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CLERK OF THE BOARD
OF COUNTY COMMISSIONERS
MIAMI-DADE COUNTY, FLORIDA

Memorandum

MIAMI-DADE COUNTY

Date: May 18, 2010

To: Honorable Chairman Dennis C. Moss
and Members, Board of County Commissioners

From: George M. Burgess
County Manager

Agenda Item No. 14(A)(2)

Resolution No. R-562-10

Subject: Resolution Authorizing an Amendment to Miami-Dade County's Neighborhood Stabilization Program

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RECOMMENDATION

It is recommended that the Board of County Commissioners (Board) approve the attached resolution amending the Miami-Dade County's Neighborhood Stabilization Program Plan ("NSP Plan") by reallocating $9 million from the Second Mortgage and Closing Cost Assistance activity, $1.915 million from the Acquisition and Rehabilitation of Single Family Homes activity, and $400,000 from the Demolition activity for a total of $11.315 million to the Acquisition and Rehabilitation of Multi-Family Residential Rental Properties activity. It is further recommended that the Board authorize the Mayor or the Mayor's designee to submit the amended NSP Plan to the US Department of Housing and Urban Development (US HUD), for approval, as required by US HUD. The amended NSP Plan is in the form of a substantial amendment to the 2008 CDBG Action Plan.

The amendment to the NSP Plan also includes the non-substantial changes that were adopted in Implementing Order 2-11, under Resolution R-183-10. These changes include updating the names of County departments involved in the program, modifying the underwriting requirements and expanding activities to all the priority areas. Lastly, under the Rehabilitation Standards in the Amended NSP Plan, we have added language to emphasize our green initiatives and marketing strategies for our housing development activities.

SCOPE

The NSP requires grantees to give priority emphasis and consideration to low and moderate income areas which are defined as 1) areas where at least 51 percent of residents have incomes at or below 120 percent of the County's area median family income (AMI), and 2) areas with the greatest need. The target areas were approved by the Board on November 20, 2008 and submitted to US HUD under the initial Plan submittal. This item does not change the targeted areas, which are shown in the attached map.

The County's NSP funds cannot, as a general rule, be used in other Community Development Block Grant (CDBG) entitlement cities (Miami, Miami Gardens, Hialeah, Homestead, North Miami, and Miami Beach) that are receiving a direct NSP allocation. In order to use funds in other entitlement areas the County must demonstrate a benefit to its own entitlement area.

FISCAL IMPACT

Approval of this resolution will not create a fiscal impact to the County. The amendment seeks to redistribute $1 1.315 million of the $62.207 million grant received by Miami-Dade under Title III of the Housing and Economic Recovery Act of 2008 within the existing categories approved by the Board. In addition, this item will ensure that the County meets Congress' imposed funding commitment deadlines. Miami-Dade County has until September 9, 2010 to commit funds under the Board approved NSP eligible activities. Funds not committed by the deadline will be recaptured by US HUD and returned to the US Treasury Department.

At the time of submittal of this item to the Board, US HUD recognizes the County as having committed 65 percent of its funding to eligible activities.

TRACK RECORD/MONITORING

The Department of Housing and Community Development (DHCD), through its consultant, planners, specialists, and project managers are monitoring the County's NSP program to ensure successful completion and

compliance with Federal guidelines and County policies. Miami-Dade County's NSP amended plan must be delivered to US HUD in a timely manner for consideration.

BACKGROUND

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

Each state and unit of local government that received an NSP allocation had to apply to US HUD to receive its grant and the application was in the form of an NSP Substantial Amendment to its CDBG 2008 Action Plan. The County prepared its NSP Plan in accordance with the US HUD program guidelines and the Board approved the NSP Plan on November 20, 2008. The grant agreement received by the County was effective March 10, 2009, after US HUD and the County signed.

The approved NSP activities encompass six strategies: (1) second mortgages, (2) acquisition of single-family homes and rehabilitation, (3) acquisition of multi-family properties and rehabilitation, (4) demolition, (5) redevelopment activity on the HOPE VI project, and (6) redevelopment in the expanded HOPE VI area. The funds associated with these activities must be committed within 18 months and the funds must be spent in four years from the effective date of March 10, 2009. This item recommends a redistribution of funding among four of the activities: the second mortgages, acquisition and rehabilitation of single family homes, acquisition and rehabilitation of multi-family properties and demolition.

Reasons for Recapture

The focus of the NSP program is to fund projects that can be initiated quickly in order to help stimulate the economy and combat the foreclosure crisis; unfortunately, some of the activities funded through the NSP Plan have been difficult to implement. Since approval of the NSP Plan, the Board has received monthly reports on the implementation of the NSP Program and has been advised as to the progress and difficulties.

Second Mortgages

Of the six strategies, the second mortgage activity proved to be the most challenging. Despite multiple efforts, including lotteries, outreach, expansion to all priority areas, simplifying the credit requirements and other efforts, the County has only been able to close on three mortgages of the projected 130 second mortgage loans. Accordingly, it is recommended that $9 million be recaptured from the homeownership mortgage activity. The recaptured funds will not affect those three homeowners assisted through the NSP and it is anticipated that as many as seven more loans may be funded.

Acquisition of Single-family Homes and Rehabilitation

The acquisition and rehabilitation of single family homes strategy is progressing, but it is recommended that the projected number of units to be acquired be reduced from 50 to 43, as the purchase of these homes is highly competitive. As a result of the reduced number of homes to be acquired and rehabilitated, the funding amount required under this activity can be reduced by $1.915 million. The funds that remain in this category will be sufficient to cover the anticipated rehabilitation expenses as well as the cost of the homes in the pipeline for purchase.

Demolition

The municipalities of Opa-locka, Florida City and South Miami have been advised that the County is moving forward on some of the units they have identified for demolition in addition to the Lincoln Gardens public housing site administered by the Miami-Dade Public Housing Agency. The amount of funding required for this work is less than projected, and as such, it is recommended that $400,000 should be recaptured from the demolition strategy. Based on current costs for demolition, there is no planned reduction in the number of units to be demolished.

Reallocation Recommendation

The total amount of NSP funds recommended for reallocation is $11.315 million. All of the $11.315 million is recommended for the acquisition and rehabilitation of multi-family properties for affordable rentals. County staff, through the NSP Evaluation Committee, has made recommendations on the acquisition and rehabilitation projects to commit the original $21.571 million under the multi-family activity. This amendment to the NSP will allow for the consideration of additional multi-family projects to meet the desired outcome of expeditiously spending NSP funds and providing the required quality affordable housing units. Only those projects that have been reviewed and approved by the NSP Evaluation Committee will be funded in accordance with Implementing Order 2-11.

Miami-Dade County's NSP amended plan must be delivered to US HUD timely for consideration. US HUD will review the plan and may require additional clarifying information or changes in the proposed eligible activities and funding levels. Upon US HUD's acceptance of the County's amended plan, the grant funds will be available to the County to obligate to the recommended projects.

The following table illustrates the impact of the proposed recapture and reallocation of funds:

Approved NSP Activity	Approved Allocation	Recommended Reallocation	Recommended Adjusted Award	Obligated and/or Expended (as of March 31, 2010)
A. Low- or no- interest second mortgages and closing cost assistance to income eligible buyers of foreclosed upon homes purchasing properties located in Miami-Dade County's areas of greatest need	$9,750,000	- $9,000,000	$750,000	$351,742
B. Acquisition of single family residential properties that have been foreclosed for the purpose of rehabilitation and sale to income eligible buyers.	10,000,000	- 1,915,000	8,085,000	3,806,565
C. Homebuyer counseling in connection to activities (A) and (B).	65,000	0	65,000	65,000
D. Acquisition and rehab of multi-family residential properties to provide affordable rental housing.	21,571,480	11,315,000	32,886,480	21,571,480
E. Neighborhood redevelopment of affordable multi-family rental housing on vacant property HOPE VI.	8,600,000	0	8,600,000	8,600,000
F. Neighborhood redevelopment of affordable multi-family rental housing on vacant property HOPE VI Expanded Area.	5,000,000	0	5,000,000	0
G. Demolition of blighted structures to address public health and safety problems in negatively impacted neighborhoods.	1,000,000	- 400,000	600,000	153,958
Fees for Administration	6,220,720	0	6,220,720	6,220,720
TOTAL	**$62,207,200**	**$0**	**$62,207,200**	**$40,769,465**

In compliance with US HUD rules, the 15-day public comment period for this substantial amendment extends from April 22 to May 7, 2010. As of the date this item went to print, no comments have been received.

Attachment

Irene Taylor-Wooten
Special Assistant to the County Manager

MEMORANDUM
(Revised)

TO: Honorable Chairman Dennis C. Moss and Members, Board of County Commissioners

DATE: May 18, 2010

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

SUBJECT: Agenda Item No. 14(A)(2)

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)(2)
5-18-10

RESOLUTION NO. **R-562-10**

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

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

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the amendments to the Substantial Amendment to the 2008 Action Plan for the Neighborhood Stabilization Program in substantially the form attached hereto and authorizes the County Mayor

or the County Mayor's designee to exercise any and all rights conferred therein; approves funding recommendations for the Substantial Amendment of the 2008 Action Plan; authorizes the submission to U.S. HUD of the Miami-Dade County Amended 2008 Action Plan with projected uses of funds for the Neighborhood Stabilization Program as authorized by Title III of the Housing and Economic Recovery Act of 2008 for activities described as soft second mortgages, acquisition and rehabilitation of single family and multi-family residential properties, demolition of blighted structures, and redevelopment of vacant land; authorizes the County Mayor or 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 County Mayor's designee to make non-substantive modifications to the Amended FY 2008 Action Plan; authorizes the County Mayor or County Mayor's designee to execute contracts pursuant to US HUD's guidelines; authorizes the County Mayor or County Mayor's designee to execute such contracts, agreements and amendments necessary to carry out the above programs after approval by the County Attorney Office.

The foregoing resolution was offered by Commissioner **Audrey M. Edmonson** , who moved its adoption. The motion was seconded by Commissioner **Dennis C. Moss** and upon being put to a vote, the vote was as follows:

Dennis C. Moss, Chairman **aye**
Jose "Pepe" Diaz, Vice-Chairman **aye**

Bruno A. Barreiro	**aye**	Audrey M. Edmonson	**aye**
Carlos A. Gimenez	**aye**	Sally A. Heyman	**absent**
Barbara J. Jordan	**aye**	Joe A. Martinez	**aye**
Dorrin D. Rolle	**aye**	Natacha Seijas	**aye**
Katy Sorenson	**aye**	Rebeca Sosa	**aye**
Sen. Javier D. Souto	**aye**		

The Chairperson thereupon declared the resolution duly passed and adopted this 18th day of May, 2010. 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

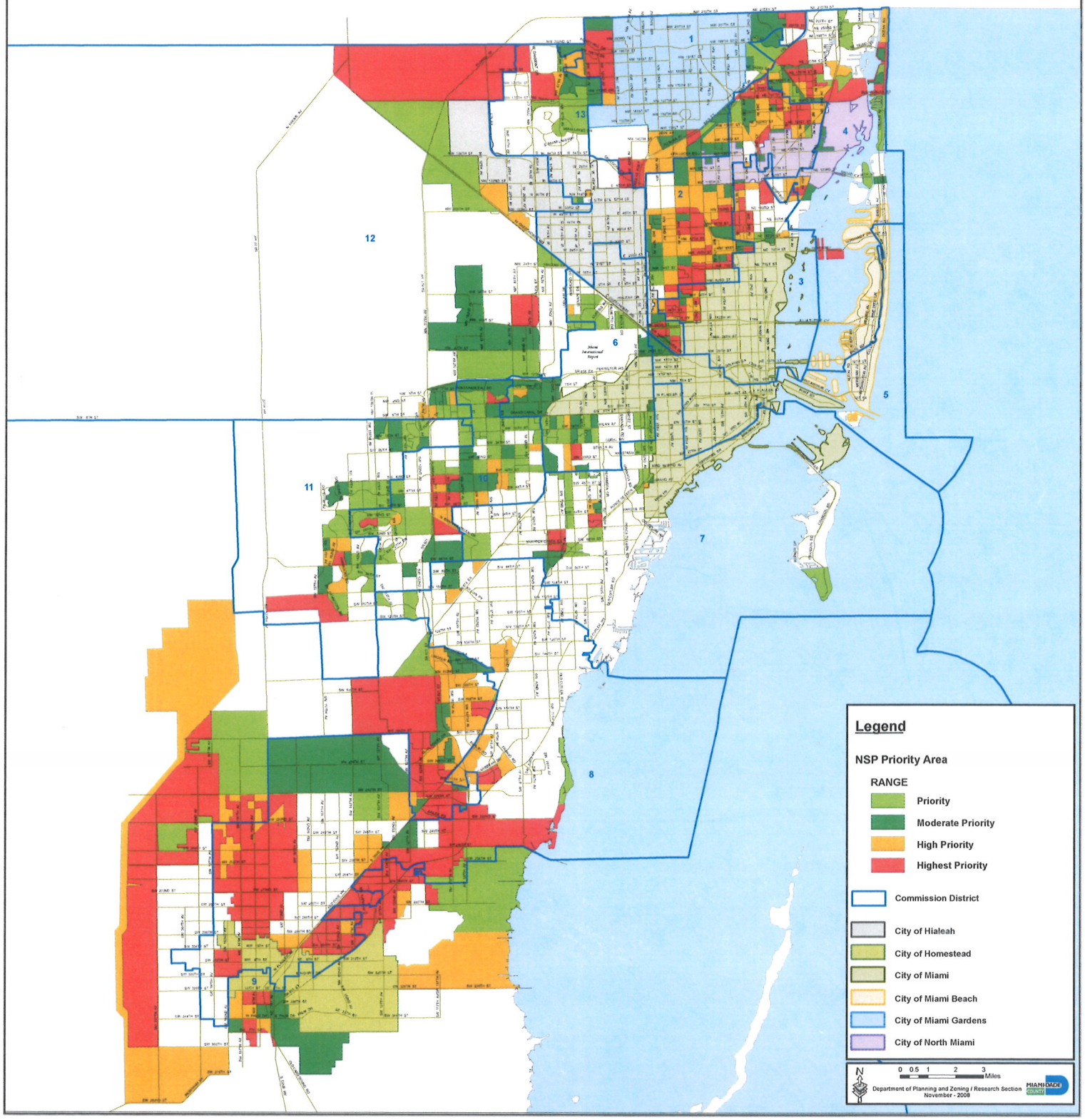
By: **DIANE COLLINS**
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

BKN

Brenda Kuhns Neuman

NSP Priority Rankings of Census Tract Block Groups by Index of Greatest Need Within Miami-Dade County CDBG Jurisdictional Area



THE NSP SUBSTANTIAL AMENDMENT

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

CONTENTS

page

A. Areas of Greatest Need 1

B. Distribution and Uses of Funds 28

C. Definitions and Descriptions 30

D. Low Income Targeting 42

E. Acquisitions and Relocations 42

F. Public Comments 43

G. NSP Information by Activity 44

Certifications 57

A. Areas of Greatest Need

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

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

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

Response:

Brief Summary of Residential Foreclosure Activity in Miami-Dade County

There were approximately 6,600 foreclosed properties throughout Miami-Dade County that were repossessed by the lender (REOs) from November 2007 through August of 2008. Many of those foreclosures where concentrated in the southern part of the County east of Hwy US 1, in the north central part of the County, and in several pockets of concentration along the high residential density corridors in coastal areas. There were nearly 3,400 REO foreclosures over the period from May to August 2008 and these widely distributed across the county. The geographic pattern in foreclosures, however, also continued to manifest areas of concentration similar to those mentioned above. (See Figures A-1 and A-2 for maps showing the locations of each foreclosed upon single family home and condominium.)

The data on the market value of REO properties from May through July, as indicated in the County Property Appraiser's records suggest that a significant number of those properties would be affordable to families earning 120 percent or less of AMI. Approximately 25 percent of foreclosed residential properties were repossessed by the lender in the four months ending on August 30th within Miami-Dade County's entitlement area were estimated to have a market value on January 1, 2008 of less than $180,000.

The distribution of market values of foreclosed REO properties from November 2007 through July 2008 are shown in Table A-1 by sub-county areas. The geographic areas identified in this table refers to the 13 County Commission Districts shown in Figures A-1 and A-2. The data in Table A-1 indicates that a large pool of the foreclosed REO properties is likely to be in a price range that is affordable to families that meet the NSP income eligibility threshold.

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

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

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

There were 5,050 *lis pendens* filed between May and July 2008 in the entire county, of which 3,314 were filed in areas within the County's CDBG jurisdiction. An additional 951 lis pendens were filed in August. The locations of the properties entering the foreclosure process during the May through August period are shown in Figure A-3. While there continue to be significant levels of new foreclosures filed on properties within areas of high REO concentrations, the recent *lis pendens* appear to be disproportionately increasing in the central-western part of the County. Table A-2 summarizes this data by broad geographic areas (county commission district) and provides the average and median loan default values for these potential future foreclosures and the range of variation in default values around the median default value.

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

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

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

Figure A-1

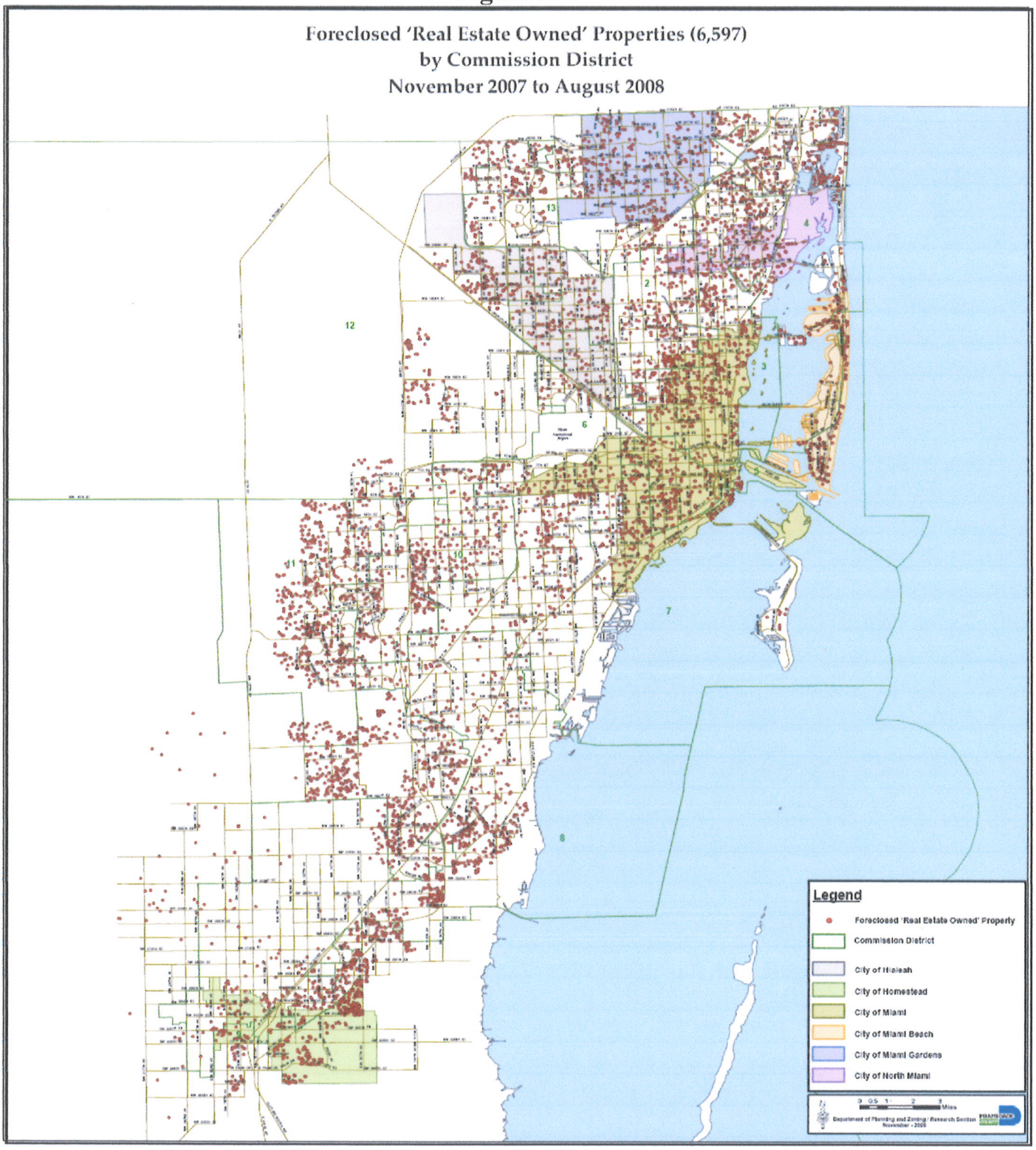

Foreclosed 'Real Estate Owned' Properties (6,597)
by Commission District
November 2007 to August 2008
Legend
Foreclosed 'Real Estate Owned' Property
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Figure A-2

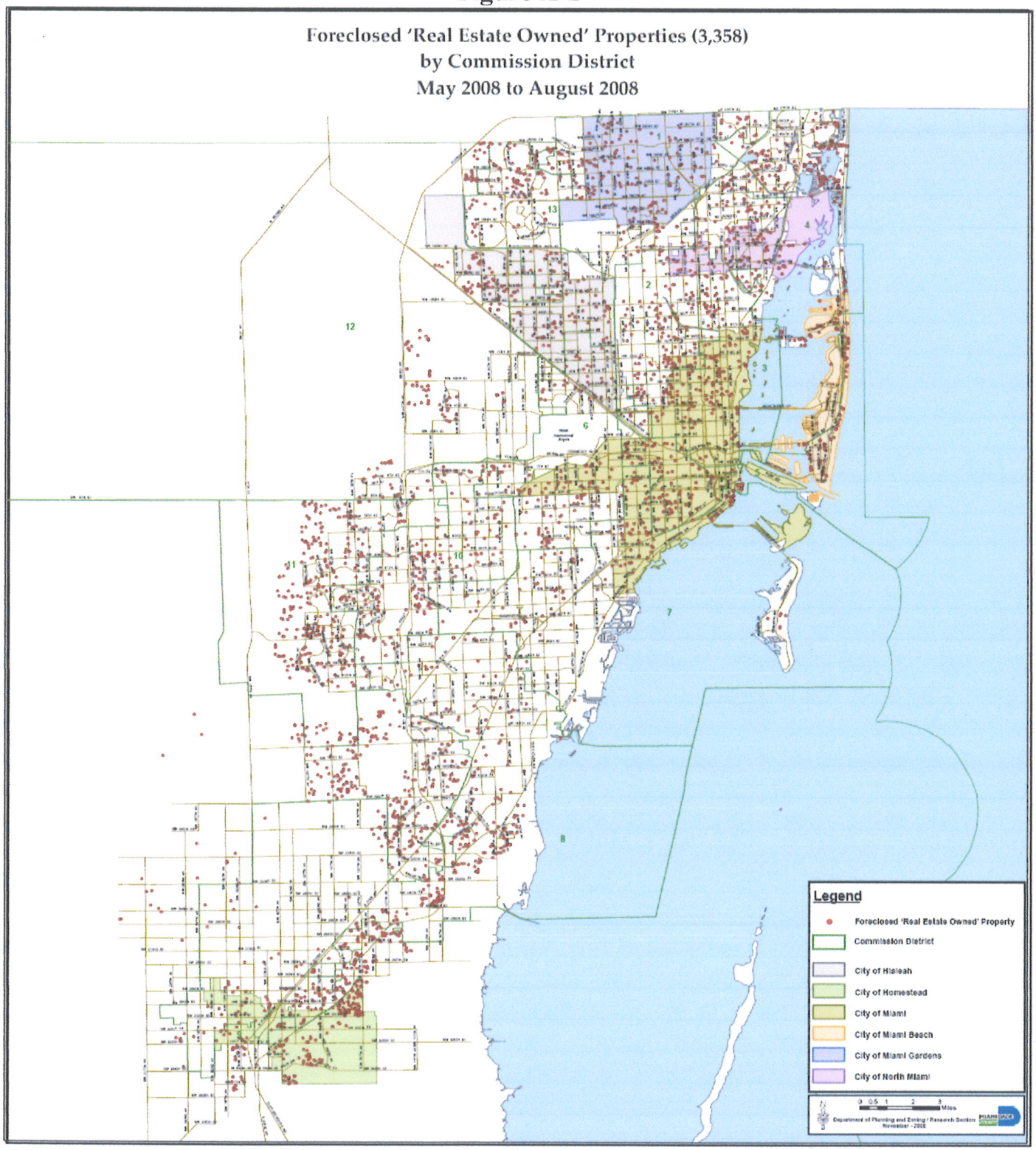
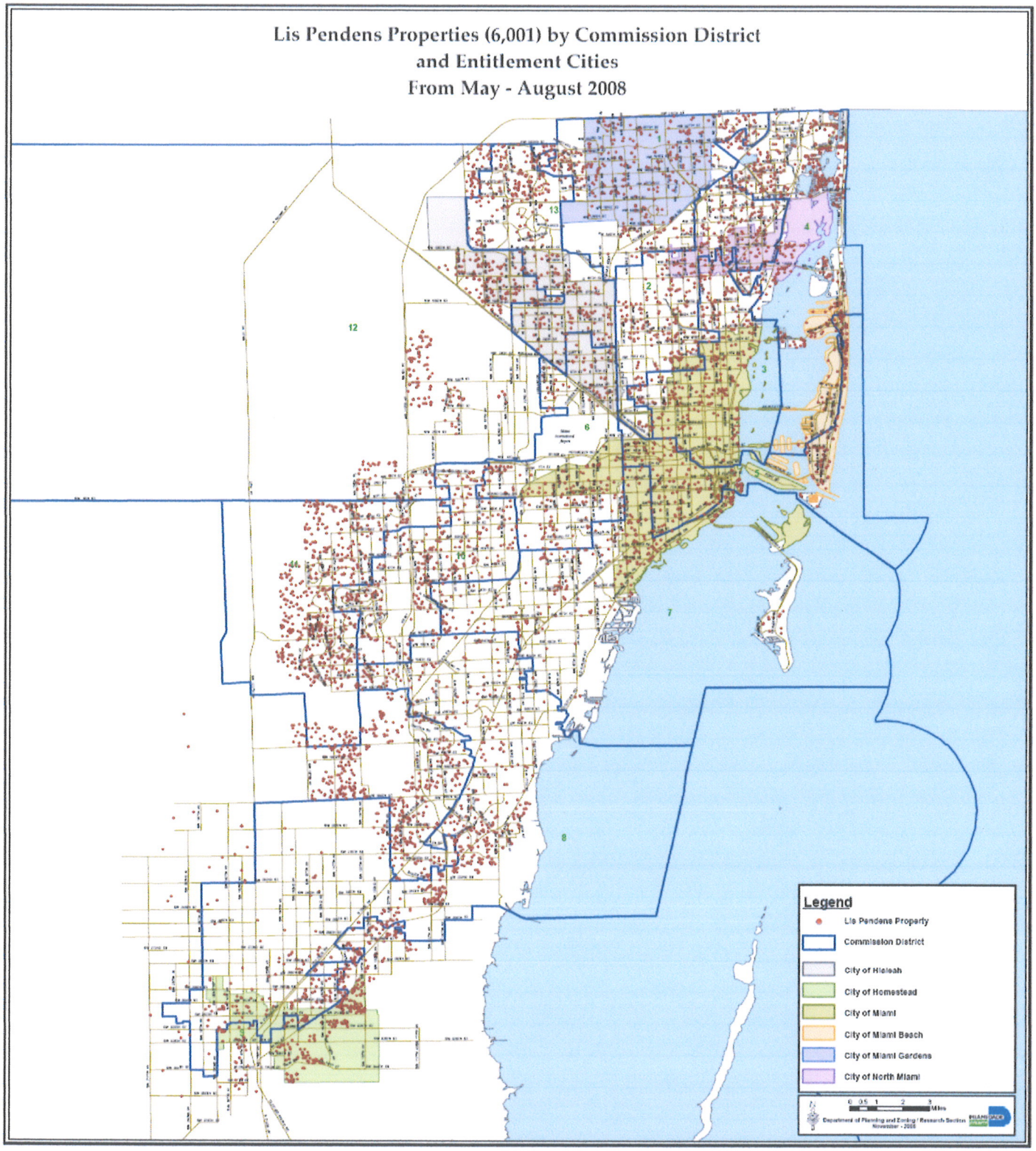

Foreclosed 'Real Estate Owned' Properties (3,358)
by Commission District
May 2008 to August 2008
Legend
Foreclosed 'Real Estate Owned' Property
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami
Miles

Figure A-3


Lis Pendens Properties (6,001) by Commission District
and Entitlement Cities
From May - August 2008
Legend
Lis Pendens Property
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Identifying Areas of Greatest Need

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

County staff has utilized foreclosure data from Realtytrac Inc. (Irvine, CA), as well as the income data and foreclosure risk indices provided by HUD, to determine the areas of greatest need within the County's entitlement jurisdiction. HUD data provides the percent of persons that meet the NSP income eligibility thresholds and a foreclosure risk score by census tract block groups. The foreclosure data from Realtytrac was used to identify the number of REO foreclosures that occurred over the 10-month period ending August 2008, and the properties with *lis pendens* filings in the three months from May through August by census tract block group.

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

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

Figure A-4

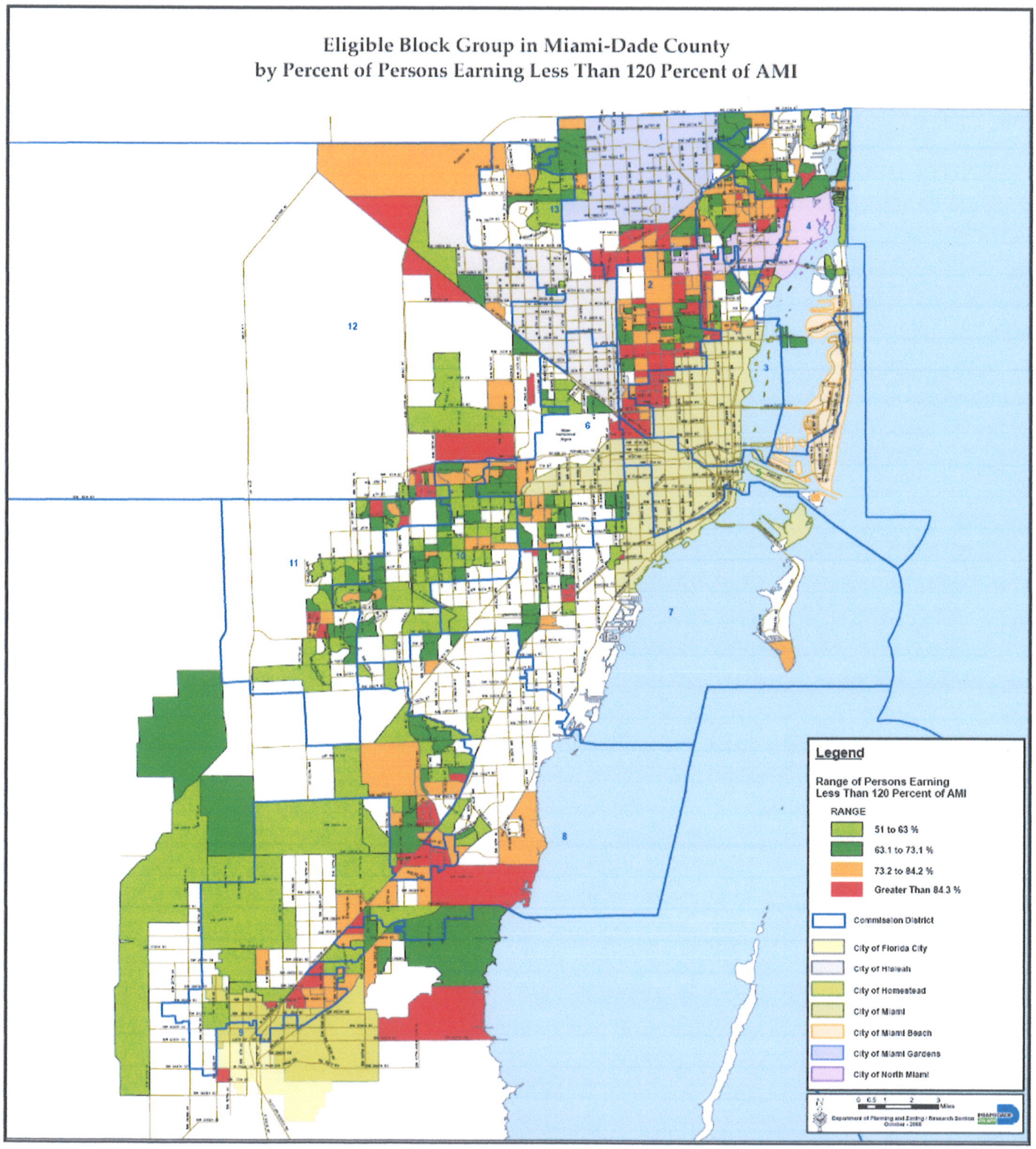

Eligible Block Group in Miami-Dade County
by Percent of Persons Earning Less Than 120 Percent of AMI
Legend
Range of Persons Earning
Less Than 120 Percent of AMI
RANGE
51 to 63 %
63.1 to 73.1 %
73.2 to 84.2 %
Greater Than 84.3 %
Commission District
City of Florida City
City of Hialeah
City of Homestead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

Figure A-5

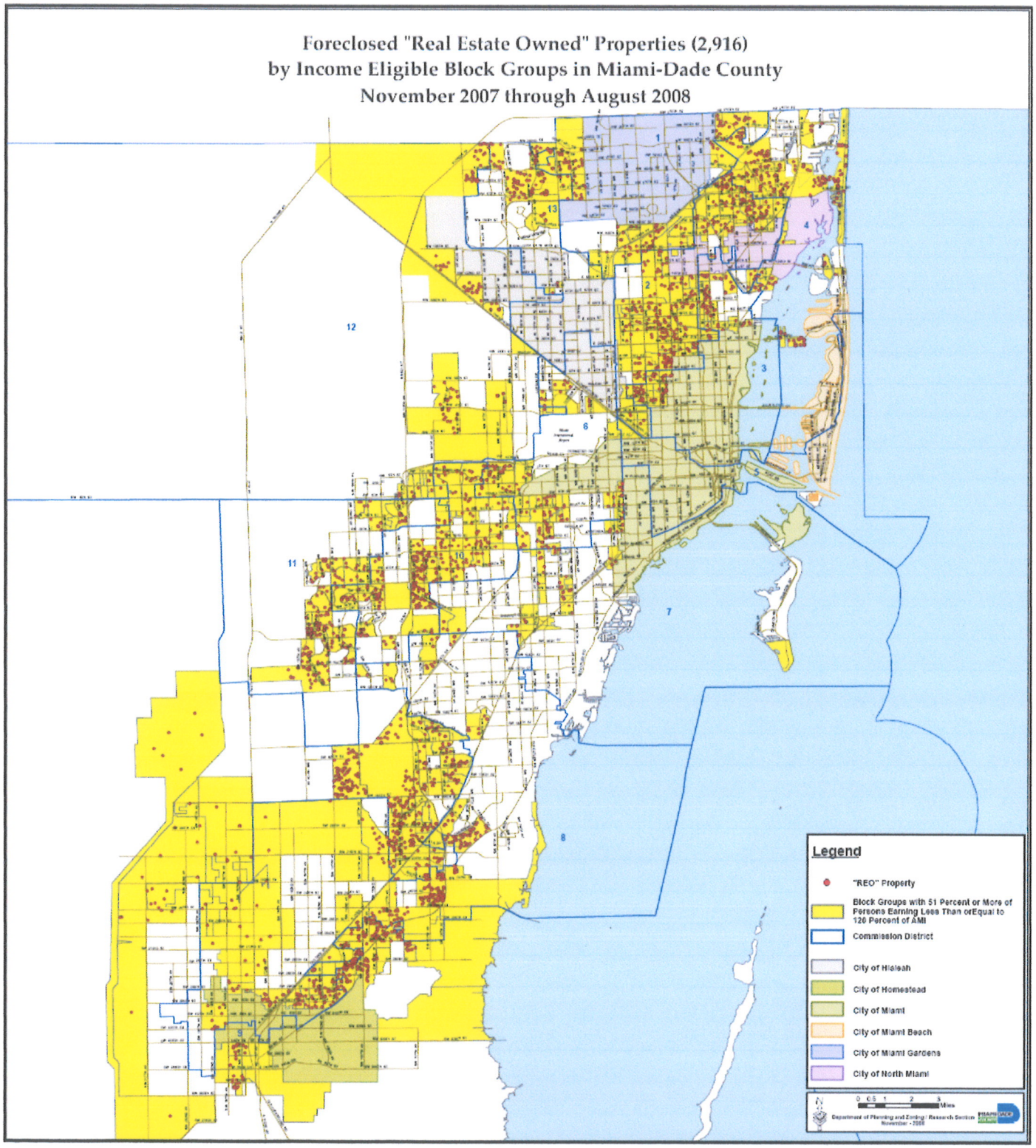

Foreclosed "Real Estate Owned" Properties (2,916)
by Income Eligible Block Groups in Miami-Dade County
November 2007 through August 2008
Legend
"REO" Property
Block Groups with 51 Percent or More of Persons Earning Less Than orEqual to 120 Percent of AMI
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Figure A-6

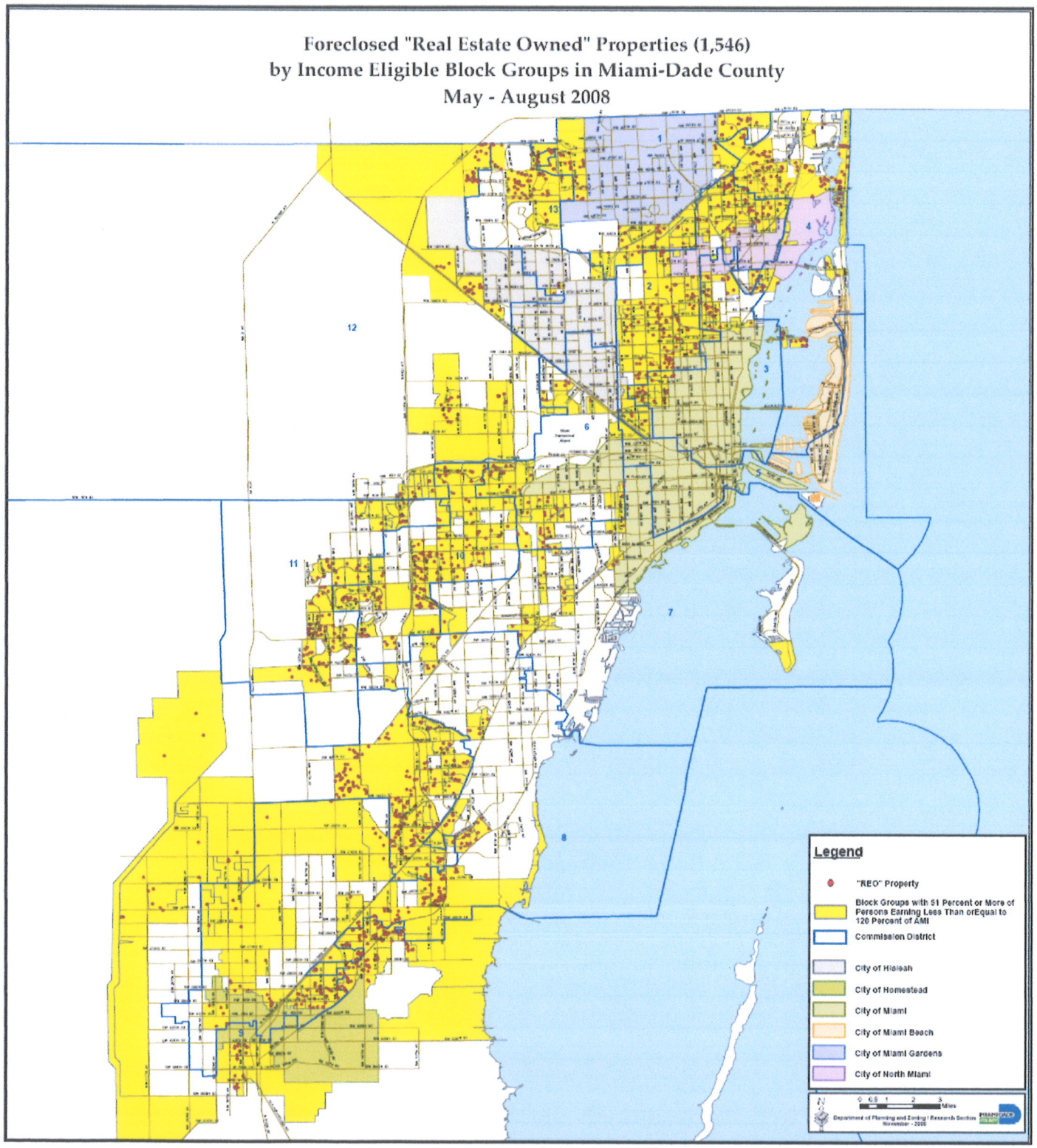
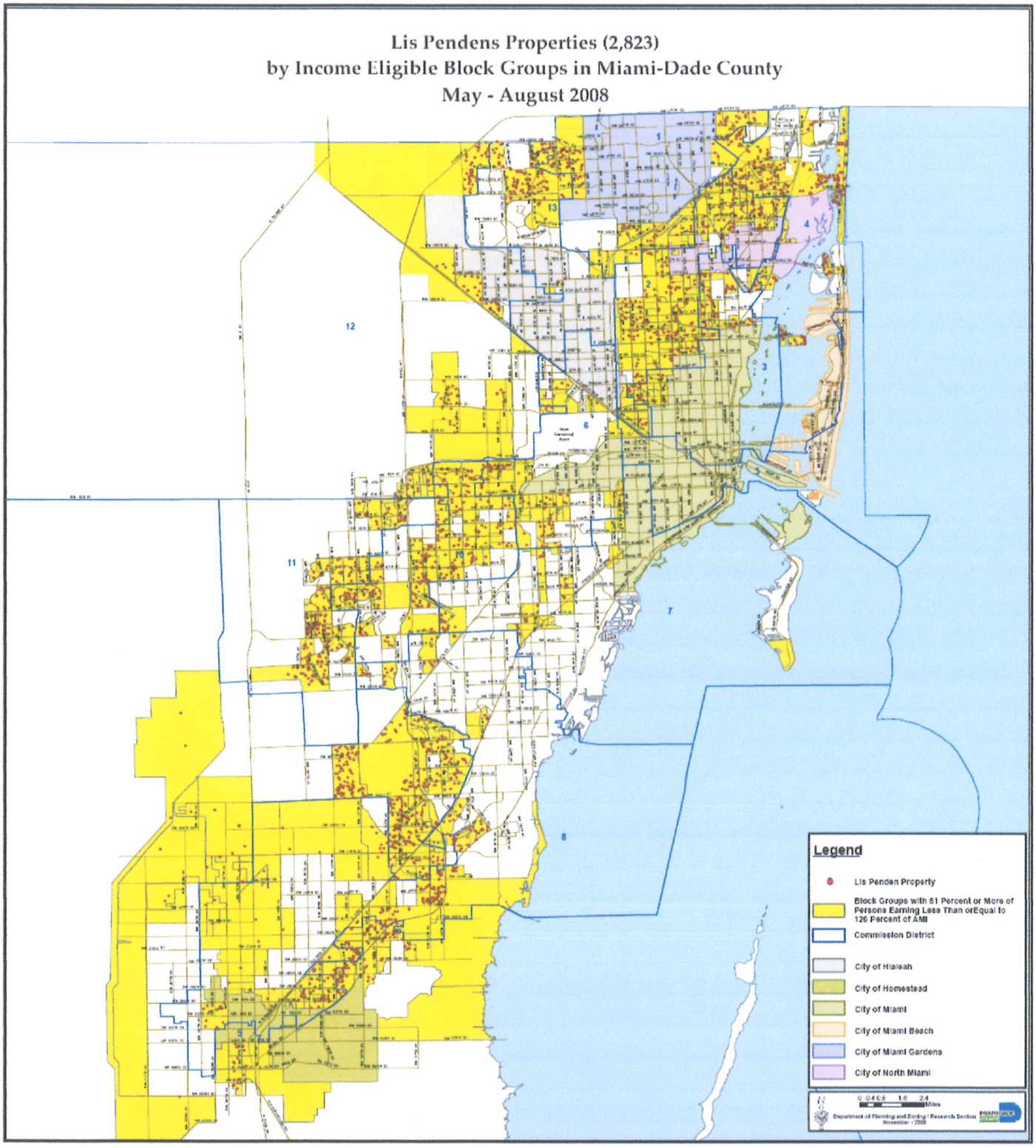

Foreclosed "Real Estate Owned" Properties (1,546)
by Income Eligible Block Groups in Miami-Dade County
May - August 2008
Legend
"REO" Property
Block Groups with 51 Percent or More of Persons Earning Less Than orEqual to 120 Percent of AMI
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

Figure A-7


Lis Pendens Properties (2,823)
by Income Eligible Block Groups in Miami-Dade County
May - August 2008
Legend
Lis Pendens Property
Block Groups with 51 Percent or More of Persons Earning Less Than orEqual to 120 Percent of AMI
Commission District
City of Hialeah
City of Homestead
City of Miami
City of Miami Beach
City of Miami Gardens
City of North Miami

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

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

The IGN Formula

$$IGN = 0.15 \times M + 0.20 \times REON + .15 \times REOR_{10} + 0.20 \times REOR_4 + 0.15 \times R + 0.15 \times LIS$$

M = percent of persons with incomes at 120% of AMI or below
REON = number of REOs during the four months from May to August 2008
$REOR_{10}$ = REO foreclosure rate (as a percent of residential units in 2007) from November 2007 to August 2008
$REOR_4$ = REO foreclosure rate from May to August 2008
R = HUD foreclosure risk score (includes percent of subprime mortgage loans)
LIS = Lis pendens from May to August 2008 as a proportion of residential units as of January 2008

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

The Location of Areas of Greatest Need and Priority Emphasis

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

NSP Priority Rankings of Census Tract Block Groups by Index of Greatest Need Within Miami-Dade County CDBG Jurisdictional Area

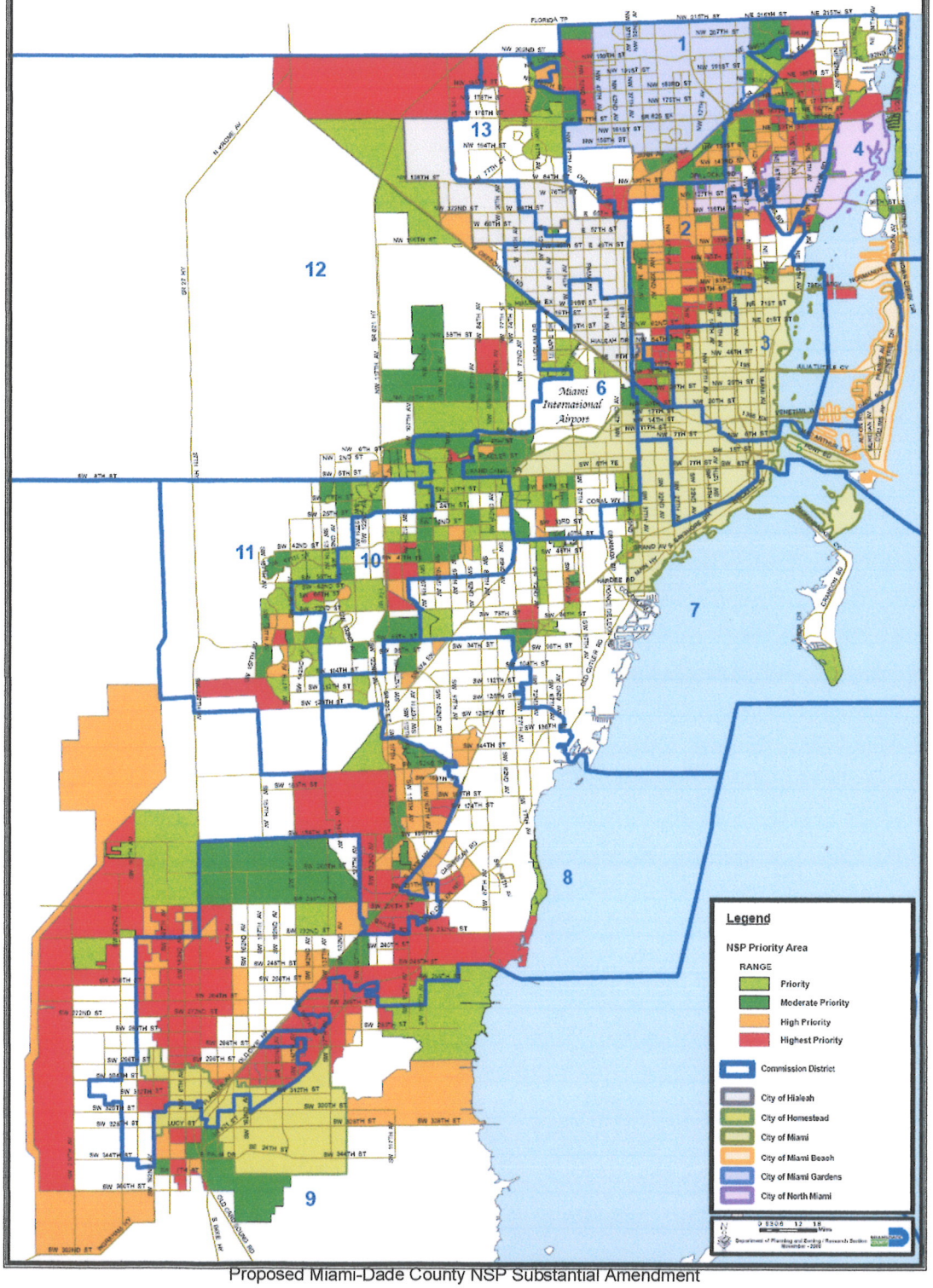


Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
***Highest Priority* Level, Average**			**3.15**	**9.48**	**79.33**	**6.73**	**11.66**	**18.98**	**12.40**
***High Priority* Level, Average**			**2.45**	**9.15**	**76.38**	**2.32**	**4.02**	**8.55**	**8.64**
***Moderate Priority* Level, Avg**			**2.11**	**8.71**	**75.63**	**1.19**	**1.78**	**3.71**	**4.25**
***Priority* Level, Average Values**			**1.79**	**7.44**	**66.53**	**0.83**	**1.16**	**2.88**	**2.76**
000203	5	1	7.553	10	100	1	125.0	125.0	0.0
010602	9	1	5.245	9	89	33	21.3	43.2	25.8
001802	4	1	4.466	10	93	3	18.5	30.9	55.6
010173	1	1	4.374	9	52	46	7.4	14.7	14.9
001006	3	1	4.342	10	94	4	24.5	42.9	30.7
000403	2	1	4.095	10	86	15	24.7	31.3	8.2
000408	1	1	4.048	10	98	1	41.7	41.7	0.0
010704	1	1	4.016	10	74	18	16.2	29.6	17.1
010144	1	1	3.957	9	78	35	5.3	9.4	10.3
010800	2	1	3.883	10	84	9	23.6	31.4	13.1
009008	1	1	3.804	9	74	22	11.1	17.2	19.2
008700	5	1	3.774	8	73	8	26.1	32.7	22.9
010131	1	1	3.721	7	74	33	7.2	10.3	13.8
010500	2	1	3.709	10	78	14	11.4	20.3	21.2
010400	1	1	3.676	9	100	2	17.5	26.3	26.3
008303	2	1	3.675	10	96	5	19.6	23.5	15.7
010704	4	1	3.651	10	80	16	11.6	18.9	13.8
001702	5	1	3.621	10	86	4	18.7	28.0	18.7
010800	3	1	3.559	10	82	2	9.5	28.6	33.3
011004	2	1	3.547	9	76	14	16.3	23.2	11.6
001002	2	1	3.539	10	62	3	15.1	20.1	40.2
000115	2	1	3.530	9	54	28	6.6	13.7	12.7
010800	1	1	3.526	10	100	9	11.6	16.8	12.9
010800	9	1	3.481	10	93	13	7.6	15.3	12.9
001004	1	1	3.445	10	87	3	14.4	38.3	9.6
001502	3	1	3.443	10	95	3	22.1	22.1	7.4
011300	4	1	3.421	10	94	7	17.5	17.5	7.5
001101	3	1	3.364	10	91	2	8.5	21.3	25.5
001502	1	1	3.360	10	90	10	9.7	24.3	5.8
000205	2	1	3.355	10	82	5	13.2	23.8	15.9
011201	5	1	3.352	10	63	3	25.0	33.3	8.3
010607	4	1	3.335	9	71	5	16.6	36.4	13.2
001801	5	1	3.333	10	89	4	21.6	27.0	0.0

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
001802	6	1	3.324	10	81	2	17.1	34.2	8.5
011402	3	1	3.313	10	93	7	11.7	18.3	10.0
010602	9	1	3.290	9	100	4	7.8	27.1	15.5
001702	1	1	3.285	10	92	3	9.2	21.5	18.4
008303	1	1	3.279	10	73	2	8.5	17.1	34.2
001102	3	1	3.273	10	81	4	10.9	32.7	10.9
009015	2	1	3.261	9	82	14	10.1	15.1	8.7
008700	6	1	3.238	8	73	8	20.8	31.2	5.2
010703	3	1	3.238	9	55	5	17.1	30.8	20.5
011001	4	1	3.234	10	84	6	13.0	21.6	8.7
011100	6	1	3.224	9	83	1	12.8	38.5	12.8
011300	5	1	3.210	10	94	7	10.5	17.9	6.0
001203	3	1	3.191	10	83	7	15.4	15.4	6.6
010703	1	1	3.180	9	63	15	9.4	17.6	11.9
000204	1	1	3.172	9	80	8	13.7	17.2	12.0
001701	1	1	3.160	10	89	4	11.7	17.5	11.7
001801	1	1	3.137	10	93	4	14.8	18.5	3.7
000205	5	1	3.117	10	86	1	5.8	11.6	29.1
001702	2	1	3.109	10	98	4	11.1	16.6	5.5
010156	2	1	3.103	9	87	12	6.9	11.5	9.2
010900	2	1	3.103	10	92	8	6.1	11.4	10.6
011100	4	1	3.097	9	93	3	17.8	17.8	5.9
003904	1	1	3.095	9	66	20	4.9	8.7	8.0
001103	2	1	3.081	10	63	1	13.9	13.9	27.8
010204	2	1	3.078	9	59	7	10.2	21.9	21.9
010607	2	1	3.069	9	62	9	13.4	25.3	8.9
010703	2	1	3.067	9	67	11	9.3	17.8	12.7
011003	1	1	3.066	9	78	5	17.3	20.8	6.9
001002	4	1	3.060	10	94	3	9.5	25.4	3.2
010203	4	1	3.037	9	88	5	8.2	21.2	11.4
000206	2	1	3.016	10	80	6	9.5	17.5	7.9
001003	5	1	3.015	10	90	2	7.5	15.1	15.1
001103	2	1	3.008	10	82	7	12.5	16.0	1.8
001004	6	1	3.001	10	100	1	8.0	8.0	16.0
010602	1	1	3.001	9	86	5	10.5	14.7	12.6
001103	3	1	3.000	10	94	3	8.7	11.6	11.6
010205	2	1	2.996	9	69	6	14.9	19.8	9.9

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
011004	3	1	2.990	9	81	6	10.0	16.7	11.7
000202	4	1	2.990	10	68	7	8.7	13.7	15.0
011202	1	1	2.971	9	58	4	18.2	27.3	9.1
001002	5	1	2.968	10	83	3	9.5	19.0	9.5
010800	9	1	2.967	10	90	4	5.9	17.8	8.9
000305	2	1	2.941	10	73	6	8.7	8.7	15.9
011201	3	1	2.926	10	57	5	7.0	14.0	23.8
010500	2	1	2.924	10	82	0	0.0	8.4	33.6
000205	5	1	2.918	10	77	1	20.0	20.0	0.0
010111	4	1	2.913	9	55	14	8.0	15.5	8.6
010005	5	1	2.888	9	77	5	9.2	11.0	16.5
000202	1	1	2.868	10	63	3	9.4	9.4	22.0
011003	2	1	2.860	9	83	7	7.2	12.4	9.3
000205	4	1	2.860	10	69	2	11.0	27.6	5.5
011402	5	1	2.856	10	92	3	7.2	12.1	7.2
011402	5	1	2.856	10	92	3	7.2	12.1	7.2
000408	3	1	2.847	10	82	4	10.3	12.9	5.2
000203	4	1	2.846	10	82	5	6.2	8.7	11.2
001103	1	1	2.844	10	64	3	7.6	12.7	20.3
001703	4	1	2.836	9	89	4	14.7	14.7	0.0
007603	3	1	2.835	10	100	2	5.5	16.6	2.8
010159	1	1	2.824	9	74	11	6.3	8.6	7.5
000205	2	1	2.822	10	81	1	16.7	16.7	0.0
009702	9	1	2.816	10	81	12	2.7	4.8	3.4
001703	2	1	2.810	9	91	3	4.8	4.8	19.4
009801	1	1	2.789	9	79	3	5.8	7.7	21.2
001101	1	1	2.788	10	70	4	4.2	8.4	19.9
007603	4	1	2.780	10	95	2	5.8	11.7	5.8
000106	3	1	2.775	9	63	15	4.5	6.9	6.3
010204	3	1	2.763	9	81	5	7.7	12.3	9.3
001803	5	1	2.762	10	86	1	5.1	15.4	10.3
000408	1	1	2.757	10	87	4	4.9	9.9	7.4
001502	2	1	2.756	10	88	1	4.9	14.7	9.8
000202	2	1	2.756	10	83	2	3.5	14.2	12.4
010167	2	1	2.752	7	54	15	5.4	9.4	18.5
006001	4	1	2.744	8	69	4	6.0	27.1	13.6
001004	2	1	2.737	10	86	2	3.6	12.5	10.7

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
001801	4	1	2.735	10	87	1	4.2	16.8	8.4
000407	4	1	2.730	9	94	2	6.7	10.0	10.0
000407	6	1	2.727	9	89	4	12.0	12.0	0.0
010800	9	1	2.726	10	51	3	14.9	29.7	0.0
010114	1	1	2.724	8	74	11	5.6	9.2	9.2
010007	2	1	2.720	8	68	12	4.7	8.2	11.7
010500	1	1	2.716	10	90	2	2.4	9.8	11.0
008700	8	1	2.710	8	59	5	9.2	27.5	11.0
011500	4	1	2.705	8	51	7	15.4	28.6	2.2
010203	4	1	2.702	9	69	10	4.5	6.8	10.4
000204	2	1	2.700	9	80	4	7.1	10.6	10.6
010203	3	1	2.698	9	80	4	9.4	11.7	7.0
008700	3	1	2.687	8	62	5	10.5	19.0	12.7
007703	2	1	2.679	9	70	10	5.2	7.7	7.2
001003	2	1	2.678	10	80	1	4.2	12.7	12.7
000407	2	1	2.674	9	69	3	11.8	15.7	7.8
011004	1	1	2.673	9	62	0	0.0	10.5	36.8
000201	2	1	2.669	10	72	4	5.3	11.9	9.2
000502	9	1	2.665	9	93	1	8.3	8.3	8.3
000206	3	1	2.663	10	74	2	5.0	15.1	10.1
000116	1	1	2.662	10	76	7	2.4	6.4	8.1
010300	6	1	2.657	8	52	8	11.1	20.7	8.3
007200	3	1	2.652	10	62	1	17.9	17.9	0.0
001203	2	1	2.650	10	78	3	5.5	9.1	9.1
001003	1	1	2.650	10	73	2	5.1	15.2	10.1
001102	4	2	2.649	10	94	1	3.6	3.6	10.9
010300	9	2	2.648	8	60	0	0.0	0.0	50.0
008303	3	2	2.648	10	84	2	3.8	7.5	11.3
000302	1	2	2.640	9	76	2	4.5	13.4	15.7
000206	1	2	2.633	10	86	2	3.0	3.0	13.5
001701	4	2	2.628	10	84	1	2.3	2.3	18.1
001006	1	2	2.628	10	61	3	10.5	14.0	7.0
000210	2	2	2.624	10	84	2	3.0	7.6	10.7
001801	2	2	2.619	10	88	0	0.0	20.5	6.8
000503	2	2	2.618	10	78	3	6.7	11.2	4.5
008303	4	2	2.618	10	76	4	4.8	7.2	8.4
000408	2	2	2.615	10	86	1	2.2	13.0	8.7

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
000403	3	2	2.600	10	82	4	3.4	10.1	4.2
000404	3	2	2.596	9	80	3	6.1	12.1	8.1
010900	1	2	2.593	10	83	2	4.5	9.0	6.8
008411	1	2	2.591	9	69	5	6.6	13.2	7.9
000902	2	2	2.586	9	84	1	1.9	5.8	19.4
008700	7	2	2.585	8	66	3	8.3	13.9	16.7
006002	3	2	2.575	8	83	2	7.2	18.1	7.2
011402	6	2	2.575	10	95	2	2.8	5.6	4.2
001006	1	2	2.571	10	100	0	0.0	0.0	13.3
000201	3	2	2.569	10	79	5	3.0	6.0	6.0
008306	3	2	2.568	9	62	5	7.6	13.7	9.1
001203	5	2	2.566	10	63	5	7.7	9.2	6.2
001004	4	2	2.557	10	87	1	8.8	8.8	0.0
010206	3	2	2.556	8	87	2	6.1	9.2	12.2
011500	3	2	2.555	8	66	2	6.4	19.2	16.0
009200	1	2	2.553	8	58	2	16.8	16.8	8.4
000204	1	2	2.553	9	69	0	0.0	20.0	20.0
010607	3	2	2.551	9	80	2	3.2	8.1	14.5
000502	3	2	2.549	9	87	4	6.9	8.6	1.7
000205	3	2	2.549	10	73	1	5.2	10.3	10.3
000902	4	2	2.542	9	84	1	3.4	3.4	17.2
010143	2	2	2.541	8	72	10	3.8	5.3	8.7
000901	2	2	2.540	8	71	2	10.3	15.4	10.3
010607	1	2	2.535	9	61	4	5.1	12.8	14.1
010704	3	2	2.534	10	71	1	5.0	5.0	14.9
000407	1	2	2.529	9	81	2	5.4	10.9	8.2
000205	1	2	2.521	10	77	0	0.0	13.4	13.4
006001	5	2	2.520	8	61	5	11.2	13.4	8.9
000114	2	2	2.520	8	71	10	5.1	7.1	5.1
001702	3	2	2.518	10	100	0	0.0	0.0	10.5
007603	1	2	2.516	10	65	1	3.0	11.9	14.9
000901	1	2	2.508	8	90	1	3.2	6.5	16.2
010203	7	2	2.502	9	57	3	12.5	16.7	4.2
008306	2	2	2.498	9	53	5	5.9	15.2	11.7
000301	2	2	2.498	10	79	1	1.8	3.5	14.1
000202	3	2	2.496	10	70	2	6.1	6.1	9.2
001101	2	2	2.495	10	76	2	6.7	13.4	0.0

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
011001	3	2	2.495	10	100	0	0.0	0.0	9.7
000502	2	2	2.495	9	68	3	5.8	7.7	13.5
011402	2	2	2.491	10	73	1	4.2	16.9	4.2
001203	4	2	2.487	10	91	2	2.6	3.9	3.9
010400	3	2	2.487	9	82	1	11.4	11.4	0.0
000503	3	2	2.484	10	93	3	2.4	3.1	1.6
000203	3	2	2.478	10	72	1	4.6	9.3	9.3
008307	1	2	2.477	9	68	4	7.3	9.1	7.3
010606	3	2	2.477	9	61	6	5.5	9.1	9.1
000401	2	2	2.473	9	72	5	5.7	6.8	6.8
010400	9	2	2.472	9	66	3	5.7	15.3	7.6
001802	5	2	2.469	10	79	1	4.2	16.8	0.0
001003	3	2	2.467	10	74	1	1.9	5.8	13.4
010166	3	2	2.466	9	61	6	4.5	9.0	9.8
001002	1	2	2.464	10	71	2	2.7	5.4	12.2
001004	7	2	2.456	10	70	2	8.3	12.4	0.0
010206	6	2	2.448	8	99	3	2.5	4.2	6.7
008602	3	2	2.445	8	53	8	8.5	14.9	5.3
008501	4	2	2.434	8	56	5	10.5	12.7	8.4
001803	2	2	2.426	10	94	0	0.0	3.6	7.2
001002	3	2	2.423	10	72	1	3.3	6.7	10.0
000304	3	2	2.420	9	85	0	0.0	27.4	0.0
000203	6	2	2.418	10	65	0	0.0	7.7	19.2
001701	2	2	2.418	10	76	1	2.9	5.9	8.8
010137	1	2	2.413	4	71	17	6.0	7.8	6.0
010163	2	2	2.407	8	77	5	4.3	7.7	7.7
010155	3	2	2.406	10	83	1	1.0	3.8	8.6
005902	1	2	2.404	8	80	2	8.1	12.1	4.0
008303	5	2	2.403	10	61	3	4.1	6.8	9.5
000407	3	2	2.400	9	88	2	1.9	5.6	6.5
010155	2	2	2.396	10	86	1	0.8	3.2	7.1
010300	6	2	2.394	8	60	1	2.7	10.8	24.3
000903	2	2	2.387	8	83	3	5.8	7.8	5.8
001003	4	2	2.385	10	90	0	0.0	7.8	3.9
000407	4	2	2.380	9	77	3	2.6	6.9	7.7
010144	2	2	2.378	9	84	2	1.3	1.3	11.5
004702	5	2	2.375	7	63	3	13.3	17.7	4.4

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
001004	5	2	2.374	10	86	0	0.0	0.0	11.4
010205	3	2	2.373	9	67	3	4.5	6.0	10.6
008801	3	2	2.370	7	79	4	5.8	8.6	10.1
001102	3	2	2.369	10	79	0	0.0	20.8	0.0
007701	1	2	2.369	8	63	1	5.7	11.4	17.1
011100	3	2	2.368	9	57	3	4.8	22.6	3.2
009016	3	2	2.367	9	69	3	4.6	6.2	9.2
009017	1	2	2.366	9	80	2	2.8	5.5	8.3
000201	1	2	2.366	10	76	2	5.0	5.0	2.5
008305	2	2	2.362	9	56	6	4.7	6.3	9.5
000901	7	2	2.354	8	78	3	5.5	7.3	7.3
000302	2	2	2.349	9	65	1	5.3	10.6	10.6
010141	1	2	2.347	8	83	4	2.1	3.6	9.4
008601	2	2	2.344	8	69	3	5.1	10.2	10.2
001202	3	2	2.341	8	84	1	1.8	12.4	8.8
001803	1	2	2.339	10	96	0	0.0	5.7	0.0
008304	3	2	2.338	10	68	4	3.4	4.3	3.4
000406	4	2	2.335	9	82	2	5.1	5.1	2.6
000301	1	2	2.333	10	79	1	1.9	9.5	1.9
000902	1	2	2.333	9	79	0	0.0	12.6	9.4
008307	3	2	2.327	9	61	3	3.6	7.2	12.0
010156	1	2	2.320	9	77	4	2.5	3.1	5.6
000901	5	2	2.319	8	77	2	5.9	5.9	8.9
000305	1	2	2.313	10	67	1	2.4	11.8	4.7
010005	6	2	2.304	9	59	3	6.4	12.8	4.3
000204	2	2	2.301	9	77	0	0.0	25.3	0.0
009014	1	2	2.298	8	74	4	3.8	10.3	4.7
000209	2	2	2.297	9	69	0	0.0	0.0	22.2
008411	4	2	2.296	9	83	4	2.3	2.3	1.7
010704	2	2	2.293	10	100	0	0.0	0.0	0.0
010704	2	2	2.293	10	100	0	0.0	0.0	0.0
000404	2	2	2.291	9	70	1	4.1	8.3	8.3
000902	3	2	2.290	9	68	0	0.0	6.0	18.1
000115	1	2	2.289	9	100	0	0.0	0.0	5.4
010130	1	2	2.289	7	62	2	9.7	14.6	9.7
010500	1	2	2.288	10	100	0	0.0	0.0	0.0
000205	3	2	2.285	10	79	1	1.0	3.1	5.2

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
008303	6	2	2.283	10	72	2	4.2	4.2	2.1
010155	1	2	2.283	10	91	0	0.0	1.2	3.5
000503	1	2	2.283	10	90	0	0.0	0.0	4.8
010145	2	3	2.281	8	61	4	3.0	6.7	14.8
000203	2	3	2.281	10	88	0	0.0	1.5	4.5
009702	9	3	2.280	10	99	0	0.0	0.0	0.0
008601	3	3	2.279	8	57	3	4.1	8.1	16.3
000406	3	3	2.275	9	78	1	3.1	6.1	6.1
007200	4	3	2.274	10	98	0	0.0	0.0	0.0
009008	3	3	2.273	9	62	6	2.1	4.5	6.6
011402	1	3	2.265	10	91	0	0.0	0.0	3.5
010400	2	3	2.260	9	92	0	0.0	0.0	8.2
000404	4	3	2.260	9	78	2	1.8	5.3	5.3
000407	5	3	2.259	9	89	1	2.9	5.9	0.0
000404	1	3	2.255	9	68	2	6.8	6.8	3.4
008304	2	3	2.254	10	69	1	1.3	6.3	6.3
010206	2	3	2.253	8	74	0	0.0	0.0	23.4
000401	3	3	2.252	9	85	1	4.7	4.7	0.0
001006	2	3	2.245	10	87	0	0.0	2.8	2.8
010166	1	3	2.244	9	57	5	3.2	6.4	7.0
008304	1	3	2.239	10	60	2	3.2	7.9	4.8
000210	4	3	2.231	10	94	0	0.0	0.0	0.0
011001	3	3	2.230	10	94	0	0.0	0.0	0.0
000203	1	3	2.227	10	51	1	3.8	11.5	7.7
000301	4	3	2.227	10	63	1	3.2	9.7	3.2
000203	5	3	2.226	10	53	1	2.9	5.9	11.8
000202	4	3	2.223	10	68	1	2.4	2.4	7.1
010205	1	3	2.223	9	68	1	3.3	13.3	3.3
001004	8	3	2.222	10	94	0	0.0	0.0	0.0
006002	4	3	2.215	8	68	4	4.5	11.2	2.2
000401	5	3	2.212	9	90	0	0.0	0.0	6.9
000401	4	3	2.208	9	80	1	3.8	7.7	0.0
005901	1	3	2.207	8	62	1	3.7	7.5	15.0
001701	5	3	2.206	10	92	0	0.0	0.0	0.0
005904	4	3	2.203	7	76	2	5.7	11.3	5.7
009802	2	3	2.202	9	64	4	2.0	6.0	5.0
000210	1	3	2.200	10	83	0	0.0	0.0	4.5

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
001006	4	3	2.200	10	75	0	0.0	0.0	8.7
006002	2	3	2.196	8	52	2	7.3	10.9	10.9
000304	5	3	2.190	9	85	0	0.0	0.0	8.8
000403	4	3	2.186	10	90	0	0.0	0.0	0.0
000115	3	3	2.184	9	73	1	4.3	4.3	4.3
005902	3	3	2.180	8	79	1	3.0	3.0	9.1
000405	3	3	2.176	9	100	0	0.0	0.0	0.0
000406	3	3	2.176	9	100	0	0.0	0.0	0.0
001301	5	3	2.176	9	100	0	0.0	0.0	0.0
002401	5	3	2.176	9	100	0	0.0	0.0	0.0
004800	1	3	2.176	9	100	0	0.0	0.0	0.0
010400	3	3	2.176	9	100	0	0.0	0.0	0.0
010602	9	3	2.176	9	100	0	0.0	0.0	0.0
011401	1	3	2.176	9	100	0	0.0	0.0	0.0
011401	3	3	2.176	9	100	0	0.0	0.0	0.0
007603	2	3	2.169	10	89	0	0.0	0.0	0.0
000406	5	3	2.169	9	84	0	0.0	5.8	3.9
008801	1	3	2.168	7	59	3	6.7	6.7	13.4
000109	1	3	2.166	9	81	1	1.5	1.5	4.5
010201	9	3	2.166	7	59	4	4.5	14.7	7.9
001803	6	3	2.163	10	88	0	0.0	0.0	0.0
000901	6	3	2.159	8	77	1	3.0	3.0	9.0
010150	2	3	2.149	7	84	4	3.3	3.3	3.3
000901	3	3	2.147	8	71	1	6.6	13.2	0.0
008804	1	3	2.141	8	56	2	6.0	9.0	9.0
001801	3	3	2.141	10	86	0	0.0	0.0	0.0
010153	1	3	2.141	7	51	7	6.0	10.2	6.0
000205	4	3	2.141	10	77	0	0.0	6.8	0.0
000405	1	3	2.137	9	97	0	0.0	0.0	0.0
001004	3	3	2.137	10	83	0	0.0	2.3	0.0
008700	4	3	2.135	8	66	1	2.8	11.0	8.3
011402	5	3	2.134	10	86	0	0.0	0.0	0.0
010156	3	3	2.128	9	69	1	2.2	4.3	6.5
010201	6	3	2.125	7	57	2	6.3	9.5	12.7
001005	1	3	2.121	9	71	2	2.6	3.8	2.6
005901	3	3	2.117	8	71	2	2.9	8.7	4.3
010148	1	3	2.115	7	85	1	4.8	4.8	4.8

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
010143	1	3	2.112	8	57	2	2.9	7.2	12.9
010005	8	3	2.107	9	62	1	1.8	7.2	7.2
000304	8	3	2.107	9	72	0	0.0	0.0	11.5
010500	4	3	2.105	10	77	0	0.0	4.9	0.0
009016	2	3	2.104	9	82	0	0.0	0.0	6.0
000902	5	3	2.097	9	67	1	2.4	2.4	7.2
005600	1	3	2.097	8	54	1	4.1	20.7	4.1
009017	3	3	2.094	9	93	0	0.0	0.0	0.0
000301	3	3	2.094	10	63	0	0.0	4.7	7.0
010114	2	3	2.093	8	77	0	0.0	5.2	10.3
000901	4	3	2.090	8	74	0	0.0	0.0	15.4
010206	5	3	2.084	8	91	1	2.0	2.0	0.0
010148	2	3	2.074	7	63	2	4.0	12.1	8.0
009600	2	3	2.072	8	79	2	3.1	3.1	1.6
010206	4	3	2.070	8	94	0	0.0	0.8	3.4
009013	1	3	2.069	7	79	4	2.1	3.1	4.2
000203	4	3	2.065	10	80	0	0.0	0.0	0.0
010602	9	3	2.064	9	90	0	0.0	0.0	0.0
005904	4	3	2.061	7	66	0	0.0	0.0	23.8
009100	5	3	2.058	8	100	0	0.0	0.0	0.0
000115	5	3	2.058	9	69	3	1.1	1.8	1.8
000306	1	3	2.056	10	71	0	0.0	0.0	4.4
010001	9	3	2.056	10	79	0	0.0	0.0	0.0
001104	4	3	2.055	8	74	0	0.0	0.0	13.9
008700	1	3	2.055	8	55	4	6.9	6.9	1.7
001104	4	3	2.054	8	51	0	0.0	5.5	22.0
009200	3	3	2.054	8	68	1	7.5	7.5	0.0
009100	1	3	2.041	8	79	2	1.2	4.3	1.8
009012	2	3	2.039	8	74	4	0.8	1.2	2.7
009013	3	3	2.038	7	90	1	0.9	4.5	3.6
010176	2	3	2.036	8	63	5	3.1	3.7	1.8
001703	3	3	2.031	9	87	0	0.0	0.0	0.0
009017	3	3	2.030	9	87	0	0.0	0.0	0.0
008501	5	3	2.030	8	54	2	4.5	9.0	6.7
007803	3	3	2.026	8	69	4	1.3	1.6	3.9
009006	1	3	2.025	8	67	3	0.9	3.4	6.0
008412	1	3	2.025	10	62	2	0.8	1.1	1.5

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
001204	1	3	2.025	10	52	1	0.9	5.1	6.0
009802	1	3	2.024	9	64	2	1.4	3.5	3.5
007603	1	3	2.022	10	69	0	0.0	0.0	3.6
008804	2	3	2.013	8	73	1	1.1	7.6	3.3
010005	7	3	2.012	9	72	1	1.7	1.7	1.7
010160	3	3	2.011	7	68	4	4.5	5.6	2.3
007603	2	3	2.009	10	75	0	0.0	0.0	0.0
005904	2	3	2.008	7	65	2	5.7	14.2	0.0
009011	1	3	2.008	8	68	3	2.2	3.0	3.7
009016	1	3	2.007	9	85	0	0.0	0.0	0.0
009801	3	3	1.999	9	71	1	0.7	2.0	2.7
000401	7	3	1.990	9	82	0	0.0	0.0	0.8
008804	4	3	1.986	8	68	1	2.3	2.3	6.9
009017	2	3	1.981	9	83	0	0.0	0.0	0.0
000408	2	3	1.979	10	72	0	0.0	0.0	0.0
009014	2	3	1.978	8	64	2	4.0	6.0	2.0
010143	2	3	1.977	8	93	0	0.0	0.0	0.0
003802	3	3	1.971	8	61	3	3.4	3.4	3.4
010147	1	3	1.971	8	57	3	4.3	4.3	4.3
000903	4	3	1.970	8	92	0	0.0	0.0	0.0
010161	4	3	1.959	7	71	2	2.5	7.5	3.8
000405	4	3	1.958	9	69	0	0.0	0.0	6.3
009010	1	3	1.958	7	54	6	3.6	5.4	4.2
008411	3	3	1.958	9	65	1	1.1	2.2	3.2
000903	1	3	1.955	8	91	0	0.0	0.0	0.0
009304	3	3	1.951	7	65	2	2.9	5.9	7.3
010158	4	3	1.951	7	59	3	3.0	6.0	8.1
000203	2	4	1.947	10	67	0	0.0	0.0	1.1
000111	1	4	1.946	7	62	4	2.5	3.8	6.3
010168	1	4	1.945	8	60	4	2.7	3.3	2.0
009010	2	4	1.940	7	100	0	0.0	0.0	0.0
009019	2	4	1.940	7	100	0	0.0	0.0	0.0
008501	1	4	1.936	8	58	1	4.9	4.9	4.9
005904	3	4	1.935	7	59	1	7.1	14.3	0.0
010154	1	4	1.934	6	63	3	4.7	4.7	9.4
000115	4	4	1.934	9	71	0	0.0	0.0	3.9
007702	1	4	1.933	7	99	0	0.0	0.0	0.0

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

Grouped by Priority Level

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Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
008700	2	4	1.932	8	53	1	1.9	3.9	11.6
008801	2	4	1.925	7	77	1	0.9	9.5	1.7
007701	5	4	1.923	8	55	2	4.9	9.8	0.0
007701	6	4	1.922	8	57	1	2.5	5.0	7.5
001703	1	4	1.922	9	77	0	0.0	0.0	0.0
000703	6	4	1.921	8	88	0	0.0	0.0	0.0
010704	1	4	1.919	10	66	0	0.0	0.0	0.0
006200	6	4	1.916	7	66	1	2.3	13.7	2.3
010605	1	4	1.909	9	76	0	0.0	0.0	0.0
000403	2	4	1.903	10	65	0	0.0	0.0	0.0
009802	4	4	1.900	9	70	0	0.0	0.7	2.2
009018	2	4	1.894	6	92	1	1.9	1.9	1.9
009011	2	4	1.894	8	81	0	0.0	0.0	2.1
000114	3	4	1.891	8	85	0	0.0	0.0	0.0
010142	3	4	1.890	9	56	1	2.0	2.0	3.9
005903	3	4	1.888	7	67	2	5.4	5.4	0.0
001104	5	4	1.886	8	75	0	0.0	2.9	2.9
004703	3	4	1.884	8	71	1	0.9	2.8	1.9
010300	5	4	1.880	8	67	1	1.1	3.2	3.2
007701	4	4	1.877	8	73	0	0.0	0.0	5.6
000301	5	4	1.875	10	60	0	0.0	0.0	1.6
009600	1	4	1.875	8	65	2	1.5	3.0	1.5
010163	1	4	1.873	8	64	2	1.5	3.0	2.3
009018	4	4	1.871	6	87	1	1.4	1.4	4.3
010150	1	4	1.871	7	69	3	2.3	2.3	2.3
008804	5	4	1.870	8	58	1	2.0	4.0	6.0
006200	1	4	1.858	7	68	3	1.3	2.2	3.5
006200	3	4	1.857	7	52	1	3.8	15.3	3.8
010133	2	4	1.854	6	61	4	3.3	7.5	4.2
005904	3	4	1.852	7	56	1	4.3	4.3	8.7
010162	2	4	1.849	8	67	1	1.5	3.0	1.5
010129	2	4	1.848	7	92	0	0.0	0.0	0.0
010160	4	4	1.842	7	73	1	1.3	2.7	4.0
010178	1	4	1.839	6	52	7	2.5	5.3	5.0
010164	3	4	1.838	9	67	0	0.0	0.0	1.2
010154	3	4	1.833	6	71	2	3.5	5.2	3.5
010158	2	4	1.832	7	56	2	3.3	4.9	6.5

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
008901	1	4	1.831	7	59	1	2.7	8.0	5.4
003801	1	4	1.831	8	60	1	0.6	1.9	6.2
000201	9	4	1.831	10	59	0	0.0	0.0	0.0
010169	1	4	1.828	7	65	2	0.8	3.0	5.9
009015	1	4	1.827	9	53	0	0.0	4.9	4.9
009012	1	4	1.826	8	79	0	0.0	0.0	0.0
010158	3	4	1.824	7	73	1	1.0	2.0	4.0
005902	2	4	1.824	8	79	0	0.0	0.0	0.0
010133	2	4	1.823	6	100	0	0.0	0.0	0.0
009017	2	4	1.818	9	68	0	0.0	0.0	0.0
000108	1	4	1.814	8	62	2	0.6	0.8	3.4
011500	4	4	1.813	1	56	4	12.4	24.8	9.3
008902	3	4	1.804	7	66	2	2.2	3.3	2.2
010154	4	4	1.804	6	55	2	2.5	6.3	11.3
010159	2	4	1.800	9	61	0	0.0	0.0	3.1
003801	3	4	1.794	8	69	0	0.0	0.0	4.0
008905	3	4	1.791	7	68	2	0.8	2.1	3.3
009011	3	4	1.781	8	74	0	0.0	0.0	0.7
005904	2	4	1.778	7	69	0	0.0	11.8	0.0
000203	6	4	1.776	10	54	0	0.0	0.0	0.0
008803	2	4	1.774	6	61	3	4.2	5.5	2.8
007602	5	4	1.772	7	65	2	1.2	2.9	2.9
007602	1	4	1.770	7	61	1	3.9	7.8	0.0
005901	2	4	1.769	8	62	0	0.0	2.3	4.6
007604	3	4	1.768	7	81	0	0.0	0.0	1.9
000209	1	4	1.763	9	63	0	0.0	0.0	0.0
008902	1	4	1.763	7	59	2	1.8	5.5	2.7
008803	1	4	1.762	6	68	0	0.0	4.4	11.0
004701	2	4	1.760	5	51	4	6.4	8.0	6.4
005903	2	4	1.760	7	79	0	0.0	0.0	2.5
010145	1	4	1.753	8	58	2	2.0	2.0	0.0
006200	6	4	1.746	8	70	0	0.0	1.3	0.0
010161	2	4	1.743	7	66	0	0.0	3.6	5.9
010158	1	4	1.738	7	53	1	2.3	4.7	7.0
010162	1	4	1.737	8	69	0	0.0	0.0	1.3
000204	2	4	1.737	9	61	0	0.0	0.0	0.0
010159	3	4	1.730	9	53	0	0.0	1.4	2.8

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
004702	6	4	1.728	7	61	0	0.0	8.6	4.3
005903	1	4	1.722	7	79	0	0.0	1.1	0.0
009100	9	4	1.719	8	70	0	0.0	0.0	0.0
009018	3	4	1.712	6	90	0	0.0	0.0	0.0
010400	9	4	1.709	9	58	0	0.0	0.0	0.0
005902	4	4	1.705	8	62	0	0.0	0.0	3.4
008204	2	4	1.704	9	58	0	0.0	0.0	0.0
009311	2	4	1.700	8	68	0	0.0	0.0	0.0
000903	3	4	1.686	8	67	0	0.0	0.0	0.0
010161	1	4	1.684	7	54	1	1.8	3.6	5.3
010147	3	4	1.684	8	67	0	0.0	0.0	0.0
007601	1	4	1.683	6	76	0	0.0	8.3	0.0
009013	2	4	1.678	7	65	0	0.0	0.0	6.2
009018	1	4	1.677	6	87	0	0.0	0.0	0.0
006200	2	4	1.674	7	63	1	0.9	3.7	0.9
007604	3	4	1.662	7	75	0	0.0	0.0	0.0
010161	3	4	1.652	7	62	0	0.0	1.8	5.3
004702	3	4	1.648	7	54	0	0.0	3.8	7.6
009019	2	4	1.646	7	60	0	0.0	1.9	5.7
005904	1	4	1.631	7	65	0	0.0	5.2	0.0
010167	1	4	1.626	7	58	1	0.5	2.7	2.7
009019	1	4	1.626	7	53	1	1.4	2.7	4.1
007400	2	4	1.623	5	57	1	4.6	9.1	4.6
008905	1	4	1.610	7	54	0	0.0	1.2	8.1
008413	2	4	1.608	7	60	0	0.0	0.4	5.1
000108	1	4	1.606	8	60	0	0.0	0.0	0.0
009304	2	4	1.606	7	52	3	1.1	2.3	0.4
004702	2	4	1.596	7	66	0	0.0	0.0	1.5
010124	4	4	1.587	8	58	0	0.0	0.0	0.0
009304	3	4	1.581	7	68	0	0.0	0.0	0.0
008901	2	4	1.570	7	55	0	0.0	2.3	4.7
006200	4	4	1.540	7	51	1	1.1	3.2	1.1
008901	5	4	1.538	7	57	0	0.0	1.5	2.9
010149	1	4	1.528	6	74	0	0.0	0.0	0.0
010177	1	4	1.528	7	57	0	0.0	0.7	2.8
007604	1	4	1.525	7	59	0	0.0	2.7	0.0
008801	4	4	1.499	7	57	0	0.0	0.0	2.0

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

Grouped by Priority Level

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

Census Tract	Block Group	Priority Level	IGN Index	HUD Risk Factor	Pct Persons Earning < 120% AMI	REOs, May - August	Fore-closure Rate, 4m X-units per 1000	Fore-closure Rate, 10m X-units per 1000	Lis Pendens Rate X-units per 1000
008407	2	4	1.477	7	55	0	0.0	0.9	0.9
010149	3	4	1.475	6	69	0	0.0	0.0	0.0
010175	1	4	1.461	7	52	0	0.0	0.0	2.9
004702	1	4	1.452	7	52	0	0.0	1.4	1.4
008100	1	4	1.448	4	88	0	0.0	0.0	0.0
007602	5	4	1.404	7	52	0	0.0	0.0	0.0
010149	2	4	1.401	6	62	0	0.0	0.0	0.0
004602	3	4	1.370	4	81	0	0.0	0.0	0.0

B. Distribution and Uses of Funds

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

Response:

Miami-Dade County's proposed NSP contains six eligible activities (not including general administration) that will receive funding. The following activities are labeled according to their corresponding eligible use as referenced in the Housing and Economic Recovery Act of 2008.

- Eligible Activity A – Second mortgage assistance for income eligible homebuyers, and associated homebuyer counseling;
- Eligible Activity B-1 – Single family residential acquisition and rehab for resale and associated homebuyer counseling;
- Eligible Activity B-2 – Acquisition and rehab of foreclosed upon multi-family residential for affordable rental housing;
- Eligible Activity D – Demolition of blighted structures; and
- Eligible Activity E-1 – Redevelopment of vacant properties for affordable multi-family rental housing in the Scott Carver HOPE VI site; and
- Eligible Activity E-2 – Redevelopment of vacant properties for affordable multi-family rental housing in the Expanded HOPE VI area.

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

Eligible Activities B-1, B-2, D, E-1 and E-2 will be executed only in areas designated *highest priority*, ~~and~~ *high priority*, *moderate priority and priority* as defined in Section A of this substantial amendment to the consolidated plan.

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

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

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

C. *DEFINITIONS AND DESCRIPTIONS*

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

Response:

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

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

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

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

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

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

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

(2) Buildings or structures that are, or hereafter shall become, unsafe, unsanitary or deficient, facilities with inadequate means of egress, or which constitute a fire or windstorm hazard, or are otherwise dangerous to human life or public welfare by reason of illegal or improper use, occupancy or maintenance, or which have been substantially damaged by the elements, acts of God, fire, explosion or otherwise, shall be deemed unsafe structures and a permit shall be obtained to demolish the structure or where specifically allowed by this section, to bring the building into compliance with the applicable codes as provided herein.

(3) Incomplete buildings commenced without a permit or for which the permit has expired, or completed buildings commenced without a permit or for which the permit has expired, prior to completion and no Certificate of Occupancy has been issued, shall be presumed and deemed unsafe and a permit shall be obtained to demolish the structure or bring the building into compliance with the applicable codes as provided herein.

(4) Buildings which meet the physical criteria of unsafe structures set forth in this section, and are ordered to be repaired by the Building Official, an Unsafe Structures Appeal Panel or the Unsafe Structures Board, in the manner more particularly set forth below, which are not completed or repaired and brought into full compliance with the Building Code within the reasonable time allowed by the Building Official or the Unsafe Structures Board, will be demolished.

(5) Swimming pools that contain stagnant water are deemed unsanitary and dangerous to human life and public welfare. If the stagnant water is not removed and all repairs made and brought into full compliance with the Building Code within the reasonable time allowed by the Building Official, then these swimming pools will be demolished.

(6) Buildings or structures subject to the recertification requirements in Section 8-11(f) of this Code which the owner fails to timely respond to the Notice of Required Inspection or fails to make all required repairs or modifications found to be necessary resulting from the recertification inspection by the deadline specified in the Code or any written extension granted by the Building Official will be demolished.

(b) *Physical criteria.*

(1) A building shall be deemed a fire hazard and/or unsafe when:

(i) It is vacant, unguarded and open at doors or windows.

(ii) There is an accumulation of debris or other material therein representing a hazard of combustion.

(iii) The building condition creates hazards with respect to means of egress and fire protection as provided herein for the particular Occupancy.

(2) A building, or part thereof, shall be presumed to be unsafe if:

(i) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material.

(ii) There is a deterioration of the structure or structural parts.

(iii) The building is partially destroyed.

(iv) There is an unusual sagging or leaning out of plumb of the building or any parts of the building and such effect is caused by deterioration or over-stressing.

(v) The electrical or mechanical installations or systems create a hazardous condition contrary to the standards of the Building Code.

(vi) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.

(vii) By reasons of use or occupancy the area, height, type of construction, fire-resistivity, means of egress, electrical equipment, plumbing, air conditioning or other features regulated by this Code do not comply with this Code for the use and group of occupancy.

(3) A building, or part thereof, shall be presumed to be unsafe if:

(i) The construction, installation of electrical, plumbing or other equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has been commenced or completed without a permit 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.

(ii) The construction, installation of electrical, plumbing or other equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has not been completed.

(iii) The building or structure is vacant and abandoned, and covered at doors or windows with materials not previously approved by the Building Official, or for a period exceeding the maximum limitations set forth in this Section.

(iv) By reason of illegal or improper use, occupancy or maintenance does not comply with the Building Code, or the code in effect at the time of construction.

(v) The building or part thereof meets the physical criteria of an unsafe structure set forth above and has not been repaired and brought into compliance with the Building Code following the expiration of the reasonable periods allowed by the Building Official, an Unsafe Structures Appeal Panel or the Unsafe Structures Board for such repairs.

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:

1. Building deterioration
2. Site deterioration or site deficiencies
3. Unsanitary and unsafe conditions and incompatible uses
4. Six or more ownership parcels per block
5. Buildings greater than 40 years of age
6. Presence of closed/vacant buildings

7. Presence of vacant lots
8. Buildings in violation of property maintenance code violations
9. Presence of buildings scheduled for demolition

A blighted structure will meet one or more of the aforementioned criteria.

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

Response:

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

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

Response:

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

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

(1) The restrictions shall run with the land for the entire control period; and

(2) The covenants will bind the homebuyer, any assignee, mortgagee, and all other parties that receive title to or interest in the property. These covenants will be senior to all instruments securing permanent financing; and

(3) The covenants shall control for a minimum of twenty (20) years and shall automatically reset every 20 years for a maximum of 60 years, except that in the event an eligible home is owned for an entire 20-year control period by the same individual(s), said individual(s) shall automatically be released from the Declaration of Restrictive Covenants; and

(4) Re-sale of the property during the affordability control period is limited to NSP income-qualified individuals or families for use as their primary residence. The assisted home may not be leased to another party; and

(5) Prior to the re-sale of the NSP-assisted home during the control period, the current

homeowner shall obtain the County's written approval; and

(6) The maximum sales price permitted on resale of an eligible home shall be based on a formula established by County ordinance. The maximum sales price is currently based on:

(i) a formula that takes into account the price paid by the current owner and any increases tied to an index of area incomes during the period in which the current owner owned the home; and

(ii) documented costs for property improvements that are permanent in nature and not for decoration or maintenance purposes; and

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

Multi-Family Rental Properties:
Multi-family rental housing properties will be purchased by the County and added to the County's existing affordable rental housing inventory. The County has the ability to access existing contracts to place the management and maintenance of the properties under the care of property management companies providing the same services for other County-owned rental property. The County may also select for-profit and not-for-profit housing developers to acquire, rehabilitate and manage multi-family rental housing.

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

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

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.

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

Response:

Miami-Dade County will apply housing standards set forth in Chapter 17, Article II of the Miami-Dade County Code of Ordinances. No dwelling may be occupied for the

purpose of living, sleeping, cooking, or eating therein which does not comply with the following requirements:

Minimum standards for dwelling's basic equipment and facilities

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

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

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

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

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

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

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

(8) Every dwelling structure and dwelling unit of types of Construction I, II, III, IV and V as defined by Chapters 17, 18, 19, 20, 21 and 22 respectively of the South Florida Building Code shall have means of egress which conform to the standards of Chapter 31 of the South Florida Building Code, and any applicable fire codes, fire regulations or ordinances now in existence or adopted subsequent hereto. Every dwelling structure of type of Construction V, built before December 31, 1957, where the structural and other elements of the building consist primarily of wood, having one (1) or two (2) dwelling units above the ground floor, shall have a minimum of two (2) separate means of egress which are remote from each other; or at least one (1) means of egress with stairs that are constructed of either

noncombustible materials; or made safe by approved fire resistive modifications as may be required. Each such means of egress shall be easily accessible from every dwelling unit on the specified floor without passing through any other dwelling unit. Every dwelling structure of type of Construction V, where the structural and other elements consist primarily of wood having three (3) or more dwelling units, shall have means of egress which conform with the provisions of the South Florida Building Code and any applicable fire codes, fire regulations or ordinances now in existence, or adopted subsequent hereto.

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

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

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

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

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

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

(e) Heating equipment shall be installed and maintained in accordance with

the provisions of the South Florida Building Code.

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

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

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

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

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

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

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

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

Minimum standards for light and ventilation.

(1) (a) Every habitable room shall have at least one (1) window or skylight facing directly to the outdoors. The minimum total window area which provides light to each habitable room shall be not less than ten (10) percent of the floor area of such room. Whenever exterior walls or other light-obstructing structures are located less than three (3) feet from the window

and extend above the ceiling of the room, such a window shall not be deemed to face directly to the outdoors and shall not be included in the required minimum total window area. Whenever the only window in a room is a skylight-type window located in the top of such room, the minimum total window area of such skylight shall not be less than fifteen (15) percent of the total floor area of the room. Skylights shall not be a substitute for the window requirements in sleeping rooms.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Minimum space, use and location requirements.

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

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

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

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

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

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.

D. LOW INCOME TARGETING

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

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

Response:

The County will appropriate or otherwise make available ~~$19,900,000 (32%)~~$23,715,595 (38%) of NSP funds to meet the low income housing requirement for those individuals and families at or below 50% of AMI, exceeding the statutory requirement of 25% of the County's NSP allocation. These funds will be used under acquisition and redevelopment of multi-family rental housing for individuals with incomes at or below 50% of AMI. It is anticipated that a total of 2~~01~~56 housing units will be available for the direct benefit of individuals or families at or below 50% of AMI.

E. ACQUISITIONS & RELOCATION

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

If so, include:

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

Response:

It is estimated that ~~up to~~ as many as ~~80~~ 485 low- and moderate-income dwelling units may be deemed blighted and demolished. Other units are also planned for demolition.

It is anticipated that some of these units~~, none~~ will be redeveloped for use as dwellings and made available for purchase and rental. The parcels may also be used for enhancing the County's neighborhood stabilization efforts and if possible, the County may convert the parcels into green spaces and where contiguous parcels allow, re-use as public facilities such as government service centers, parks and/or recreation centers. The

County does not anticipate any relocation being required. Over 400 units are planned to be built back for low- and moderate-income renters and buyers with as many as 116 set-aside for those at 50% or below the area median income.

F. PUBLIC COMMENT

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

Response:

The comment period is from April 22, 2010 to May 7, 2010 ~~was from October 29, 2008 to November 20, 2008 and included two community meetings. A synopsis of public comments from community meetings was prepared and appears below.~~ A summary of the written public comments is provided and copies of those written comments are also provided in this section.

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

ELIGIBLE ACTIVITY A - FINANCING MECHANISMS

(1) **Activity Name:** **Financing Mechanisms:** Soft-Second Loans for Low, Moderate and Middle-Income Households (LMMH)

(2) **Activity Type:** Eligible NSP Activity: (A) Establish financing mechanisms for purchase of foreclosed upon homes and residential properties in the form of soft-second loans and closing costs. Public Services for housing counseling limited to prospective purchasers of the acquired foreclosed-upon homes.
CDBG Eligible Activity: Homeownership Assistance (see 24 CFR 570.201(n). Public services for housing counseling (see 24 CFR 570.201(e))

(3) **National Objective:** LMMH and LMMC

(4) **Activity Description:** The County will provide soft-second loans to eligible homebuyers to purchase foreclosed-upon homes in areas of greatest need. Homes that are acquired and rehabilitated will be marketed to potential buyers. Buyers can also locate and purchase REO properties from the bank. 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.

Expected Benefit to Income-Qualified Persons
Opportunity for homeownership by reducing cost of purchase financing. Provides income-eligible individuals with the knowledge necessary to successfully qualify for a first mortgage as well as understand the closing process. Promotes budgeting skills to ensure that homeownership obligations can be met such as timely mortgage and escrow payments and conducting on-going home maintenance to reduce future cost of homeownership.

Term of Loan
Soft-second loans will be in the form of a maximum 30-year fixed-interest mortgage

Financing Rate Range
The interest rate on the second mortgage will be between 0-6 percent.

Initial Sales Price
Sales prices shall be governed by Section 2301(d)(3) of HERA and HUD Notice (73 FR 58330). The sale price shall be no more than an amount equal to the cost to acquire and rehabilitate (including developer fee) the home consistent with the housing standards contained herein to ensure decent, safe and habitable

conditions. However, the County will set a maximum sales price that may result in a sales price lower, but not higher than the HERA-limited sales price.

Terms Governing Continued Affordability
A full description of how homes purchased with NSP-funded soft-second loan assistance will remain affordable to individuals and families at or below 120% of AMI can be found in Part C, Section 3 of this Application.

(5) **Location Description:** In areas of greatest need as described in Part A and Part B of this Application.

(6) **Performance Measures:** Soft-Second Mortgage Assistance
Assumption: $7~~5~~0,000 average and $~~8~~70,000 maximum soft-second mortgage and closing costs; assistance available to purchasers of foreclosed-upon homes located in areas of greatest need.

Units	**≤50%**	**51-80%**	**81-120%**
~~80~~10	0	~~1~~6	~~6~~4

Soft-Second Mortgage Assistance for Homes Purchased through Acquisition/ Rehabilitation Program
Assumption: $7~~5~~0,000 average and $~~8~~70,000 maximum soft-second mortgage and closing costs; assistance limited to purchasers of the foreclosed-upon homes purchased through Acquisition/ Rehabilitation Program

Units	**≤50%**	**51-80%**	**81-120%**
~~50~~43	0	~~10~~26	~~40~~17

Homebuyer Counseling for all participants purchasing foreclosed-upon homes through the soft-second mortgage activity.
Assumption: $500 per participant

Units	**≤50%**	**51-80%**	**81-120%**
80	0	~~16~~64	~~6~~416

(7) **Total Budget:** Soft-Second Mortgage Assistance, Closing Costs and Homebuyer Counseling.
Miami-Dade County Allocation: $~~9,~~790,000 ($40,000 of which represents spending on homebuyer counseling limited to prospective buyers of foreclosed-upon homes)
Eligible NSP Activity: (A) Establish financing mechanisms for purchase of foreclosed upon homes and residential properties in the form of soft-second loans.
CDBG Eligible Activity: 24 CFR 570.201(n) and (see 24 CFR 570.201(e))

(8) **Responsible Organization:**
Clarence D. Brown Miami-Dade County
~~Office~~ Department of Housing and Community ~~and Economic~~ Development
701 NW 1st Court, 14th Floor
Miami, FL 33136

(786)469-2221

(9) **Project Start Date:** Upon receipt of NSP grant funs from HUD.

(10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY B-1 - PURCHASE AND REHABILITATION

(1) **Activity Name:** **Purchase and Rehabilitation** of Foreclosed-Upon Single Family Homes for Sale to Income-Qualified Persons

(2) **Activity Type:** Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes for sale to eligible buyers. Public Services for housing counseling limited to prospective purchasers of the acquired and rehabilitated foreclosed-upon homes.
CDBG Eligible Activity: Acquisition (see 24 CFR 570.201(a)) and rehabilitation (see 570.202). Public services for housing counseling (see 24 CFR 570.201(e))

(3) **National Objective:** LMMH and LMMC

(4) **Activity Description:** The County will use funds to purchase and rehabilitate foreclosed-upon single-family homes for rehabilitation and sale for LMMH. Buyers must complete a minimum of eight hours of homebuyer counseling for income-qualified persons provided assistance to purchase foreclosed-upon or abandoned homes.

Acquisition and Rehabilitation of Single-Family Homes for Re-Sale to Income-Eligible Persons
The County will establish a pool of qualified home builders to identify and acquire foreclosed-upon homes from lenders and rehabilitate them to the extent required to meet housing standards set forth in Part C, Section 4 prior to re-sale. The County may also participate in this activity without the use of home builders, developers, and others from the pool.

The County may fund up to full cost of the acquisition and rehabilitation of the properties with NSP funds, subject to a first mortgage on the property with deed restrictions imposing terms to ensure continued affordability (see Part C, Section 3 above).

The homes will be marketed to NSP income-eligible persons having undergone homebuyer counseling, who will be required to secure a first mortgage loan from a lender to purchase the home. Some of the program income from the sales proceeds of the purchases and rehabilitation of homes will be used to provide for soft-second mortgage as described in Eligible Activity A above to make

purchases more affordable. Sales proceeds will also cover a developer's fee for performing the above activities on behalf of the County.

This approach will maximize benefits afforded by the County's NSP allocation by permitting sale proceeds to return to the County's NSP for additional acquisition and rehabilitation of homes and provision of soft-second mortgage assistance during the four years in which NSP activities must be completed.

Terms Governing Continued Affordability
The homes assisted with soft-second loan assistance will subject to restrictions set forth in Part C, Section 3 of this Application to ensure continued affordability to the maximum extent possible.

Expected Benefit to Income-Qualified Persons
Increased opportunity to own safe, code-compliant affordable housing. Provides income-eligible individuals with the knowledge necessary to successfully qualify for a first mortgage as well as understand the closing process. Promotes budgeting skills to ensure that homeownership obligations can be met such as timely mortgage and escrow payments and conducting on-going home maintenance to reduce future cost of homeownership.

Sales Price
Pursuant to HERA requirements, the sale price shall be no more than an amount equal to the cost to acquire and rehabilitate (including developer fee) the home consistent with the housing standards contained herein to ensure decent, safe and habitable conditions. However, the County will set a maximum sales price that may result in a sales price lower, but not higher than the HERA-limited sales price.

Discount Rate for Acquisition of All Properties for Re-Sale to Income-Eligible Persons
Miami-Dade County will conduct property appraisals and apply the minimum discount rates required under HERA and HUD Notice (73 FR 58330) to the purchase of foreclosed-upon homes, however, to ensure best use of NSP funds, the County will negotiate purchase prices below such discount rates to the maximum extent possible.

(5) Location Description
In areas of greatest need as described in Part A and Part B of this Application.

(6) Performance Measures: Acquisition and Rehabilitation of Foreclosed-Upon Single Family Homes
Assumption: $20~~0~~5,000 per home of NSP funds.

Units	**≤50%**	**51-80%**	**81-120%**
~~50~~43	0	~~10~~26	~~40~~17

Homebuyer Counseling for all participants purchasing foreclosed-upon homes through the soft-second mortgage activity.
Assumption: $500 per participant

Units	**≤50%**	**51-80%**	**81-120%**
~~50~~43	0	~~10~~26	~~40~~17

(7) **Total Budget:** Acquisition and Rehabilitation of Foreclosed-Upon Single Family Homes
Miami-Dade County Allocation: $~~108~~,0~~2~~85,000 ($25,000 of which represents spending on homebuyer counseling limited to prospective buyers of foreclosed-upon homes)
Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property.
CDBG Eligible Activity: 24 CFR 570.201(a), 570.202 and 24 CFR 570.201(e)

(8) **Responsible Organization**
Clarence D. Brown
Miami-Dade County
~~Office~~ Department of Housing and Community ~~and Economic~~ Development
701 NW 1st Court, 14th Floor
Miami, FL 33136
(786)469-2221

~~Elva R. Marin~~Leland Salomon
Miami-Dade County
General Services Administration
Real Estate Section
111 NW 1 Street, 24th Floor
Miami, Florida
(305)375-4400

(9) **Projected State Date:** Upon receipt of NSP grant funds from HUD.

(10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY B-2 - PURCHASE AND REHABILITATION

(1) **Activity Name:** **Purchase and Rehabilitation** of Foreclosed-Upon Multi-Family Rental Housing

(2) **Activity Type:** Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes or residential property for rental.
CDBG Eligible Activity: Acquisition (see 24 CFR 570.201(a)) and rehabilitation (see 570.202)

(3) **National Objective:** LMMH

(4) **Activity Description:** The County will use funds to purchase and rehabilitate foreclosed-upon homes and multi-family rental housing for LMMH.

Multi-Family Affordable Rental Housing

Multi-family rental housing properties will be purchased by the County and added to the County's existing affordable rental housing inventory. The County may utilize existing contracts to place the management and maintenance of the properties under the care of property management companies providing the same services for other County-owned rental property. The County may also select for-profit and not-for-profit housing developers to acquire, rehabilitate and manage multi-family rental housing. The County may partner with entitlement cities to acquire multi-family housing.

Terms Governing Continued Affordability

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

(a) units may only be occupied by individuals and households at 120% of median income or less;

(b) the number of units that are to be set-aside for certain income groups (i.e. those at or below 50%) must be specified;

(c) rents must remain affordable as defined under Part C, Section 2 of this Application; and

(d) the term of the affordability shall not be less than thirty years. If acquired by private developers, the properties will be subject to recorded restrictive covenants and rent regulatory agreements that will include the above restrictions to ensure continued affordability.

Low Income Housing Benefit

NSP funds for this activity will be used to meet the low income housing requirement for those individuals and families below 50% of AMI.

Expected Benefit to Income-Qualified Persons

Increased access to affordable rental housing.

Discount Rate for Acquisition of All Properties Acquired for Rental Housing

Miami-Dade County will conduct property appraisals and apply the minimum discount rates required under HERA and HUD Notice (73 FR 58330) to the purchase of foreclosed-upon homes, however, to ensure best use of NSP funds, the County will negotiate purchase prices below such discount rates to the maximum extent possible.

(5) **Location Description**
In areas of greatest need as described in Part A and Part B of this Application, including 12801, 12601, 12501, 12401 NW 27th Avenue, Miami, FL 33167 (Westview Terrace), as well as 815 West Lucy Street, Florida City, FL 33034 (South Point Crossing).

(6) **Performance Measures:** Acquisition and Rehabilitation of Foreclosed-Upon Multi-Family Properties for Use as Affordable Rental Housing
Assumption: $125,000 per unit of NSP funds.

Units	**≤50%**	**51-80%**	**81-120%**
~~172~~622	~~122~~256	~~25~~366	~~25~~0

(7) **Total Budget:** Acquisition and Rehabilitation of Foreclosed-Upon Multi-Family Properties
Miami-Dade County Allocation: $~~21,571,480~~32,911,480
Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property.
CDBG Eligible Activity: 24 CFR 570.201(a) and 570.202

(8) **Responsible Organization**
Clarence D. Brown
Miami-Dade County
~~Office~~ Department of Housing and Community ~~and Economic~~ Development
701 NW 1st Court, 14th Floor
Miami, FL 33136
(786)469-2221

~~Elva R. Marin~~Leland Salomon
Miami-Dade County
General Services Administration
Real Estate Section
111 NW 1 Street, 24th Floor
Miami, Florida
(305)375-4400

(9) **Projected State Date:** Upon receipt of NSP grant funds from HUD.

(10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY D - DEMOLISH BLIGHTED STRUCTURES

(1) **Activity Name:** **Demolish Blighted Structures**

(2) **Activity Type:** Eligible NSP Activity: Demolish blighted structures
CDBG Eligible Activity: Clearance activities (see 24 CFR 570.201(d))

(3) **National Objective:** Benefiting all of the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)

(4) **Activity Description:** Demolish blighted structures in the areas of greatest need that meet LMMA requirement.

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

(5) **Location Description:** In areas of greatest need as described in Part A and Part B of this Application.

(6) **Performance Measures**
Demolish Blighted Structures

Units	**≤50%**	**51-80%**	**81-120%**
~~80~~112	NA	NA	NA

(7) **Total Budget:** Demolish Blighted Structures
Miami-Dade County Allocation: $~~1,00~~600,000
Eligible NSP Activity: Demolish blighted structures.
CDBG Eligible Activity: 24 CFR 570.201(d)

(8) **Responsible Organization**
Sam Walthour (Uninhabitable Structures Section 17B-15)
~~Miami-Dade County~~
~~Office of Neighborhood Compliance~~
~~111 NW 1st Street, Suite 1470~~
~~Miami, FL 33128~~
~~(305)375-4845~~

Charles Danger (Unsafe Structures Section 8.5)
Miami-Dade County
Building and Neighborhood Compliance Department
11805 S.W. 26th Street
Miami, Florida 33175
786-315-2332

Clarence D. Brown
Miami-Dade County
~~Office~~ Department of Housing and Community ~~and Economic~~ Development
701 NW 1st Court, 14th Floor

Miami, FL 33136
(786)469-2221

(9) **Projected Start Date:** Upon receipt of NSP grant funds from HUD.

(10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY E-1 – REDEVELOPMENT

(1) **Activity Name:** **Redevelopment**

(2) **Activity Type:** Eligible NSP Activity: Redevelop demolished or vacant properties. CDBG Eligible Activity: 24 CFR 570.201(c)

(3) **National Objective:** LMMH LMMA
Creates or retains jobs for persons whose household incomes are at or below 120% of median area income (LMMJ)

(4) **Activity Description:** Redevelop properties in area(s) of greatest need to create affordable rental housing, homeownership, green spaces, and public facilities; improve existing infrastructure.

Low Income Housing Benefit
NSP funds for redevelopment activities will be used to meet the low income housing requirement for those individuals and families below 50% of AMI.

Expected Benefit to Income-Qualified Persons
Stabilize and enhance neighborhoods experiencing foreclosure distress and increase affordable rental housing stock for income-qualified individuals. Creation of temporary jobs for income-qualified individuals during redevelopment.

(5) **Location Description:** NSP funds under this activity will be directed toward the Scott Carver HOPE VI affordable housing project, which is located in an area of greatest need in the Liberty City/Model City area and will produce 354~~236~~ rental units for households at or below 12~~6~~0% of area median income.

(6) **Performance Measures:** Neighborhood Redevelopment Through Multi-Family Rental Housing Development
Assumption: $36,441 of NSP funds per unit.

Units	**≤50%**	**51-80%**	**81-120%**
~~236~~354	59	~~177~~225	70

(7) **Total Budget:** Neighborhood Redevelopment Through Multi-Family Rental Housing Development. HOPE VI**

Miami-Dade County Allocation: $8,600,000

**NSP funds budgeted for Neighborhood Redevelopment through Multi-Family Rental Housing Development will be directed toward the Scott Carver HOPE VI affordable housing project, which will produce 354~~236~~ rental units for households at or below 12~~6~~0% of area median income. NSP funds will be leveraged with other public and private funds. At least 59 units will be set-aside for 50% of Area Median Income. The NSP funds are specific for covering the infrastructure cost for the development.

Eligible NSP Activity: Redevelop demolished or vacant properties.
CDBG Eligible Activity: 24 CFR 570.201(c)

(8) **Responsible Organization**
Gregg Fortner
Miami-Dade County
Public Housing Agency
701 NW 1st Court, 16th Floor
Miami, FL 33136
(786)469-4100

Clarence D. Brown
Miami-Dade County
~~Office~~ Department of Housing and Community ~~and Economic~~ Development
701 NW 1st Court, 14th Floor
Miami, FL 33136
(786)469-2221

(9) **Projected Start Date:** Upon receipt of NSP grant funds from HUD.

(10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY E-2 – REDEVELOPMENT

(1) **Activity Name:** **Redevelopment**

(2) **Activity Type:** Eligible NSP Activity: Redevelop demolished or vacant properties. CDBG Eligible Activity: 24 CFR 570.201(c)

(3) **National Objective:** LMMH LMMA
Creates or retains jobs for persons whose household incomes are at or below 120% of median area income (LMMJ)

(4) **Activity Description:** Redevelop properties in area(s) of greatest need to create affordable rental housing, homeownership, green spaces, and public facilities; improve existing infrastructure.

Low Income Housing Benefit

NSP funds for redevelopment activities will be used to meet the low income housing requirement for those individuals and families below 50% of AMI.

Expected Benefit to Income-Qualified Persons

Stabilize and enhance neighborhoods experiencing foreclosure distress and increase affordable rental housing stock for income-qualified individuals.

Creation of temporary jobs for income-qualified individuals during redevelopment.

(5) **Location Description:** NSP funds under this activity will be directed toward the Expanded HOPE VI area, which is located in an area of greatest need in the Liberty City/Model City area and will produce 40 rental units for households at or below 120% of area median income. Address: 2320 NW 62 Street.

(6) **Performance Measures:** Neighborhood Redevelopment Through Multi-Family Rental Housing Development.
Assumption: $125,000 of NSP funds per unit.

Units	**≤50%**	**51-80%**	**81-120%**
40	20	10	10

(7) **Total Budget:** Neighborhood Redevelopment Through Multi-Family Rental Housing Development. Expanded HOPE VI area.

Miami-Dade County Allocation: $5,000,000
Eligible NSP Activity: Redevelop demolished or vacant properties.
CDBG Eligible Activity: 24 CFR 570.201(c)

(8) **Responsible Organization**
Clarence D. Brown
Miami-Dade County
~~Office~~ Department of Housing and Community ~~and Economic~~ Development
701 NW 1st Court, 14th Floor
Miami, FL 33136
(786)469-2221

(9) **Projected Start Date:** Upon receipt of NSP grant funds from HUD.

(10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY - ADMINISTRATION

Activity Name: **Administration**

Activity Type: Eligible NSP Activity: General administration and planning activities.

CDBG Eligible Activity: General administration and planning activities (see 24 CFR 570.205 and 206

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.

Total Budget Administration
Miami-Dade County Allocation: $6,220,720

Any program income generated by the sale, rental, redevelopment, rehabilitation, or any other eligible use that is in excess of the cost to acquire and redevelop (including reasonable development fees) shall be used in accordance with the provisions of Section 2301 of the Housing and Economic Recovery Act of 2008.

Budget Summary

Eligible Activity	Budget	Benefit 50% AMI	Percentage of Total Grant
A - Financing Mechanisms (including homebuyer counseling)	~~9,~~790,000		
B1 - Acquisition/Rehab of Single Family (Sale, including homebuyer counseling)	~~10~~8,0~~2~~85,000		
B2 - Acquisition/Rehab of Multi-Family (Rental)	32~~1,579~~11~~,~~480	~~15,250,000~~23,715,595	38~~25~~%
D - Demolition	~~1,0~~600,000		
E1- Redevelopment of Vacant Property (HOPE VI)	8,600,000	2,150,000	3%
E2 - Redevelopment of Vacant Property (Expanded HOPE VI Area)	5,000,000	2,500,000	4%
Administration	6,220,720		
Total	**62,207,200**	**~~19,900,000~~28,365,595**	**45~~32~~%**

Performance Measures

Activity	Units	50% and below	51-80%	81-120%
HOMEOWNERSHIP ACTIVITIES				
Soft-Second Mortgage Assistance	~~130~~53	0	32~~6~~	21~~0~~4
Acquisition and Rehabilitation of Foreclosed-Upon Single Family Homes for Sale	(~~50~~43)	0	(~~10~~32)	(40~~2~~1)
Homebuyer Counseling	(~~130~~80)		(~~2~~64)	(16~~0~~4)
TOTAL HOMEOWNERSHIP	**~~130~~53**	**0**	**32~~6~~**	**21~~0~~4**
RENTAL HOUSING				
Acquisition and Rehabilitation of Foreclosed-Upon Multi-Family Properties for Use as Affordable Rental Housing	~~172~~622	~~12~~256	~~25~~366	~~25~~0
Neighborhood Redevelopment Through Multi-Family Rental Housing (HOPE VI)	~~236~~354	59	190~~77~~	105
Neighborhood Redevelopment Through Multi-Family Rental Housing (Expanded HOPE VI Area)	40	20	10	10
TOTAL RENTAL	~~448~~1016	~~201~~355	~~212~~566	~~3~~115
TOTAL HOUSING UNITS	**~~578~~1069**	**~~201~~355**	**~~238~~598**	**13~~9~~6**
OTHER ACTIVITIES				
Demolished Blighted Structures	~~80~~112	NA	NA	NA

Note: Values appearing in parentheses () are not included in the total homeownership performance measure.

CERTIFICATIONS

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

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

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

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

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

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

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

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

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

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

(11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

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

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

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

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

_____ _____

Signature/Authorized Official Date

_____

Title

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BROWARD SHERIFF'S OFFICE

Deputy fired after crash that killed teen

A Broward sheriff's deputy has lost his job in the aftermath of a January accident that left a teenager dead in Oakland Park.

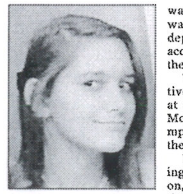
BY RACHEL HATZIPANAGOS
Sun Sentinel

The sheriff's deputy involved in a January crash that killed a 14-year-old girl in Oakland Park has been fired, the Broward Sheriff's Office said Wednesday.

Deputy Frank McCurrie, a BSO employee for just over a year, was still in his probationary period when the accident occurred.

"Franklyn McCurrie's employment with the Broward Sheriff's Office has been terminated for failure to meet probationary standards," Sheriff Al Lamberti said in a statement. "The unfortunate and devastating crash in which he was involved remains under investigation."

BSO spokesman Jim Leljedal declined to give further details about the firing or the status of the investigation, other than to say that it was continuing.



DIED IN JANUARY CRASH: Cara Dyan Catlin, 14, was a freshman at Northeast Senior High School.

On Jan. 23, McCurrie's cruiser struck a Honda Civic and killed a passenger, Northeast High School freshman Cara Dyan Catlin, at Dixie Highway and Northeast 56th Street.

At the time, McCurrie was on duty and on his way to back up another deputy at a traffic stop, according to an affidavit in the case.

Traffic homicide detectives later calculated that at the time of the crash, McCurrie was driving 89 mph, almost 50 mph over the posted speed limit.

McCurrie was not driving with his lights or siren on, but BSO officials said those were not required under the circumstances. They also said the deputy had the right of way because the Honda was turning.

McCurrie, 22, could not immediately be reached Wednesday.

Steven Frankl, an attorney for the Catlin family, said they could not immediately comment on the deputy's firing.

"We are waiting for the findings from BSO," Frankl said.

The law firm is conducting its own investigation of the crash.

FM RADIO

Barry University to sell classical radio station

Barry University has agreed to sell its Palm Beach County-based classical music radio station to a Broward-based station with similar programming.

BY ELIOT KLEINBERG
Palm Beach Post

WXEL-90.7 FM will be sold to a Broward County-based classical radio station for $3.85 million, Barry University said this week.

The WXEL TV station, Channel 42, still is for sale. Both are based in Palm Beach County.

Classical South Florida, whose corporate parent is public radio programmer American Public Media, operates WKCP-89.7 FM.

In the deal, approved by WXEL trustees Tuesday morning, the nonprofit Classical South Florida will air separate programming on WXEL-FM, which will get new call letters. The 14 full-time employees will get offers to stay.

Classical South Florida said it had not decided the status of WXEL's contracts with National Public Radio, Public Radio International and American Public Media.

The station will operate, at least for the first year, at the complex on Congress Avenue in Boynton Beach that WXEL-FM shares with WXEL-TV. It will pay $44,000 per year in rent.

Barry has had the stations for sale since 2004. But it was only in the past six months that Barry thought about selling the radio and television stations separately, said Bruce Edwards, the university's vice president for business and finance.

Barry said it expects the proceeds to help pay down the millions of dollars it has laid out since it bought the WXEL complex in 1997, including a $2.5 million donation that essentially wiped out WXEL's debt and a line of credit from Barry that has fluctuated between $1 million and $2 million.

Whatever is left will help operate WXEL-TV.

What would stop Classical South Florida from shutting down the Palm Beach County operation and airing its programming in that spot on the dial?

Edwards said nothing in the contract would prevent it, but Classical South Florida has "given us no indication of that."

Murray Green, president of the Community Broadcast Foundation, termed the deal "a major mistake."

In 2004, Barry agreed to sell the stations to a consortium of the foundation and the parent of New York public station WNET-TV. That deal fell through, but the foundation still wants a marriage.

Barry made several mistakes, Green argued: Splitting the radio and television station, selling to a group whose corporate parent is in Minneapolis, and letting an all-classical station take over a station that mixes classical music with news and community programs.

"We are not a Minnesota company. We're Florida," countered Classical South Florida General Manager Douglas C. Evans, who lives in Palm Beach County. "We haven't made any programming decisions."

Green couldn't say whether the Community Broadcast Foundation was interested in buying WXEL-TV.

The 2004 deal left three other finalists: Boca Raton-based Florida Atlantic University, Davie-based Nova Southeastern University and Miami competitor WPBT, which has coveted WXEL for decades.

FAU and Nova could not be reached for comment.

WPBT President and CEO Rick Schneider said the radio deal could make it easier for Barry to finally yield to his station's overtures.

He said no talks are under way but added, "I am open to it."

Last year, the Palm Beach County School Board looked into buying WXEL for up to $4.5 million, but the deal never materialized.

Timeline of WXEL history

1969: WHRS-90.7 FM goes on the air as an educational station. It switches to classical music in 1974.
July 8, 1982: Public station WWPV Channel 42 signs on.
Jan. 1, 1985: The stations change their call letters to WXEL.
Jan. 24, 1997: Teetering on financial insolvency, WXEL is taken over by Barry University. The stations' net value: $354,573.
April 1, 2005: Barry announces it is selling WXEL to a Florida partnership composed of a community foundation and the parent of New York public station WNET-TV.
May 22, 2009: Stations announce the WNET deal has collapsed and the station is back on the market.
Nov. 21, 2009: Palm Beach County School District says it is exploring purchase of WXEL.
April 20: Barry decides to sell WXEL-FM to Classical South Florida.

– Palm Beach Post

MIAMI DADE COLLEGE

MDC inducting 29 into alumni Hall of Fame

BY MICHAEL VASQUEZ
mrvasquez@MiamiHerald.com

In what has become an annual Miami Dade College tradition, 29 of the school's graduates will be inducted into the Miami Dade College Alumni Hall of Fame on Thursday — with this year's list including Miami's fire chief, a retired Major League Baseball player and the principal of Miami Central High School.

Started in 2003, the Hall of Fame is an opportunity for Miami Dade — which boasts a massive alumni base of 1.7 million graduates — to show off some of its many success stories. The event also doubles as a fundraiser for student scholarships.

"It's a celebration of people's dreams," said Glenn Kaufhold, executive director and CEO of the Miami Dade College Foundation, the school's fundraising arm. "Anybody can achieve success through education and through hard work."

Kaufhold said inductees are rarely self-nominated. Some are done through referrals, and others are found by college administrators.

This year's inductees, listed by their respective categories, are:

- **Accounting:** Jorge H. Jordan, CPA — partner, Jordan and Co.
- **Architecture:** Bernard Zyscovich — president and managing partner, Zyscovich Architects
- **Banking:** Israel Velasco — South Florida Region Executive, Banco Popular North America
- **Business:** Eloise Gonzalez — Founder and President, Commercial Interior Contractors, Corp.
- **Communications:** Alfredo J. Balsera — Balsera Communications Group, Founder & Managing Partner
- **Corporate leadership:** Armando Jacomino — President, Latin American Region Burger King
- **Education:** Douglas P. Rodriguez — Principal, Miami Central High School
- **Engineering:** Robert T. Carballo, P.E. — President & CEO, C3TS
- **Entertainment:** Jencarlos Canela — Singer/actor, Union Music Records
- **Entrepreneurship:** Yamin Meneses — Co-owner and co-founder, FITSOURCE Fitness Club for Women
- **Financial services:** Pedro Ignacio "Peter" Isern — Vice president, Investments, UBS Financial Services, Inc.
- **Healthcare:** Nelson Lazo — Chief executive officer, Doctors Hospital
- **Hospitality:** Andy Ingraham — President & CEO, National Association of Black Hotel Owners, Operators & Developers, Inc.
- **Journalism - broadcast:** Marybel Rodríguez — News Reporter & Anchor, WFOR
- **Journalism - print:** Peter A. Webley — Publisher, Caribbean Today News Magazine
- **Law:** Michael Kosnitzky — Partner, Boies, Schiller & Flexner LLP
- **Leadership:** Carol M. Browner — Assistant to the President for Energy and Climate Change, White House Office of Energy and Climate Change
- **Literary arts:** Johnny Diaz — Author and journalist, Boston Globe
- **Marketing & advertising:** Alex Agurcia — President and Founder, Omni Direct, Inc.
- **Medicine:** Onelia G. Lage, MD — Associate Professor/Clinical Pediatrics Director, Adolescent Medical Education and Community Health, Miller School of Medicine, University of Miami
- **Nonprofit sector:** Larry King Jr. — President, Larry King Cardiac Foundation
- **Nursing:** Beverlin Allen — Chief Nursing Officer, Sister Emmanuel Hospital for Continuing Care
- **Public safety - fire:** Maurice Kemp — Chief of Fire-Rescue, city of Miami
- **Public safety - police:** Susan Benton — Sheriff, Highlands County, Fla.
- **Sports:** Orlando Palmeiro — Outfielder, Anaheim Angels, St. Louis Cardinals, and Houston Astros (Retired)
- **Technology:** Jaime A. Borras — Chief Operating Officer, GenerationOne
- **Transportation:** Alfred Lurigados — Director of Engineering, Miami-Dade Expressway Authority
- **Urban development:** Jose Hevia — President & CEO, Flagler Development Group
- **Visual arts:** Bert Rodriguez — Artist

MIAMI-DADE COUNTY

REQUEST FOR PUBLIC COMMENTS ON THE PROPOSED SUBSTANTIAL AMENDMENT TO THE 2008 ACTION PLAN THAT WAS PREVIOUSLY AMENDED WITH FUNDING FROM TITLE III OF THE HOUSING AND ECONOMIC RECOVERY ACT OF 2008 FOR THE NEIGHBORHOOD STABILIZATION PROGRAM.

Regulations from the Housing and Economic Recovery Act of 2008 and the U.S. Department of Housing and Urban Development (US HUD) require that Miami-Dade County present an Amendment to its 2008 Action Plan (Plan) to address any substantial changes and to show the use of the allocated funding.

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

Required by US HUD, the Plan describes the ongoing coordinated planning process among county departments, local governments (including entitlement cities,) affordable housing partners, and the residents of Miami-Dade County. The County will continue using the existing priority areas for all activities. This Plan also identifies rapidly moving activities as well as slower ones. The County proposes to shift available funds to the multi-family activity, in which all its current allocation has been fully obligated with the funding of projects in or near Opa-locka, North Miami Beach and Florida City.

The Amended Plan proposes the following funding changes:

Eligible Activity	Current Budget	Proposed Budget	Current Performance Measures	Proposed Performance Measures
A – Second Mortgages	$9,790,000	$790,000	130	10
B1 – Acquisition/Rehab Single Family Homes	$10,025,000	$8,085,000	(50)	43
B2 - Acquisition/Rehab Multi-Family Homes	$21,571,480	$32,911,480	172	622
D – Demolition of Blighted Structures	$1,000,000	$600,000	(80)	(112)
E1 – Redevelopment of Vacant Property	$8,600,000	$8,600,000	236	354
E2 – Redevelopment of Vacant Property	$5,000,000	$5,000,000	40	40
Administration	$6,220,720	$6,220,720	NA	NA
Total	**$62,207,200**	**$62,207,200**	**578**	**1069**

The Plan only addresses Neighborhood Stabilization Program (NSP) funds. Each NSP activity must address only one of the three National Objectives that being the benefit of low-, moderate-, and middle-income persons at or below 120% of area median income.

The Plan, which lists the activities for funding within eligible census tracts and block groups, and which address the areas of greatest need, will be available at the Miami-Dade County Department of Housing and Community Development (HCD) office, located at 701 NW 1st Court, Miami, FL 33136, 14th Floor, April 22, 2010 until May 7, 2010.

The Plan will also be available on HCD's web site -- http://www.miamidade.gov/ced/ -- on April 22, 2010. HCD encourages residents of Miami-Dade County to express their comments regarding the proposed Plan in writing to Shalley Jones Horn, Director, Miami-Dade County Department of Housing and Community Development at 701 NW 1st Court, 14th floor, Overtown Transit Village Building, Miami, Florida 33136. Written comments on the Plan must be received by and will be accepted until Wednesday, May 7, 2010. **A meeting is scheduled for the Housing and Community Development Committee of the Board of County Commissioners on May 12, 2010 at 9:30 am. The purpose of this meeting is to give the committee an opportunity to consider this proposed Plan Amendment.**

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