FL 33136

Grantee Email: cdbrown@miamidade.gov

Neighborhood Name: Liberty City

Date:2010-12-10 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1588

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.19

Percent Persons Less than 80% AMI: 85.17

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1323

Residential Addresses Vacant 90 or more days (USPS, March 2010): 63

Residential Addresses NoStat (USPS, March 2010): 175

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 380

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 58.61

Percent of Housing Units 90 or more days delinquent or in foreclosure: 26.65

Number of Foreclosure Starts in past year: 63

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 13

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.4

Place (if place over 20,000) or county unemployment rate June 2005: 4.4

Place (if place over 20,000) or county unemployment rate June 2010: 12.3

'Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.229464 25.846324 -80.249977 25.845861 -80.249634 25.836166 -80.229077 25.836591

Blocks Comprising Target Neighborhood

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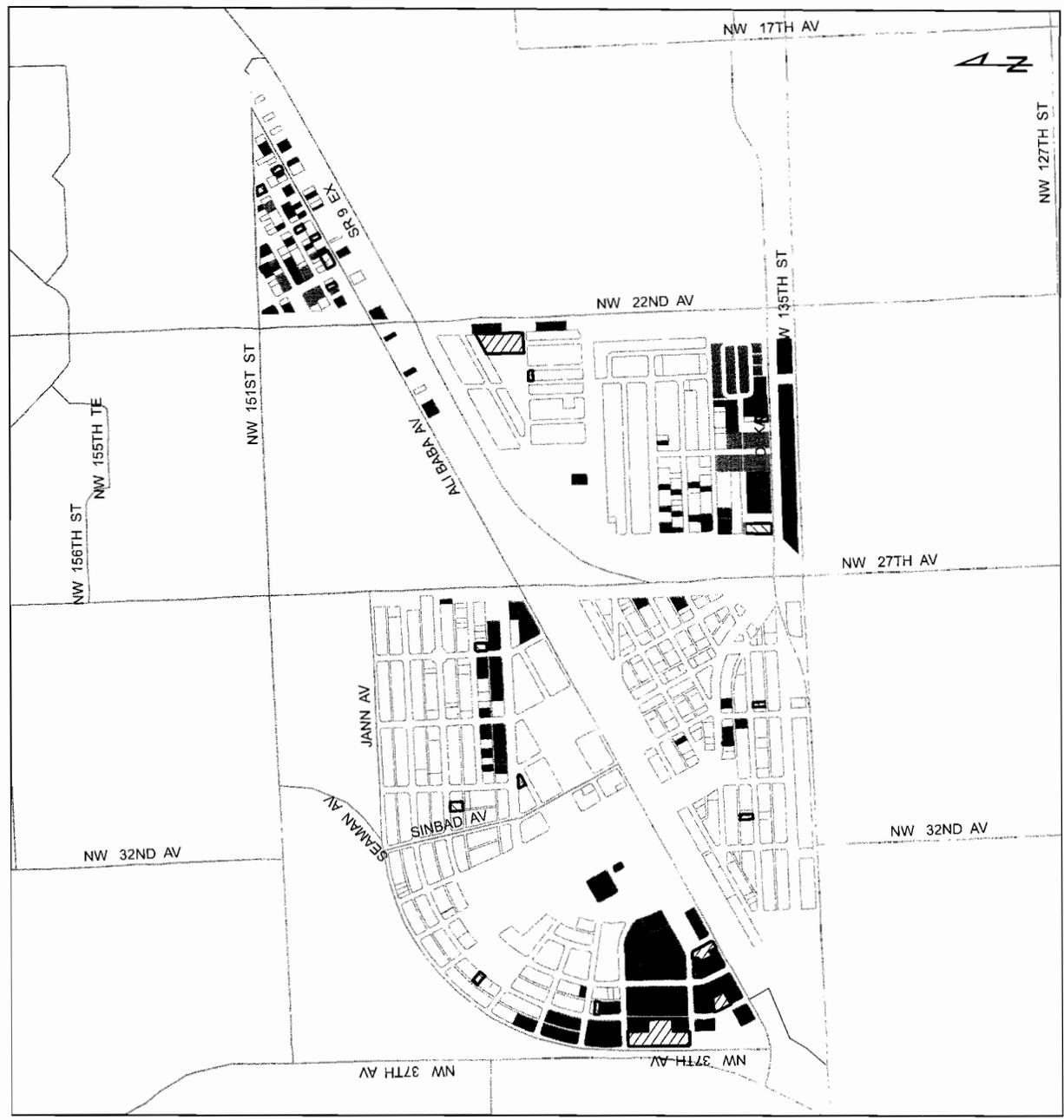
# Opalocka NSP3 Area Existing & Vacant Residential Land Use

**Legend**

- NSP3 Area Boundaries
- Existing Residential Land Use**
  - Single Family
  - Two-Family Duplexes
  - ▨ Mobile Home Parks
  - ▩ Townhouses
  - ▧ Low-Density Multi-Family
  - ▦ High-Density Multi-Family
  - ▤ Residential-Government Owned Housing
- Privately Owned Vacant Residential Land Use**
  - ▨ Single Family
  - ▩ Multi-Family
- Government Owned Vacant Residential Land Use**
  - ▧ Single Family
  - ▦ Multi-Family



Source: Miami-Dade County, Department of Planning and Zoning, Planning Research Section  
January 2011

Neighborhood ID: 1215881

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 111 NW 1 St Suite 1220 Miami Fla 33128

Grantee Email: mav@miamidade.gov

Neighborhood Name: Opa-Locka V2

Date:2011-01-06 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3161

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 84.75

Percent Persons Less than 80% AMI: 70.88

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 3166

Residential Addresses Vacant 90 or more days (USPS, March 2010): 261

Residential Addresses NoStat (USPS, March 2010): 147

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 1140

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 54.15

Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.97

Number of Foreclosure Starts in past year: 184

Number of Housing Units Real Estate Owned July 2009 to June 2010: 54

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 36

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.4

Place (if place over 20,000) or county unemployment rate June 2005: 4.4

Place (if place over 20,000) or county unemployment rate June 2010: 12.3

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
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4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.260105 25.896561 -80.258088 25.900538 -80.257874 25.902198 -80.257702 25.904167 -80.256972  
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25.896754

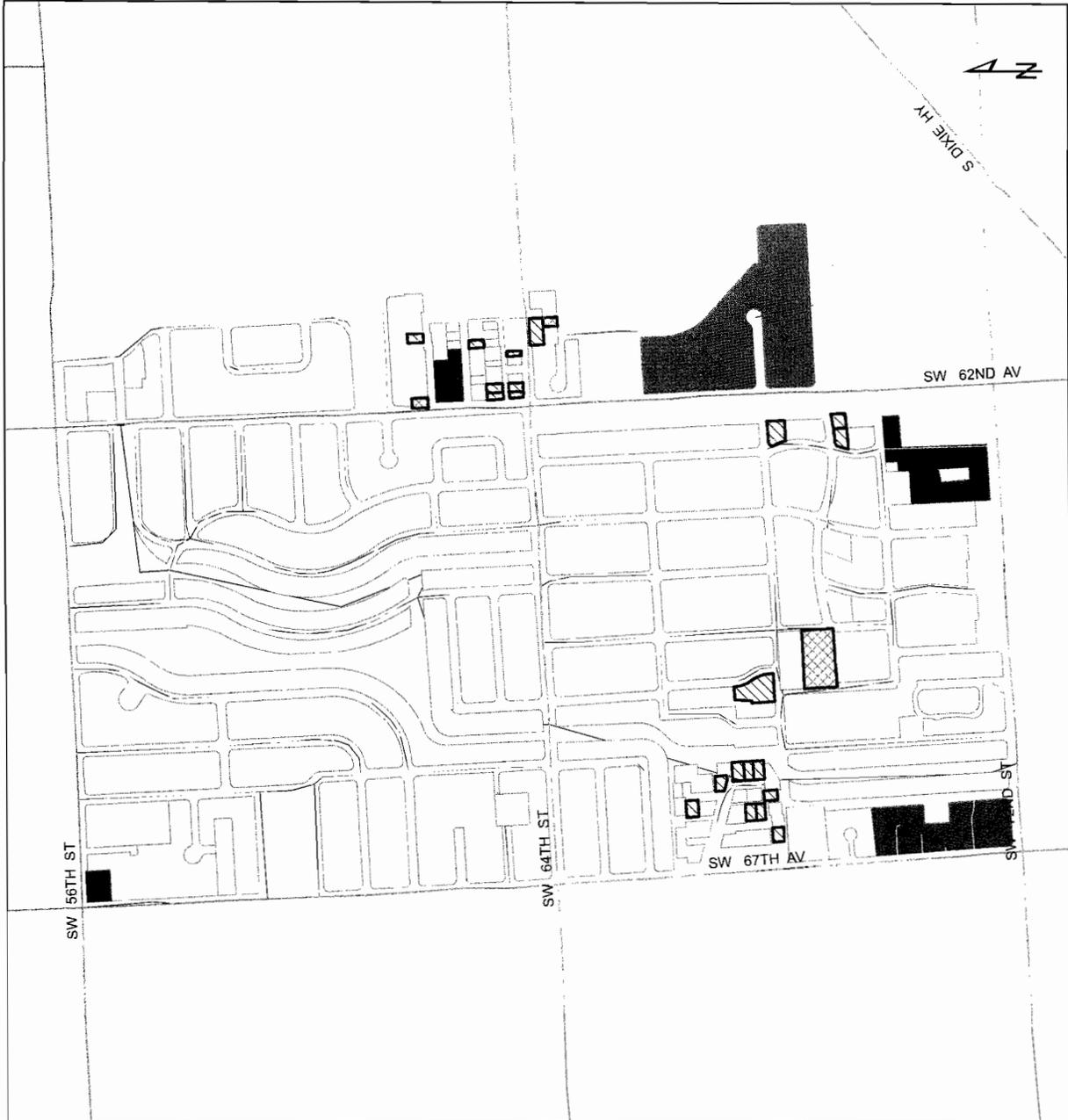
Blocks Comprising Target Neighborhood

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# South Miami NSP3 Area Existing & Vacant Residential Land Use

## Legend

- NSP3 Area Boundaries
- Existing Residential Land Use**
  - Single Family
  - Two-Family Duplexes
  - Mobile Home Parks
  - Townhouses
  - Low-Density Multi-Family
  - High-Density Multi-Family
  - Residential-Government Owned Housing
- Privately Owned Vacant Residential Land Use**
  - Single Family
  - Multi-Family
- Government Owned Vacant Residential Land Use**
  - Single Family
  - Multi-Family



Source: Miami-Dade County, Department of  
Planning and Zoning, Planning Research Section  
January 2011



Neighborhood ID: 2770446

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 701 NW 1st Court Miami FL 33136

Grantee Email: cdbrown@miamidade.gov

Neighborhood Name: South Miami

Date:2010-12-16 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19.26

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1362

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 53.93

Percent Persons Less than 80% AMI: 37.71

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1481

Residential Addresses Vacant 90 or more days (USPS, March 2010): 55

Residential Addresses NoStat (USPS, March 2010): 13

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 519

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.25

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.75

Number of Foreclosure Starts in past year: 53

Number of Housing Units Real Estate Owned July 2009 to June 2010: 16

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 11

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.4

Place (if place over 20,000) or county unemployment rate June 2005: 4.4

Place (if place over 20,000) or county unemployment rate June 2010: 12.3

Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.302248 25.718493 -80.301390 25.703335 -80.292120 25.704031 -80.292549 25.718415

Blocks Comprising Target Neighborhood

120860076023000, 120860076023001, 120860076023003, 120860076023005, 120860076023007,  
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I.O. No.: 2-11  
Ordered: 02/18/2010  
Effective: 02/28/2010

MIAMI-DADE COUNTY  
IMPLEMENTING ORDER

NEIGHBORHOOD STABILIZATION PROGRAM

**AUTHORITY:**

The Miami-Dade County Home Rule Charter, including among others, Sections 1.01 and 2.02 A.

**SUPERSEDES:**

This Implementing Order (IO) supersedes IO 2-11, ordered July 23, 2009 and effective August 2, 2009-February 18, 2010 and effective February 28, 2010.

**SCOPE:**

Pursuant to Resolution R-1151-08, Miami-Dade County submitted a Neighborhood Stabilization Program (NSP<sub>1</sub>) Substantial Amendment to its 2008 Action Plan previously submitted to U.S. Department of Housing and Urban Development (US HUD), which describes the proposed use of NSP<sub>1</sub> funds in Miami-Dade County (the County) consistent with the Housing and Economic Recovery Act (Act) and NSP<sub>1</sub> Notice. US HUD approved the NSP Substantial Amendment on January 12, 2009.

This Implementing Order describes the manner in which the County will implement the programs described in the NSP Substantial Amendment, as well as the NSP<sub>3</sub> Action Plan, which is- are incorporated hereto by reference. In light of the limited timeframe that the County has to expend these funds, this implementing order establishes an expedited process to operate the Programs and shall supersede any other County procedures that may be in conflict with the procedures established herein.

This Implementing Order will be in effect for all NSP funds, including but not limited to any funds that may be awarded through the competitive application process as provided for by the American Recovery and Reinvestment Act (ARRA) of 2009 or any other subsequent federal, state or local legislation for the express purpose of Neighborhood Stabilization and the statutory uses of the program for the same activities as described herein. This Implementing Order is also in effect for NSP funds allocated to Miami-Dade County by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 for the express purposes of the NSP 3.

**DEFINITIONS:**

**AMI:** The Miami-Dade County area median family income level.

**Foreclosed:** A property "has been foreclosed upon" at the point that under state or local law, the mortgage or tax foreclosure is complete. HUD generally will not consider a foreclosure to be complete until after the title for the property has been transferred from the former owner or homeowner under some type of foreclosure proceeding or transfer in lieu of foreclosure, in accordance with state or local law. This definition has been expanded by HUD to include property that is delinquent in mortgage payments by at least 60 days.

**NSP Certificate of Award:** A document given to qualified homebuyers (NSP Certificate Holders) selected through the NSP Homebuyer Assistance Program lottery which states that they are eligible to receive a spot loan.

**NSP Certificate Holder:** A qualified homebuyer who has received an NSP Certificate of Award through the NSP Homebuyer Assistance Program lottery or alternative selection process.

**Soft Second Mortgage:** A second mortgage awarded to qualified buyers who are pre-approved for a first mortgage from an approved lender that will enable them to close a gap in financing and purchase a foreclosed home, which home may or may not be under County ownership.

**Spot Loan:** A second mortgage awarded to qualified homebuyers who have received an NSP Certificate of Award to purchase any home that meets the requirements of the County's NSP Substantial Amendment.

**POLICY:**

Title III of the Housing and Economic Recovery Act of 2008 (Act) established the Neighborhood Stabilization Program (NSP) and authorized the appropriation of \$3.92 billion to assist state and local governments with the redevelopment of abandoned and foreclosed homes in an effort to stabilize communities. The County intends to utilize its NSP allocation of \$62,207,200 for the following activities:

- Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including soft-second mortgages, loan loss reserves and shared-equity loans for low- and moderate-income homebuyers
- 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
- Demolish blighted structures, and
- Redevelop demolished or vacant properties

The County will seek other funding sources that may become available, including ARRA or other legislation to continue the above-prescribed activities as described further in the IO.

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Act) authorized the additional appropriation of \$1 billion to further the goals of the program for the redevelopment of abandoned and foreclosed properties in a continuing effort to stabilize communities. The County intends to utilize its NSP3 allocation of \$20,036,303 for the following activities:

- Purchase and rehabilitate multi-family residential properties that have been abandoned or foreclosed upon, in order to rent or redevelop such homes and properties for affordable rentals
- Demolish blighted structures, and
- Redevelop demolished or vacant properties

**ALLOCATION OF NSP FUNDS:**

Miami-Dade County has been allocated **\$62,207,200** in HUD ~~Neighborhood Stabilization Program~~ NSP1 funds. Pursuant to the County's NSP Substantial Amendment, the NSP funding will be utilized for the following eligible activities:

<u>NSP1 Eligible Activity</u>	<u>Budget</u>	<u>Benefit 50% AMI</u>	<u>Percentage of Total Grant for 50% AMI Benefit</u>
Financing Mechanisms (Soft Second Mortgages) and Homebuyer Counseling	\$9,790,000		
Acquisition/Rehab of Single Family (Sale) and Homebuyer Counseling	\$10,025,000		
Acquisition/Rehab of Multi-Family (Rental)	\$21,571,480	\$15,250,000	25%
Demolition	\$1,000,000		
Redevelopment of Vacant Property (HOPE VI)	\$8,600,000	\$2,150,000	3%
Redevelopment of Vacant Property (HOPE VI Expanded Area)	\$5,000,000	\$2,500,000	4%
Administration	\$6,220,720		
<b>Total</b>	<b>\$62,207,200</b>	<b>\$19,900,000</b>	<b>32%</b>

Any subsequent funding will be allocated as approved by the Miami-Dade County Board of County Commissioners (BCC) and carried out in accordance with this IO. Miami-Dade County has been allocated an additional \$20,036,303 in US HUD NSP3 funds. Pursuant to the County's NSP3 2010 Amended Action Plan, the NSP 3 funding will be utilized for the following eligible activities:

<u>NSP 3 Eligible Activity</u>	<u>Budget</u>	<u>Benefit 50% AMI</u>	<u>Percentage of Total Grant for 50% AMI Benefit</u>
<u>Acquisition/Rehab of Multi-Family (Rental)</u>	<u>\$2,592,985</u>	<u>\$907,545</u>	<u>5%</u>
<u>Demolition</u>	<u>\$200,000</u>		<u>NA</u>
<u>Redevelopment of Vacant Property</u>	<u>\$15,239,688</u>	<u>\$4,571,906</u>	<u>23%</u>
<u>Administration</u>	<u>\$2,003,630</u>		<u>NA</u>
<b>Total</b>	<b>\$20,036,303</b>	<b>\$5,479,451</b>	<b>28%</b>

A total of 25 percent of the NSP allocation must benefit residents at 50 percent or less of the AMI.

## EXPENDITURE TIMELINE

Pursuant to the Act all funding must be under contract for a specific project or activity within 18 months of receipt of the grant award (upon executing a formal grant agreement with HUD). Funds should be completely expended and drawn-down within 4 years.

The County, through the Department of Housing and Community Development (DHCD), may seek US HUD approval to adjust allocation of funds under the NSP Substantial Amendment (requiring formal amendment) and, once approved by US HUD, adjust such allocations set forth in this Implementing Order over the life of the program.

Additionally, pursuant to NSP3 requirements, 50 percent of the funds must be expended for a specific project or activity within 24 months of receipt of the grant award (upon executing a formal grant agreement with HUD). All funds must be completely expended and drawn-down within three years.

The County, through the DHCD, may seek US HUD approval to adjust allocation of funds under any subsequent NSP3 Substantial Amendment (requiring formal amendment) and, once approved by US HUD, adjust such allocations set forth in this Implementing Order over the life of the program.

## **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 U.S. Department of Housing and Urban Development NSP Notice (NSP 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. The County has determined certain target areas to be included in the Amended 2010 Action Plan as are identified by maps attached to said plan.

Based on a formula taking into account the above factors, the County has determined areas of greatest need. The County has further ranked these areas of greatest need as (1) highest, (2) high, (3) moderate and (4) priority areas of need. Accordingly, NSP activities are being targeted based on this ranking. Areas of greatest need, ranking of these areas and the targeted activities within these areas are set forth in the County’s NSP Substantial Amendment to the 2008 Action Plan (Plan) and shown on Figure A-8 in the Plan.

## **ROLES AND RESPONSIBILITIES:**

The following County Departments are responsible for implementing its allocation of NSP funds.

**Department of Housing and Community Development (DHCD):** The Department of Housing and Community Development (DHCD) is charged with the overall responsibility of administering the Neighborhood Stabilization Program (NSP) under this implementing order. DHCD administers Federal and State funding that supports the development of viable urban neighborhoods in Miami-Dade County characterized by decent housing, expansion of economic opportunities and the preservation of historic properties. DHCD is responsible for administering the NSP funds as stipulated herein and will work with a consultant, selected through a Request for Qualifications process, to track and monitor for compliance and assist DHCD with other administrative functions on an as needed basis. DHCD is also responsible for qualifying NSP-eligible homebuyers, providing NSP funding assistance in the form of soft second mortgages to eligible homebuyers and administering the resale process of the homes during the control period.

**General Services Administration (GSA):** As the County’s official real property asset management agency, the Department of General Services Administration (GSA) is responsible for administering the acquisition, rehabilitation and re-sale of foreclosed-upon single-family properties to NSP-eligible homebuyers. GSA will also use members of the pool of County approved real estate professionals to identify properties for acquisition, rehabilitation, development, and sale. The pool members will also be used to perform rehabilitation on units that are acquired by the County. GSA is also responsible for acquiring multi-family rental properties for DHCD’s current inventory of rental housing, as well as working with developers within the pool that are interested in owning and operating affordable housing funded through the NSP.

**Building and Neighborhood Compliance Department (BNC):** The Building and Neighborhood Compliance Department (BNC) is responsible for enforcing regulations governing buildings and

unsafe structures. The Department will be responsible for enforcement of Section 8-5 of the Miami-Dade County Code of Ordinances in connection with NSP-funded demolition activities. BNC is also responsible for addressing community needs through code compliance services, which includes nuisance abatement, zoning violations, and other neighborhood maintenance regulations, and enhancing the safety and aesthetics of the community. Further, the department is charged with enforcement of Chapter 17B of the Miami-Dade County Code of Ordinances in connection with NSP-funded demolition activities.

**Miami-Dade Public Housing Agency:** The Miami-Dade Public Housing Agency (MDPHA) provides decent, affordable housing to Miami-Dade County's qualified low- and moderate-income residents. MDPHA is responsible for the contract administration of the Master Development Agreement for Scott-Carver (HOPE VI) Revitalization and approving the public infrastructure plans and budget provided by the selected developer of the HOPE VI project. MDPHA is responsible for project management for all such projects that are categorized as public housing.

## **NSP PROGRAM IMPLEMENTATION**

### **I. NSP Soft-Second Mortgage and Closing Cost Assistance**

NSP funds have been allocated in the amount of \$9,790,000 for soft-second mortgage assistance, including closing costs, and may include down payment assistance, to NSP-eligible homebuyers to purchase foreclosed-upon single-family homes (Homebuyer Assistance Program). It is estimated that 130 soft second mortgages will be awarded to qualified homebuyers under this activity. Eighty (80) of these loans will be set aside for spot loans and 50 will be set aside for the foreclosed homes purchased by the County. DHCD will utilize the same process it currently uses to distribute second mortgage funds, (i.e., Surtax, SHIP, HOME and CDBG). It is anticipated these NSP funds will be repaid by the borrower.

#### **A. Marketing of Homebuyer Assistance Program**

1. DHCD will conduct a marketing campaign to identify qualified buyers to participate in the Homebuyer Assistance Program. This campaign may include conducting outreach meetings throughout the County and advertising through various media including local newspapers, and cable and radio stations. In addition, staff will work with MDPHA to reach out to people who have Section 8 homeownership vouchers as well as former Scott and Carver residents. DHCD staff will reach out to organizations that can assist with identifying qualified homebuyers, such as the Housing Finance Authority (HFA) and the Miami-Dade Affordable Housing Foundation. Staff will also do outreach to those homebuyer counseling agencies funded by the County, such as Neighborhood Housing Services of South Florida, Centro Campesino, Opa-Locka CDC, and Miami Beach CDC, as well as other US HUD approved housing counseling agencies.

#### **B. Application Process for Participation in Homebuyer Assistance Program**

##### **1. Open Application Period to Participate in Program**

- a. DHCD will open an application process to establish a list of qualified homebuyers to participate in the NSP Homebuyer Assistance Program and thus, become eligible for a soft second mortgage. In order to be placed on the list, applicants must provide documentation that they meet the NSP borrower qualification requirements as set forth in Section I.C of this Implementing Order (first review).

- b. Individuals on the list of potential homebuyers will have the opportunity to apply for Spot Loans and for County-purchased homes by lottery or other designated means at such time as these lotteries or other processes are held.

## **2. Spot Loan Award by Lottery or First Ready**

No earlier than 45 days after published notice of the opportunity to submit an application to the NSP Homebuyer Assistance Program, a lottery open to public viewing may be held to issue certificates to qualified homebuyers. The County may use a first ready process, which allows any certificate holder that is ready to close on a home to be first served on a first ready first served basis. This approach would help move program dollars more quickly. A certificate holder is eligible to receive a spot loan of up to \$70,000 to purchase a foreclosed home (amounts are based on household income).

## **3. Issuance and Exercise of NSP Certificate of Award**

Certificate holders will have up to 120 days from the date the certificate is issued to:

- a. Undergo a second review of borrower qualifications under the NSP Program. During the scheduled appointment with the borrower, DHCD will provide the terms and the interest rate of the loan, the affordability period and the restrictive covenants that will be placed on the property, and the NSP property requirements that must be met; and
- b. Enter into a contract to purchase a single-family home that meets all of the NSP property requirements set forth below under Section I.E. Said contract must be pre-approved by the County and incorporate an NSP Program addendum executed by the seller; and
- c. Close on the home.

Any potential homebuyer provided an NSP Certificate of Award who is unable to close within 120 days will lose their eligibility for a spot loan, but will remain on the Homebuyer Assistance Program list and may be eligible to participate in future spot loan processes or lotteries to purchase homes from the County. The Director of DHCD or his/her designee will have the ability to extend the 120 day deadline for reasons beyond the homebuyer's control, for example, title problems.

## **4. Soft Second Mortgage Assistance for Buyers of County-owned Homes**

Soft second mortgages will be available for homebuyers selected to purchase the homes being sold by the County. Homebuyers must undergo a second review of borrower qualifications under the NSP Program to ensure that they still meet the eligibility requirements. During the scheduled appointment with the borrower, DHCD will provide the terms and interest rate of the loan, the affordability period and the restrictive covenants that will be placed on the property. The selection process to purchase these homes is described in Section II.F.1.

## **5. Procedure for Sale of Homes Pursuant to Section 125.379**

GSA and DHCD will follow the procedures for sale of properties pursuant to Section

125.379, Florida Statutes. Each time properties are purchased for sale pursuant to the NSP program, GSA will propose a resolution for consideration by the Board of County Commissioners. That proposed resolution will add the relevant properties to the County's inventory list of properties appropriate for use as affordable housing ("Inventory List") following a public hearing. The public hearing must be held before the Board of County Commissioners. Following the public hearing, the Board of County Commissioners may authorize the sale of the properties in accordance with the terms set forth in this IO. The Inventory List must include the address and legal description of each property and specify whether the property is vacant or improved.

These items will go directly to the Board of County Commissioners for consideration pursuant to State law and the Miami-Dade County Home Rule Charter.

**C. Borrower Qualification Requirements**

Prospective borrowers must meet the following qualifications to participate in the Homebuyer Assistance Program:

<b>Qualifications for Participation</b>	
<b>Income Limits:</b>	Total household incomes no less than 51% and no more than 120% of area median income. (low- to moderate-income)
<b>Employment and Credit Worthiness</b>	Employment for at least 24 months (12 months as a full-time student may be substituted for 12 months of employment) up to the time of application. Credit worthy, meeting all first mortgage lender requirements for approval.
<b>Citizenship</b>	U.S. Citizen or legal permanent residency immigration status.
<b>Homebuyer Counseling Certification</b>	Minimum of eight (8) hours of homebuyer counseling conducted by a HUD-certified homebuyer counseling agency, especially those currently under contract with Miami-Dade County or those that enter into contract with the County for this expressed purpose, as well as other US HUD approved housing counseling agencies. Certificate must be issued within 12 months prior to lottery selection or selection for assistance.
<b>Approved for First Mortgage</b>	Pre-qualified for a first mortgage from an approved lender.
<b>Down Payment Requirements</b>	Not less than 3% of the purchase price. At least 1% must come from the buyers' own funds.

<b>Maximum Debt to Income Ratio for Loan Approval</b>	The maximum monthly payment including house payment (mortgage payments, insurance and taxes) and all outstanding debts (including installment loans, revolving credit cards, and child care expenses) cannot exceed 45% of the participant's gross monthly income, except if approved by DHCD Director or designee, in conjunction with a first mortgage lender approval.
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**D. Loan Terms and Maximum Amount of Assistance**

<b>Loan Terms</b>	
<b>Term of Loan</b>	30 years
<b>Interest Rate</b>	0-6%, based upon debt to income ratio
<b>Maximum Assistance</b>	
<b>Household Income</b>	<b>Maximum Assistance</b>
51% to 80%AMI	up to \$70,000
81% to 100%AMI	up to \$60,000
101% to 120% AMI	up to \$50,000

**E. Property Requirements Including Maximum Purchase Price**

Properties must meet the following requirements in order to receive NSP mortgage and closing cost assistance:

<b>NSP Property Requirements</b>	
<b>Spot Loans</b>	
<b>Location of Property</b>	Property must be located in any of the County's priority areas identified in the NSP Substantial Amendment For the borrower's convenience, a list of foreclosed-upon properties will be made available. Borrowers are not limited to selecting one of the listed properties as long as the selected home meets all of the property requirements.
<b>Purchase Price</b>	Must not exceed \$205,000 (County approved maximum sales price) after discount. Discount rates must be consistent with Federal requirements.
<b>Type of Properties</b>	Single family home, townhouse or condominium, which has been foreclosed-upon. No cooperative units. This is in alignment with the current DHCD program.
<b>Appraisal</b>	The current market appraisal must not be older than 60 days.
<b>Title</b>	Title must be clear of any liens, outstanding fines and assessments; title insurance will be required.

<b>Physical Conditions</b>	<ul style="list-style-type: none"> <li>• In addition to meeting HUD Housing Quality Standards (HQS), the property must meet County building and housing standards (as set forth in the NSP Substantial Amendment) evidenced by a current Certificate of Use.</li> <li>• An independent inspection is required by a licensed professional.</li> <li>• Property must have an expected economic life of not less than 30 years.</li> <li>• In the event that a foreclosed property requires repairs that are not a threat to health and safety and can be completed in thirty (30) days, funds will be made available and held in escrow by the closing agent and disbursed once the repairs are completed.</li> </ul>
<b>Property Must Be Vacant</b>	Property must be vacant at time of listing and remain vacant until closing.
<b>Use as Primary Residence After Closing</b>	After closing, must be occupied by the purchaser of record as primary residence and must not provide a source of income to the borrower.

**F. Lender Participation and Seller Cooperation**

**1. Lender Participation Agreement**

Lenders choosing to participate must execute a Participating Lender Agreement with the County. This agreement will outline all of the specifics relative to the NSP. Information relative to discount rate requirements, interest rates restrictions, subprime lending prohibitions, acceptable loan types, affordability terms, restrictive covenants and other program allowances and restrictions will be detailed in this agreement. Lenders will have to agree to work closely with the County to expedite the real estate transactions.

**2. Seller Cooperation - NSP Addendum to Purchase Contract**

Upon meeting program eligibility, potential homebuyers will be instructed not to execute a purchase contract until the lender (seller) has executed a NSP Purchase Contract Addendum. The Addendum will make the purchase contingent upon the subject property meeting all of the NSP property requirements set forth herein. The Addendum may include other terms and conditions as may be advised by the County Attorney.

**G. Environmental Review**

Pursuant to 24 CFR §58.35(b)(5), mortgage and closing cost assistance is a categorically excluded activity for which no environmental review impact statement or environmental assessment and finding of no significant impact under NEPA is required, nor is the activity subject to a review or compliance determination under Federal laws and authorities cited in 24 CFR §58.5.

**H. Compliance with 24 CFR §58.6 – Flood Insurance Requirements**

The County must ensure that the provisions of 24 CFR 24 CFR §58.6 are met at the time of mortgage assistance. These statutory requirements generally require that flood insurance protection is obtained as a condition of the approval of soft second mortgage financial assistance to the homebuyer, if required.

## **II. Purchase and Rehabilitation of Foreclosed-Upon Single Family Homeownership and Multi-Family Rental Properties**

NSP funds in the amount of \$10,025,000 have been allocated to acquire and rehabilitate foreclosed-upon single-family homes for re-sale to NSP-qualified homebuyers and provide homebuyer counseling. An additional \$21,571,480 in NSP funds have been allocated towards the acquisition and rehabilitation of foreclosed-upon multi-family rental properties to be utilized for affordable rental housing benefiting NSP-income eligible households. The NSP3 allocations are provided above.

GSA will administer the acquisition, rehab, and resale component of the NSP. GSA will utilize in-house staff for some of this work, while the services of not-for-profit and for-profit third party real estate professionals and construction trade persons will also be utilized to assist with identifying foreclosed homes, estimating the rehab cost, negotiating the purchase, conducting due diligence, rehabilitating the housing, identifying buyers and selling the single family housing. GSA will manage the real estate transaction with in-house staff. Homes purchased by the County will be rehabilitated by these third party real estate professionals, whenever possible.

Pursuant to statutory authority granted to counties under Section 125.379, of the Florida Statutes, GSA will sell the homes to qualified buyers selected in the manner described in Sections I.B.1 and I.B.5. DHCD will provide these NSP-eligible homebuyers with soft second mortgage and closing cost assistance to purchase these homes.

Multi-family rental properties once acquired by GSA will be turned over to property managers currently under contract with the County (DHCD) to perform all required functions of property management, including any necessary rehabilitation, marketing, and renting of the units. Seventy-one percent (71%) of the \$21.57 million allocation of funds to be used towards acquisition and rehabilitation of multi-family rental housing has been restricted to benefiting households with incomes up to 50% of AMI, thereby satisfying one of the Act's requirements. NSP3 percentages will range from 30 to 35 percent as negotiated with the developer.

In addition, the County Mayor or the County Mayor's designee may establish a pool of qualified for profit and/or not-for-profit developers or home builders to identify and acquire foreclosed-upon single family homes from lenders and rehabilitate them to the extent required to meet housing standards set forth in the NSP Plan prior to re-sale. The County may fund up to full cost of the acquisition and rehabilitation of the homes with NSP funds, subject to a first mortgage on the property with deed restrictions imposing terms to ensure continued affordability.

The County Mayor or the County Mayor's designee may also select for-profit and not-for-profit housing developers or homebuilders to acquire, rehabilitate and manage multi-family rental housing. In such cases, the County may fund a portion or the full acquisition and rehabilitation costs with NSP funds. If other financing will be used by the developer in addition to NSP funds, the additional financing must have been identified by the developer prior to the selected developer presenting the projects to the County. The funds may be provided as a deferred loan payable at the end of the affordable period. The projects are subject to a subsidy layering review. In order to meet the deadline set by HUD to obligate NSP funds, the Mayor or the Mayor's designee will award

NSP funds to developers for the acquisition and rehabilitation of multi-family properties in accordance with the NSP Program and the criteria set forth in this IO, but is not required to bring these awards before the Board of County Commissioners for approval. The Mayor or the Mayor's designee will further execute and record all necessary agreements, contracts, and amendments necessary to further the purposes of the NSP Program and this IO.

**A. Identification of Foreclose-Upon Properties**

**1. Published Notice**

The County will publish a notice in local newspapers and newspapers of general circulation as well as on the County's website informing the public of the County's interest in acquiring foreclosed properties (Real Estate Owned – title must have been transferred to mortgage holder) in areas throughout the unincorporated areas of Miami-Dade County (UMSA) and in municipalities that are non entitlement cities and were not allocated direct NSP funds. Properties must have been determined by the County to be in areas of greatest need (a map showing the areas of greatest need can be found on the County's web site at [www.miamidade.gov/ced](http://www.miamidade.gov/ced)). The deadline by which the properties must be submitted in order to be considered will be specified as well as the minimum criteria that the properties must meet to be considered for acquisition.

**2. Solicitation of Foreclosed Properties Lists**

In addition to a published notice, GSA will contact financial institutions doing business in Miami-Dade County for lists of foreclosed-upon properties that meet the minimum criteria that properties must meet to be considered for acquisition. GSA may also work with the National Community Stabilization Trust, an organization that operates as an intermediary between government and financial institutions.

**B. Property requirements**

In order to be considered for purchase, the properties must meet the following criteria:

<b>NSP Property Requirements</b>	
	<b>Acquisition and Rehab of Single family (Homeownership) and Multi-family housing (Rental)</b>
<b>Location of Property</b>	Properties acquired and rehabilitated by the County for resale will be located in areas of greatest need as designated in the NSP Substantial amendment. Multi-family properties may be located in UMSA or a municipality; however, in the event the municipality is an entitlement community, a benefit to UMSA must be shown.
<b>Purchase Price</b>	The cost of rehabilitation to single family homes, plus the cost of acquisition and carrying costs, may not exceed \$205,000. In the case of multi-family rental properties the cost to purchase and rehab the building should not exceed \$125,000 per unit. As required by the Act and NSP Notice, the County's purchase price must be at a discount consistent with the Federal requirements.

<b>Type of Properties</b>	Homeownership: Single family home or townhouse, but, no condominium or cooperative units. Multi-Family Rental: A minimum of twenty contiguous units.
<b>Property Tax</b>	No property taxes can be delinquent.
<b>Title</b>	Title must be clear of any liens, outstanding fines and assessments; title insurance will be required.
<b>Physical Conditions</b>	The County will assess the degree of rehabilitation necessary for a single-family home to ensure that the home meets the County's building and housing standards prior to re-sale. Those properties requiring minimum repair will be offered for purchase to a spot loan participant, and if not selected, may then be acquired by the County.
<b>Unit Occupancy</b>	Homeownership: Units must be vacant at time of listing and remain vacant until closing. Multi-Family Rental Housing: Units may be vacant; however, the purchase of occupied units is permitted provided the tenants meet the required income levels stated in Section II.H.1a below and all HUD required provisions are addressed.

### C. Property Evaluation and Selection

After County solicitation of foreclosed-upon properties, staff will screen properties to determine if the properties meet the minimum threshold criteria specified above.

#### 1. NSP Property Acquisition/Selection Evaluation Committee

Those foreclosed upon properties meeting the criteria specified above will be presented to the NSP Property Acquisition/Selection Evaluation Committee who will rank and select the properties that will best accomplish neighborhood stabilization with the greatest impact in the areas of greatest need, with sensitivity to the need to stabilize neighborhoods throughout such areas in the County (in the northern, southern, western and eastern portions of the County).

#### 2. Composition of Acquisition/Selection Evaluation Committee

The Committee will be composed of representatives from the following Departments:

- GSA
- DHCD
- Planning and Zoning
- Building and Neighborhood Compliance Department
- Office of Economic Development Coordination

#### 3. Stabilization Criteria to be Utilized in the Selection of Properties for Acquisition

The Committee will utilize the following criteria to rank properties for acquisition:

##### Single Family Housing

- Acquisition and rehabilitation costs per housing unit;

- The estimated time between acquisition and completion of repairs and correction of building code violations, if any;
- The percent of foreclosed units within a 0.5 mile radius;
- The percent of housing units with filings of lis pendens within a 0.5 mile radius during the latest three (3) month period, subject to availability; and
- The percent decline in median home prices within a 1.0 mile radius over the past year.

#### **Multi-Family Housing**

- Acquisition and rehabilitation costs per housing unit;
- The estimated time between acquisition and completion of repairs and correction of building code violations, if any;
- The percent of vacant units within the building;
- The percent of foreclosed housing units within a 2.0 mile radius; and
- Proximity to transit corridors, where possible.

The Director of DHCD will determine the appropriate weight that should be given to each of the factors used to determine the selection of properties for the purpose of recommending acquisitions.

### **D. Acquisition of Properties**

#### **1. Authority to Enter into Purchase Contracts to Acquire and Sell Properties**

In order to utilize NSP funds as quickly as possible to stabilize neighborhoods experiencing high rates of foreclosures and within the time and regulatory constraints imposed by the Act, the County Mayor or County Mayor's designee is authorized to enter into purchase contracts to acquire and sell properties, subject to Section 125.379, Florida Statutes, and to the review of the County Attorney, that are recommended by the NSP Evaluation and Selection Committee. The County Mayor or designee is also authorized to enter into agreements with entitlement cities to acquire multi-family housing when utilizing NSP funds.

#### **2. Maximum Purchase Price**

As required by the Act and NSP Notices as amended, the County's purchase price must be at a discount consistent with Federal requirements. In any event, the County may not acquire single-family homes at a purchase price greater than \$205,000 and it may not purchase multi-family rental properties when the price would be greater than \$125,000 per unit.

#### **3. Property Appraisals**

As dictated by the Act and HUD Notice, the County may not rely upon appraisals that are older than 60 days. Appraisals will be ordered by GSA for properties under consideration and will be available for public disclosure or inspection. The County will not utilize exemptions from Section 119.07(1) F.S.

#### **4. Administration of Acquisitions**

GSA will negotiate an acceptable price and conduct other due diligence required prior to closing on the properties, such as ordering title searches, surveys, and environmental review as required by HUD. GSA and the County Attorney's Office will be responsible for closing on the properties.

#### **E. Rehabilitation of homes**

Once the home has been purchased, GSA staff will initiate the rehabilitation of the unit. GSA will also utilize members of the real estate professional pool (contractors) to complete the work or contract the work out to construction trade vendors that are under contract with the County's Office of Capital Improvements.

#### **F. Sale of Homes to Eligible Homebuyers**

##### **1. Selecting Homebuyer**

In the manner described in Section I.B above and pursuant to authority given to the County under Section 125.379 F.S., the County, through GSA, will sell the homes to homebuyers on the NSP Homebuyer Assistance Program list. Once a single family home is acquired, it will be offered for purchase to the Homebuyer Assistance Program list, administered by DHCD. If more than one eligible homebuyer expresses an interest in purchasing the home, a lottery will be held amongst the interested homebuyers. In the event that the top ranked potential homebuyer does not meet NSP borrower qualifications during second review or cannot close on a timely basis, the next highest ranked potential homebuyer will be offered the home.

##### **2. NSP Homebuyer Assistance**

Homebuyers selected by lottery to purchase a County-acquired home will be eligible to receive NSP soft second mortgage assistance, as described in Section I. Homebuyers may also be selected by a first ready process and will be eligible for a second mortgage.

#### **G. Terms Controlling Long-Term Affordability**

##### **1. NSP Affordability Requirements**

The long term affordability requirements for the NSP will mirror the restrictions of the County's Infill Housing Program. In addition to the soft second mortgage, a declaration of restrictive covenants running with the land will be recorded in the public records of Miami-Dade County at closing. This provision applies to all single family home purchases made with or in part by utilizing NSP funds, including the spot loans. The declaration of restrictive covenants will specify that:

- 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.

- The covenants shall control for a minimum of 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.
- The restrictions shall run with the land for the entire control period.
- 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.
- Prior to the re-sale of the NSP-assisted home during the control period, the current homeowner shall obtain the County's written approval.
- The maximum sales price permitted on resale of an eligible home will be based on the following:
  - (i) the method used in the Infill Housing Program, which 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
- 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.

**2. Assessed Value of Homes Subject to NSP Affordability Controls under Restrictive Covenants**

To ensure that the assessed value of the affordable home reflects consideration of the above restrictions, the County will submit a copy of the recorded covenant to the Miami-Dade Property Appraiser's Office immediately after closing. Upon receiving the covenant, the Property Appraiser's Office will make a notation in the records available to the public that the home is subject to affordable housing restrictions and, for subsequent assessments during the control period, will ensure that the discounted value reflects consideration of the housing restrictions.

**H. Multi-Family Rental Housing – Property Management, Affordability Controls and Tenancy**

**1. Tenant Population**

**a. Breakdown of Unit Occupancy Restricted by Income:**

The County will acquire at least 172 units of rental housing, setting aside 122 units for households at or below 50% of AMI, 25 units for households between 51% and 80% of AMI and 25 units between 81-120%.

## **b. First Priority for Tenancy**

Priority for tenancy will be given to existing tenants, provided they meet the eligibility requirements of the NSP Program. Preference will also be given to those households evicted from foreclosed-upon properties. In coordination with the Miami-Dade County Police Department, which delivers the writ of possession, DHCD, through its property management team, will verify and document such cases. The Miami-Dade County Homeless Trust will assist DHCD and the Police Department in developing a protocol for this coordination.

## **2. Responsibility for Rehabilitation and Property Management**

DHCD currently has an inventory of multi-family rental properties and has contracted with property management companies to fully maintain and manage these properties. Such services include marketing, lease-up, rent collection, general maintenance and rehabilitation when necessary. Multi-family rental properties once acquired by GSA with NSP funds will be turned over to these property managers under County contract to perform rehabilitation as required under the Act and all required functions of property management as described above. For properties acquired by developers where NSP funding will be used as gap financing, the developer will own and manage the properties, including all required rehabilitation or reconstruction.

## **3. Affordability Period**

The NSP rental units will remain affordable for thirty years to individuals and families earning 120% or less of area median income.

## **4. Affordable Rents**

Miami-Dade County will adopt the maximum rents allowed as determined by market comparison. The County may 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.

## **III. Demolition of Blighted Structures**

NSP funds in the amount of \$1,000,000 will be directed toward demolition of blighted structures located in areas of greatest need. These structures are expected to be primarily single family homes.

### **A. Authority for Demolition and Responsible Departments**

#### **1. Authority for Demolition**

The 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 the NSP Substantial Amendment. In the event that the structure does not meet the standards for demolition under Chapter 17B, the County will seek demolition of the property as an “unsafe structure” under Section 8-5 of the code.

## **2. Responsible Departments**

DHCD will coordinate demolition of blighted structures under the NSP Program with the Building and Neighborhood Compliance Department, which is responsible for enforcement of Chapter 17B and Section 8-5 of the Miami-Dade County Code of Ordinances.

## **B. Use of NSP Funds for Demolition**

### **1. Request for Applications (RFA) Open to Non-NSP Municipalities**

A portion of NSP funds allocated to this activity will be made available to municipalities that did not receive a direct allocation of NSP funds or an allocation through the State of Florida. These municipalities will be invited by the County Mayor through DHCD to submit applications for demolition of blighted structures. The County Mayor or the County Mayor's designee will approve those applications that meet the requirements based on available funding.

Municipalities seeking NSP funds will be required to adopt Chapter 17B and Section 8-5 of the Miami-Dade Code of Ordinances by reference. The County will provide training and support to municipalities as necessary to assist them in carrying out demolition activities in accordance with the provisions of Chapter 17B and Section 8-5.

### **2. Utilization of Demolition Funds in Conjunction with Other NSP Activities**

Some of the demolition funds may have the greatest impact if used in conjunction with other NSP activities. Therefore, such funds will be utilized as needed to accomplish greater neighborhood stabilization under these activities. In cases where the County has control of the land, properties will be placed under the Infill Housing Program, converted to green space, turned into or added to adjacent parks, or used to enhance neighboring community centers.

### **3. Other Utilization of Demolition Funds**

A portion of NSP funds may be utilized to demolish blighted structures in areas of greatest need.

## **IV. Neighborhood Redevelopment Activities**

NSP funds budgeted for Neighborhood Redevelopment 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 AMI. The NSP funds are specifically targeted towards covering the cost of public infrastructure for the development. In addition, a portion of the funds will be used for housing development within the expanded HOPE VI footprint.

### **A. Scott Carver HOPE VI Affordable Housing Project**

Neighborhood Stabilization Program funds in the amount of \$8.6 million have been approved by the Miami-Dade Board of County Commissioners pursuant to Resolution No. R-1151-08 and have been allocated to cover the cost of public infrastructure (i.e. roads, sidewalks, water and sewer) for the Scott Carver HOPE VI affordable housing project. On December 11, 2008, the BCC also approved Resolution R-1414-08, authorizing the County to execute a Master Development Agreement RFQ 8345 with McCormack, Baron Salazar, Inc. for Scott Carver Revitalization Phase II (HOPE VI). This agreement specifies that the County would be responsible for the infrastructure cost, but did not include the funding amount. Through this implementation, the County will use the Master Development Agreement and additional closing documents as a contracting vehicle and as such will approve the budget for the public infrastructure per the contract. DHCD will execute the closing documents for the funds upon approval of the plans and the budget. The County will amend the Master Development Agreement to include the \$8.6 million in NSP funds.

**B. Affordable Housing Development in the Expanded HOPE VI Footprint**

NSP funds in the amount of \$5 million will be used within the expanded HOPE VI footprint to develop approximately 40 units of multi-family housing, such as but not limited to youth transitioning out of the state foster care system. A developer/provider will be solicited through an RFA process. The County Mayor, through DHCD will advertise for qualified builders for the redevelopment of vacant property in the expanded HOPE VI area. The County Mayor or the Mayor's designee will negotiate a contract with the selected developer.

**V. Neighborhood Redevelopment Activities**

NSP 3 funds will be used by pool members and by the County for approved and procured projects wherein County-owned land or funds are part of the development. These funds can be used as short-term construction loans or bridge loans. The County may also fund gaps for predevelopment/construction financing or permanent financing. The selection of the redevelopment projects will be submitted to the County for the Acquisition/Selection Committee to consider recommendations to the County Mayor or the Mayor's Designee for funding.

Affordability restriction shall be consistent with the County requirements for multi-family housing. Ownership remains with the developer and the County resources will be secured by appropriate notes, covenants, quarantees and mortgages.

**VI. County Mayor Report to Board of County Commissioners**

The County Mayor or County Mayor's designee will provide a report on the status of the Program to the Board of County Commissioners monthly.

This Implementing Order is hereby submitted to the Board of County Commissioners of Miami-Dade County, Florida.

County Manager

Approved by the County Attorney as  
to form and legal sufficiency \_\_\_\_\_