

# THE NSP3 SUBSTANTIAL AMENDMENT

<p>Jurisdiction(s): <b>Miami-Dade County</b>  <i>(identify lead entity in case of joint agreements)</i></p> <p>Jurisdiction Web Address:  <b><a href="http://www.miamidade.gov/CED/">http://www.miamidade.gov/CED/</a></b>  <i>(URL where NSP Substantial Amendment materials are posted)</i></p>	<p>NSP Contact Person: <b>Clarence D. Brown</b>  Address: <b>Miami-Dade County</b>  <b>Department of Housing and Community Development</b>  <b>701 NW 1st Court, 14<sup>th</sup> Floor</b>  <b>Miami, Florida 33136</b>  Telephone: <b>(786) 469-2221</b>  Fax: <b>(786) 469-2170</b>  Email: <b>CDBROWN@miamidade.gov</b></p>
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## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
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## 2. Areas of Greatest Need

### Map Submission

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

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

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

##### Response:

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

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

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

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

## Determination of Areas of Greatest Need and Applicable Tiers

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

Response:

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

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

### 3. Definitions and Descriptions

#### Definitions

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

<sup>1</sup> The term "blighted structure" does not appear in Section 17B-15 of the Miami-Dade County Code of Ordinances. However, Chapter 17B (METROPOLITAN MIAMI-DADE COUNTY DEMOLITION OF UNINHABITABLE STRUCTURES ORDINANCE) was adopted on the basis of the Board of County Commissioners' legislative findings that "in recent years and at present an increased number of uninhabitable structures exist, the maintenance of which is often neglected by the owners thereof. It is furthermore found and declared by this Board that said structures often become open, unsecured,

	<p>(a) It is visited by persons for the purpose of unlawfully procuring or using any controlled substance, as defined under Chapter 893 of the Florida Statutes, or any drugs, as defined in Chapter 499 of the Florida Statutes; <u>or</u></p> <p>(b) It is used for the illegal keeping, selling or delivering of such controlled substances or drugs; <u>and</u></p> <p>(c) The structure is found to have one (1) or more of the following characteristics:</p> <ul style="list-style-type: none"> <li>(i) It is vacant, unguarded and open at doors or windows,</li> <li>(ii) There is an unwarranted accumulation of debris or other combustible material therein,</li> <li>(iii) The structure's condition creates hazards with respect to means of egress and fire protection as provided for the particular occupancy,</li> <li>(iv) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material,</li> <li>(v) There is deterioration of the structure or structural parts,</li> <li>(vi) The structure is partially destroyed,</li> <li>(vii) There is an unusual sagging or leaning out of plumb of the structure or any parts of the structure and such effect is caused by deterioration or over-stressing,</li> <li>(viii) The electrical or mechanical installations or systems create a hazardous condition, or</li> <li>(ix) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.</li> </ul> <p>A structure shall be presumed to be utilized for the purpose set forth in (1)(a) or (b) above when there are one (1) or more arrests or police reports of incidents which involve the keeping, consumption, or delivery of controlled</p>
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vandalized, or used for illicit purposes by trespassers, resulting in conditions that are unhealthy, unsafe, unsightly, and a blight upon the neighborhood and community at large, and that the demolition of uninhabitable structures will improve the security and quality of life in general of persons living nearby, will prevent blight and decay, and will safeguard the public health, safety, morals and welfare.”

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

	<p>repairs or modifications found to be necessary resulting from the recertification inspection by the deadline specified in the Code or any written extension granted by the Building Official will be demolished.</p> <p>(b) <i>Physical criteria.</i></p> <p>(1) A building shall be deemed a fire hazard and/or unsafe when:</p> <p>(i) It is vacant, unguarded and open at doors or windows.</p> <p>(ii) There is an accumulation of debris or other material therein representing a hazard of combustion.</p> <p>(iii) The building condition creates hazards with respect to means of egress and fire protection as provided herein for the particular Occupancy.</p> <p>(2) A building, or part thereof, shall be presumed to be unsafe if:</p> <p>(i) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material.</p> <p>(ii) There is a deterioration of the structure or structural parts.</p> <p>(iii) The building is partially destroyed.</p> <p>(iv) There is an unusual sagging or leaning out of plumb of the building or any parts of the building and such effect is caused by deterioration or over-stressing.</p> <p>(v) The electrical or mechanical installations or systems create a hazardous condition contrary to the standards of the Building Code.</p> <p>(vi) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.</p> <p>(vii) By reasons of use or occupancy the area, height, type of construction, fire-resistivity, means of egress, electrical equipment, plumbing, air conditioning or other features regulated by this Code do not comply with this Code for the use and group of occupancy.</p> <p>(3) A building, or part thereof, shall be presumed to be unsafe if:</p> <p>(i) The construction, installation of electrical, plumbing or other equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has been commenced or completed without a permit therefore having been obtained or where the permit has expired prior to completion and the issuance of a Certificate of Occupancy or Certificate of Completion.</p> <p>(ii) The construction, installation of electrical, plumbing or other</p>
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	<p>equipment therein or thereon, or the partial construction or installation of electrical, plumbing or other equipment has not been completed.</p> <p>(iii) The building or structure is vacant and abandoned, and covered at doors or windows with materials not previously approved by the Building Official, or for a period exceeding the maximum limitations set forth in this Section.</p> <p>(iv) By reason of illegal or improper use, occupancy or maintenance does not comply with the Building Code, or the code in effect at the time of construction.</p> <p>(v) The building or part thereof meets the physical criteria of an unsafe structure set forth above and has not been repaired and brought into compliance with the Building Code following the expiration of the reasonable periods allowed by the Building Official, an Unsafe Structures Appeal Panel or the Unsafe Structures Board for such repairs.</p> <p>For the purposes of the NSP3, a blighted structure echoes the criteria for slum and blight found in Florida Statutes Chapter 163.340, which outlines the following conditions:</p> <ol style="list-style-type: none"> <li>1. Building deterioration</li> <li>2. Site deterioration or site deficiencies</li> <li>3. Unsanitary and unsafe conditions and incompatible uses</li> <li>4. Six or more ownership parcels per block</li> <li>5. Buildings greater than 40 years of age</li> <li>6. Presence of closed/vacant buildings</li> <li>7. Presence of vacant lots</li> <li>8. Buildings in violation of property maintenance code violations</li> <li>9. Presence of buildings scheduled for demolition</li> </ol> <p>A blighted structure will meet one or more of the aforementioned criteria.</p>
Affordable Rents	<p>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 fair market rent. Alternatively, maximum rents may be based on HUD-approved rent limits for tax credit projects.</p>

## Descriptions

Term	Definition
Long-Term Affordability	<p><u>Multi-Family Rental Properties:</u></p> <p>Multi-family rental housing properties will be purchased by the County and added to the County’s existing affordable rental housing inventory. The County has the ability to access existing contracts to place the management and maintenance of the properties under the care of property management companies providing the same services for other County-owned rental property. The County may also select for-profit and not-for-profit housing developers to acquire, rehabilitate and manage multi-family rental housing.</p> <p>All rental properties acquired with NSP funds will be subject to the restrictions set forth below to maintain continued affordability:</p> <ul style="list-style-type: none"> <li>(a) units may only be occupied by individuals and households at 120% of median income or less;</li> <li>(b) the number of units that are to be set-aside for certain income groups (i.e. those at or below 50%) must be specified;</li> <li>(c) rents must remain affordable as defined under Part C(2) of this Application; and</li> <li>(d) the term of the affordability shall not be less than thirty years. If acquired by private developers, the properties will be subject to recorded restrictive covenants and rent regulatory agreements that will include the above restrictions to ensure continued affordability.</li> </ul> <p>Multi-family properties developed with the assistance of NSP will be subjected to the affordability standards of the majority funding source. In cases where the NSP is the sole or majority of the funding, there will be a thirty year affordable period required.</p>
Housing Rehabilitation Standards	<p>Miami-Dade County will apply housing standards set forth in Chapter 17, Article II of the Miami-Dade County Code of Ordinances. No dwelling may be occupied for the purpose of living, sleeping, cooking, or eating therein which does not comply with the following requirements:</p> <p><b>Minimum standards for dwelling’s basic equipment and facilities</b></p> <ul style="list-style-type: none"> <li>(1) Every dwelling unit shall contain not less than a kitchen sink, lavatory, tub or shower and water closet, all in good working condition, and installed in accordance with the South Florida Building</li> </ul>

	<p>Code. Sink, lavatory, tub or shower shall be supplied with adequate hot and cold water.</p> <p>(2) Every dwelling unit shall contain a room which affords privacy to a person within said room, and which is equipped with a flush water closet and a lavatory basin in good working condition; properly connected to an approved water system and sewer system, or an approved septic tank installation including an approved absorption bed. No privy shall be constructed or continued in operation after the effective date* of this article.</p> <p>(3) Every dwelling unit shall contain a room which affords privacy to a person within said room and which is equipped with a bathtub or shower in good working condition; and properly connected to an approved water system and sewer system or an approved septic tank installation, including an approved absorption bed.</p> <p>(4) Every kitchen sink, lavatory basin, and bathtub or shower required under the provisions of this section shall be properly connected with both hot and cold water lines.</p> <p>(5) Every dwelling shall have water heating facilities which are properly installed, maintained in safe and good working condition, and properly connected with the hot water lines required under the provisions of subsection (4) of this section; and which are capable of heating water to such a temperature as to permit an adequate amount of water to be drawn at every required kitchen sink, lavatory basin, bathtub or shower.</p> <p>(6) Every occupied dwelling unit shall be provided with an installed nonportable cooking facility which shall not be capable of being carried easily by one (1) person, and shall have at least two (2) top burners. Vacant dwelling units shall be provided with utility connections for such facility.</p> <p>(7) Every dwelling unit shall have adequate garbage disposal facilities or garbage storage containers.</p> <p>(8) Every dwelling structure and dwelling unit of types of Construction I, II, III, IV and V as defined by Chapters 17, 18, 19, 20, 21 and 22 respectively of the South Florida Building Code shall have means of egress which conform to the standards of Chapter 31 of the South Florida Building Code, and any applicable fire codes, fire regulations or ordinances now in existence or adopted subsequent hereto. Every dwelling structure of type of Construction V, built before December 31, 1957, where the structural and other elements of the building consist primarily of wood, having one (1) or two (2) dwelling units above the ground floor, shall have a minimum of two (2) separate means of egress which are remote from each other; or at least one (1) means of egress with stairs that are constructed of either noncombustible materials; or made safe by approved fire resistive modifications as may be required. Each such means of egress shall</p>
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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.

	<p>(c) If any two (2) habitable rooms, excluding sleeping rooms, are separated by a common wall and either room lacks the required window area, but meets all three (3) exceptions listed below, such rooms shall be considered in compliance with this subsection:</p> <ul style="list-style-type: none"><li>(i) The common wall separating the two (2) rooms must provide an opening equal to twenty-five (25) percent of the total wall area.</li><li>(ii) If the opening so provided is a doorway, it must be unobstructed and have a minimum width of thirty (30) inches.</li><li>(iii) One (1) of the two (2) rooms must provide the required light and ventilation for the total combined floor area of the two (2) rooms.</li></ul> <p>(2) Every habitable room shall be ventilated by openable areas equal to fifty (50) percent of the required minimum window area, as set forth in subsection (1) of this section or by equivalent mechanical ventilation as approved by the inspecting officer.</p> <p>(3) Every bathroom, shower room and water closet compartment shall comply with the light and ventilation requirements for habitable rooms contained in subsections (1) and (2) of this section, except that no window or skylight shall be required in adequately ventilated bathrooms, shower rooms and water closet compartments equipped with an approved mechanical ventilating system which automatically becomes operational when the bathroom switch is turned on.</p> <p>(4) Every door, window or other device opening to outdoor space and used or intended to be used for ventilation shall be provided with an approved type of screen for protection against mosquitoes, flies and other insects.</p> <p>(5) Every opening beneath a dwelling, including basement or cellar windows and crawl space, shall be equipped with an approved type of screening or lattice work to keep out large animals.</p> <p>(6) Every habitable room of a dwelling shall contain at least two (2) separate floor or wall-type electrical convenience outlets, or one (1) such convenience outlet and one (1) ceiling-type electric light fixture. Every bathroom, shower room, water closet, compartment and laundry room shall contain at least one (1) properly installed ceiling or wall-type electric light fixture. The switches shall be so located and installed as to avoid the danger of electrical shock.</p>
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- (7) Every hall and stairway located in a structure used for human habitation shall be provided with not less than one (1) foot-candle of natural light throughout or with properly installed electric lighting facilities which provide not less than one (1) foot-candle of illumination throughout and which are controlled by the occupants of the structure and available at all times.

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

- (1) All foundation walls shall be structurally sound, reasonably rodent proof, and maintained in good repair. Foundation walls shall be considered to be sound if they are capable of bearing imposed loads and are not deteriorated.
- (2) Every dwelling unit shall be reasonably weather tight, watertight and rodent proof. Floors, walls, ceilings and roofs shall be capable of affording adequate shelter and privacy and shall be kept in good repair. Windows and exterior doors shall be reasonably weather tight, watertight, and rodent proof, and shall be maintained in good working condition. All parts of the structure that show evidence of rot or other deterioration shall be repaired or replaced.
- (3) Every inside and outside stairway, porch, and every appurtenance thereto, shall be maintained in a safe condition and be capable of supporting loads which normal use may impose.
- (4) Every chimney and smoke pipe, and all flue and vent attachments thereto, shall be maintained in such condition that there will be no leakage or backing up of smoke and noxious gases into the dwelling.
- (5) All exterior surfaces subject to deterioration shall be properly maintained and protected from the elements by paint or other approved protective coating applied in a workmanlike fashion.
- (6) Every plumbing fixture, water pipe, waste pipe and drain shall be maintained in good sanitary working condition, free from defects, leaks and obstructions.
- (7) The floor surface of every water closet compartment, bathroom and shower room shall be maintained so as to be reasonably impervious to water and so as to permit such floor to be easily kept in a clean and sanitary condition.
- (8) Every supplied facility, piece of equipment, or utility required in this code shall be maintained in a safe and satisfactory working condition. No owner or occupant shall cause any service, facility, equipment, or utility required in this code to be removed from or discontinued for any occupied dwelling or dwelling unit except for

such temporary interruption as may be necessary while actual repairs, replacement, or alterations are in process.

- (9) For these purposes, every owner of a building containing three (3), or more, dwelling units, shall provide the continuing services of a person or persons solely to assure that the minimum requirements of maintenance and sanitation, as provided by this article, are maintained on the premises at all times. The landlord shall provide the tenant with the name, address, and phone number of the person or persons providing the continuing services. Said notice shall be given to the tenant by either posting the notice in a conspicuous place at the building site or by supplying the tenant with the information at the inception of the lease. The landlord is further charged with informing the tenant of any change of name, address, or phone number of the person or persons providing the continuing service.

**Minimum space, use and location requirements.**

- (1) Every dwelling unit shall contain a minimum gross floor area of at least one hundred fifty (150) square feet for the first occupant, one hundred (100) square feet for each of the next two (2) occupants, and at least seventy-five (75) square feet for each occupant thereafter. Floor space shall be calculated on the basis of total habitable room area.
- (2) In every dwelling unit of two (2) or more habitable rooms, every room occupied for sleeping purposes by one (1) occupant shall have a minimum gross floor area of at least eighty (80) square feet. Every room occupied for sleeping purposes by more than one (1) occupant shall have a minimum gross floor area of fifty (50) square feet per occupant. Every room used for sleeping purposes shall have a minimum width of eight (8) feet. Kitchens shall not be used for sleeping purposes. Porches shall not be used as permanent sleeping quarters.
- (3) At least one-half of the floor area of every habitable room shall have a ceiling height of at least seven (7) feet. Any portion of a room having a ceiling height of less than five (5) feet shall not be considered in computing the total floor area of such room.
- (4) No dwelling or dwelling unit containing two (2) or more sleeping rooms shall be so arranged that access to a bathroom, shower room, or water closet compartment intended for use by occupants of more than one (1) sleeping room can be had only by going through another sleeping room or outside the structure, nor shall room arrangements be such that access to a sleeping room can be had

only by going through another sleeping room, bathroom, shower room, or water closet compartment.

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

**Energy Efficiency/Green Building and Marketing**

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

The County anticipates undertaking more expansive demonstration initiatives 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. New construction and gut rehabilitation will conform to green standards.

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

## 4. Low-Income Targeting

### Low-Income Set-Aside Amount

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

**Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.**

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 30.00%

Total funds set aside for low-income individuals = \$6,010,891

### Meeting Low-Income Target

**Provide a summary that describes the manner in which the low-income targeting goals will be met.**

Response:

The County will engage in Multi-family activities, providing housing for the low and very-low clientele with the use of NSP3 funds to meet the low income housing requirement. A portion of these housing units will be available for the direct benefit of individuals or families at or below 50% of AMI.

## 5. Acquisition and Relocation

### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e.,  $\leq 80\%$  of area median income)?

No

If yes, fill in the table below.

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

## 6. Public Comment

### Citizen Participation Plan

**Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.**

Response:

The Plan was posted on our website at [www.miamidade.gov/housing/](http://www.miamidade.gov/housing/) for 15 days for public comments. Ads were taken out in the Miami Herald, Nuevo Herald, Miami Times and Haiti en Marche

## Summary of Public Comments Received.

The summary of public comments received are included as an attachment.

## 7. NSP Information by Activity

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

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

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

Activity Number 1		
<b>Activity Name</b>	Acquisition and Rehabilitation of Multi-family Rental Housing	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
<b>CDBG Activity or Activities</b>	<p><u>Eligible NSP Activity:</u> Purchase and rehabilitation of abandoned or foreclosed-upon homes or residential properties for rental.</p> <p><u>CDBG Eligible Activity:</u> Acquisition (see 24 CFR 570.201(a)) and rehabilitation (see 570.202)</p>	
<b>National Objective</b>	LMMH	
<b>Activity Description</b>	Multi-family rental housing properties may 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. Developers and owners will be required to sign contracts with vicinity hiring requirements.	
<b>Location Description</b>	Brownsville, Florida City, Liberty City, and Opa-locka	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$2,592,985
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$2,592,985	
<b>Performance Measures</b>	40 100 Units	

<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	April 30, 2014	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cdbrown@miamidade.gov

<b>Activity Number 2</b>		
<b>Activity Name</b>	Demolition of Blighted Structures	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input checked="" type="checkbox"/>	Eligible Use D: Demolition
	<input type="checkbox"/>	Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	Eligible NSP Activity: Demolish blighted structures CDBG Eligible Activity: Clearance activities (see 24 CFR 570.201(d))	
<b>National Objective</b>	LMMH	
<b>Activity Description</b>	Demolish blighted structures in the areas of greatest need that meet LMMA requirement. Stabilize neighborhoods of income-qualified persons in LMMAs by removing uninhabitable, unsafe and unsanitary structures that may also serve as havens for criminal activity. Allow for redevelopment in neighborhoods where property stabilization is warranted to benefit LMMH.	
<b>Location Description</b>	Florida City, Opa-locka and South Miami	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$200,000
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$200,000	
<b>Performance Measures</b>	7 Units	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	April 30, 2012	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cdbrown@miamidade.gov

<b>Activity Number 3</b>		
<b>Activity Name</b>	Redevelopment of Vacant Property	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms

	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
	<input checked="" type="checkbox"/>	Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	Eligible NSP Activity: Redevelop demolished or vacant properties. <u>CDBG Eligible Activity: 24 CFR 570.201(a) and (b)</u>	
<b>National Objective</b>	LMMH	
<b>Activity Description</b>	<p>Redevelop properties in area(s) of greatest need to create affordable rental housing, green spaces and improve existing infrastructure.</p> <p>NSP funds for redevelopment activities will be used to meet the low income housing requirement for those individuals and families below 50% of AMI.</p> <p>Redeveloping properties will stabilize and enhance neighborhoods experiencing foreclosure distress and increase affordable rental housing stock for income-qualified individuals. Developers and owners will be required to sign contracts with vicinity hiring requirements.</p>	
<b>Location Description</b>	Brownsville, Liberty City, Florida City, West Perrine and Opa-locka	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$15,239,688 <u>16,839,688</u>
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$15,239,688 <u>16,839,688</u>	
<b>Performance Measures</b>	<del>175-227</del>	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	April 30, 2014	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cbbrown@miamidade.gov

Activity Number 4	
<b>Activity Name</b>	General Administration and Planning
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
	<input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	Eligible NSP Activity: Planning and Administration. <u>CDBG Eligible Activity: 24 CFR 570.205 and 206</u>
<b>National Objective</b>	NA
<b>Activity Description</b>	General Administration and Planning. This reflects a maximum expense that

	can be made available over five years. Administrative expenses will be subject to careful review. Unused funds will be utilized in other categories, as reviewed and approved by HUD.	
<b>Location Description</b>	Target Areas and 701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$2,060,630
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$2,060,630	
<b>Performance Measures</b>	(Enter all performance measures here)	
<b>Projected Start Date</b>	October 19, 2010	
<b>Projected End Date</b>	April 30, 2014	
<b>Responsible Organization</b>	<b>Name</b>	Miami-Dade County
	<b>Location</b>	701 NW 1 <sup>st</sup> Court, 14 <sup>th</sup> Floor, Miami, FL 33136
	<b>Administrator Contact Info</b>	786-469-2221 cbbrown@miamidade.gov

## 8. Certifications

### Certifications for State and Entitlement Communities

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

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

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

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

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

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

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

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

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

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

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

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

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

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

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

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

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

\_\_\_\_\_  
Date

County Manager  
Title

DRAFT

## Appendix: NSP3 Action Plan Contents Checklist

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

### 1. NSP3 Grantee Information

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

### 2. Areas of Greatest Need

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

### 3. Definitions and Descriptions

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

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

#### 4. Low-Income Targeting

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

#### 5. Acquisition & Relocation

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

#### 6. Public Comment

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

#### 7. NSP Information by Activity

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

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

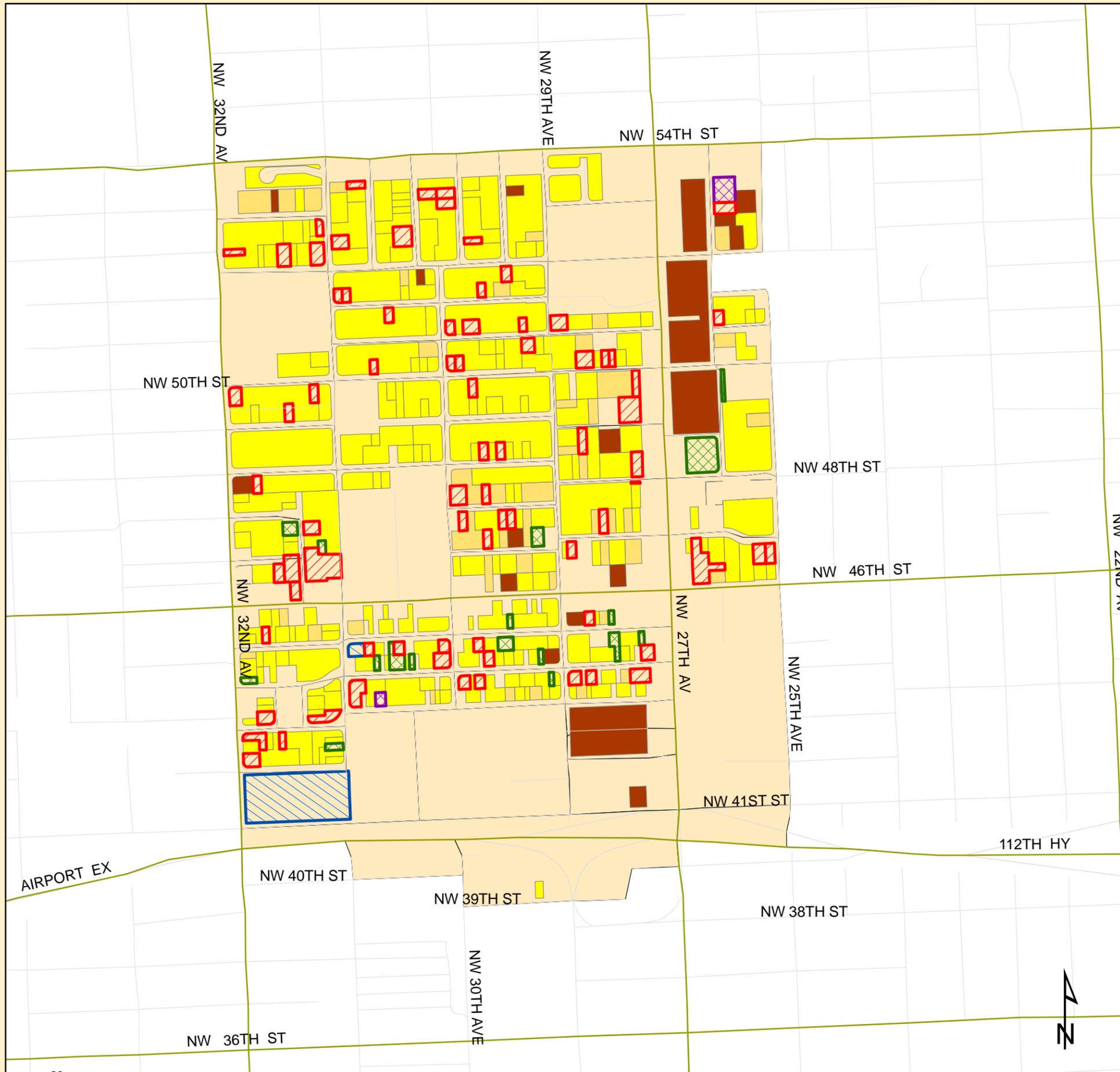
## 8. Certifications

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

## 9. Additional Documentation

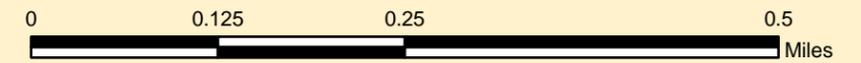
	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>

# Brownsville NSP3 Area Existing & Vacant Residential Landuse



**Legend**

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



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



Neighborhood ID: 5251434

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 701 NW 1st Court Miami FL 33136

Grantee Email: cdbrown@miamidade.gov

Neighborhood Name: Brownsville

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

#### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1577

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.71

Percent Persons Less than 80% AMI: 80.51

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 1474

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

Residential Addresses NoStat (USPS, March 2010): 135

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 82

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

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

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

### Supporting Data

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

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

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

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

### Latitude and Longitude of corner points

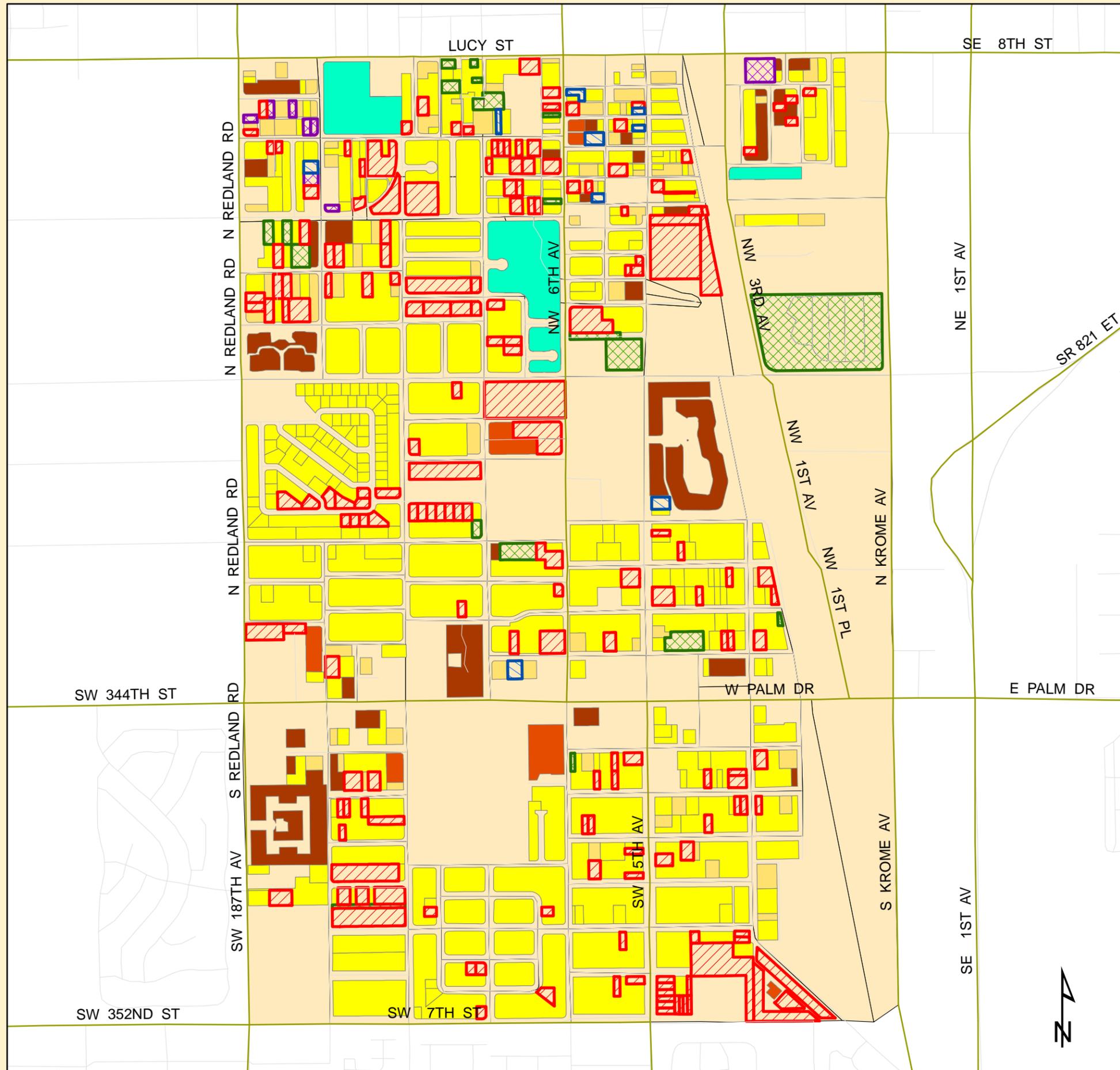
-80.248904 25.823690 -80.238733 25.824037 -80.238175 25.812100 -80.248432 25.812177

Blocks Comprising Target Neighborhood

120860017021000, 120860017021012, 120860017021011, 120860017021010, 120860017021009,  
120860017021008, 120860017021007, 120860017021006, 120860017021005, 120860017021004,  
120860017021017, 120860017021016, 120860017021015, 120860017021014, 120860017021013,  
120860017021001, 120860017021003, 120860017021002, 120860017022000, 120860017022002,  
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120860017022010, 120860017022014, 120860017022013, 120860017022012, 120860017022011,  
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120860017025011, 120860017025010, 120860017025009, 120860017025008, 120860017025007,  
120860017025006, 120860017025004, 120860017025002, 120860017025001, 120860018035003,  
120860018035005, 120860018035015, 120860018035010, 120860018035009, 120860018035004,  
120860018035002, 120860018036003, 120860018036005, 120860018036007, 120860018036008,  
120860018036004, 120860017031000, 120860017031001,

DRAFT

# Florida City NSP3 Area Existing & Vacant Residential Land Use



## Legend

NSP3 Area Boundaries

### Existing Residential Land Use

- Single Family
- Two-Family Duplexes
- Mobile Home Parks
- Townhouses
- Low-Density Multi-Family
- High-Density Multi-Family
- Residential-Government Owned Housing

### Privately Owned Vacant Residential Land Use

- Single Family
- Multi-Family

### Government Owned Vacant Residential Land Use

- Single Family
- Multi-Family



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



Neighborhood ID: 2629547

## NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

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

Grantee Email: mav@miamidade.gov

Neighborhood Name: Florida City

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

### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2572

### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.65

Percent Persons Less than 80% AMI: 79.48

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 2804

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

Residential Addresses NoStat (USPS, March 2010): 148

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 110

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

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

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

### Supporting Data

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

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

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

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

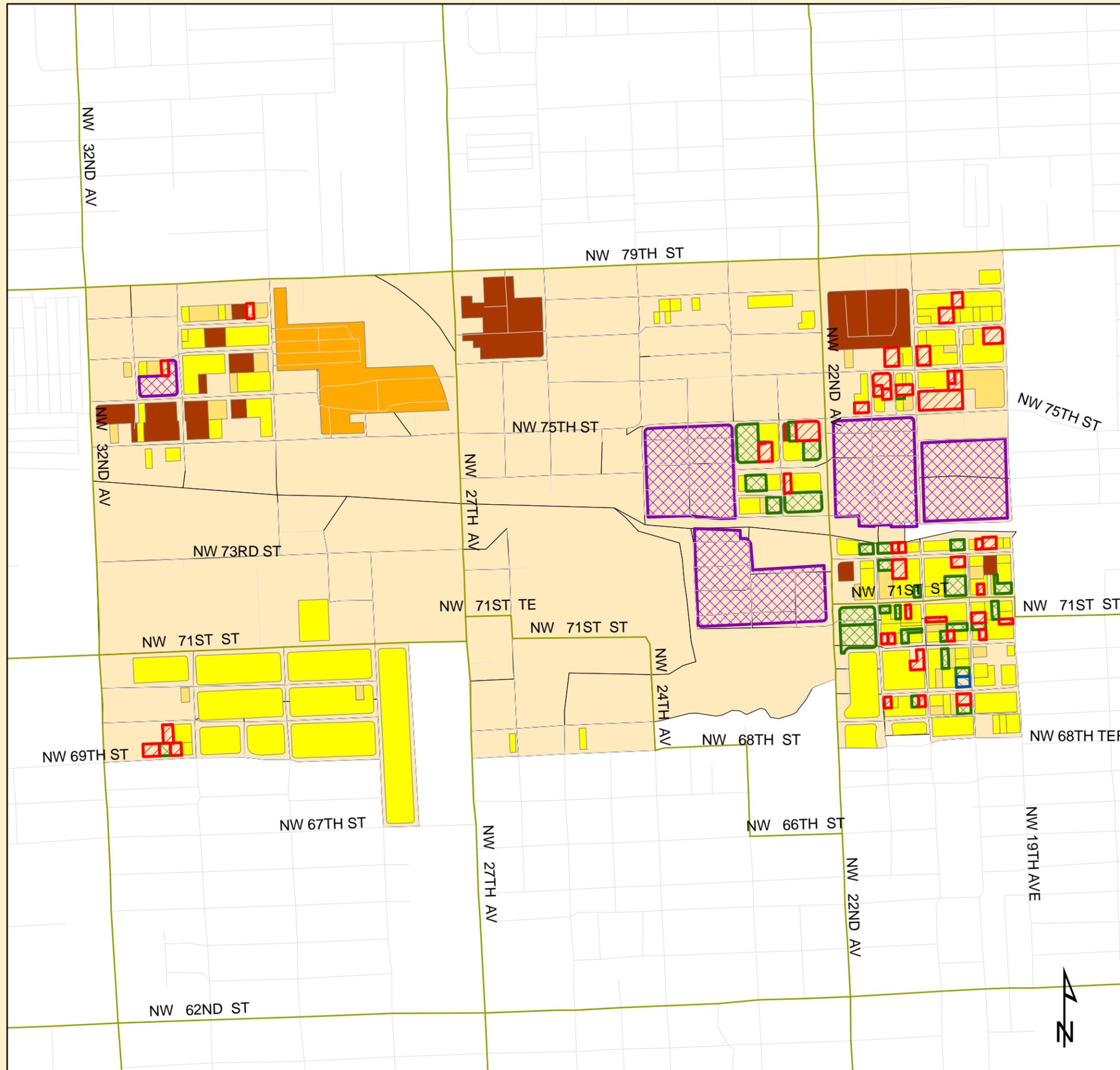
### Latitude and Longitude of corner points

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25.462495

Blocks Comprising Target Neighborhood

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# Liberty City NSP3 Area Existing & Vacant Residential Land Use



## Legend

NSP3 Area Boundaries

### Existing Residential Land Use

- Single Family
- Two-Family Duplexes
- Mobile Home Parks
- Townhouses
- Low-Density Multi-Family
- High-Density Multi-Family
- Residential-Government Owned Housing

### Privately Owned Vacant Residential Land Use

- Single Family
- Multi-Family

### Government Owned Vacant Residential Land Use

- Single Family
- Multi-Family



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



Neighborhood ID: 2527923

### NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 701 NW 1st Court Miami FL 33136

Grantee Email: cdbrown@miamidade.gov

Neighborhood Name: Liberty City

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

#### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1588

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.19

Percent Persons Less than 80% AMI: 85.17

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 1323

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

Residential Addresses NoStat (USPS, March 2010): 175

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 63

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

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

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

### Supporting Data

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

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

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

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

### Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

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# Opa Locka NSP3 Area Existing & Vacant Residential Land Use



**Legend**

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



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



Neighborhood ID: 9065063

## NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

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

Grantee Email: mav@miamidade.gov

Neighborhood Name: Opa-LockaRFV

Date:2011-01-20 00:00:00

### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3772

### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 85.17

Percent Persons Less than 80% AMI: 71.72

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

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

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

USPS Residential Addresses in Neighborhood: 3797

Residential Addresses Vacant 90 or more days (USPS, March 2010): 298

Residential Addresses NoStat (USPS, March 2010): 170

### *Foreclosure Estimates*

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

Total Housing Units to receive a mortgage between 2004 and 2007: 1384

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 54.03

Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.99

Number of Foreclosure Starts in past year: 224

Number of Housing Units Real Estate Owned July 2009 to June 2010: 66

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 44

### Supporting Data

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

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

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

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

### Latitude and Longitude of corner points

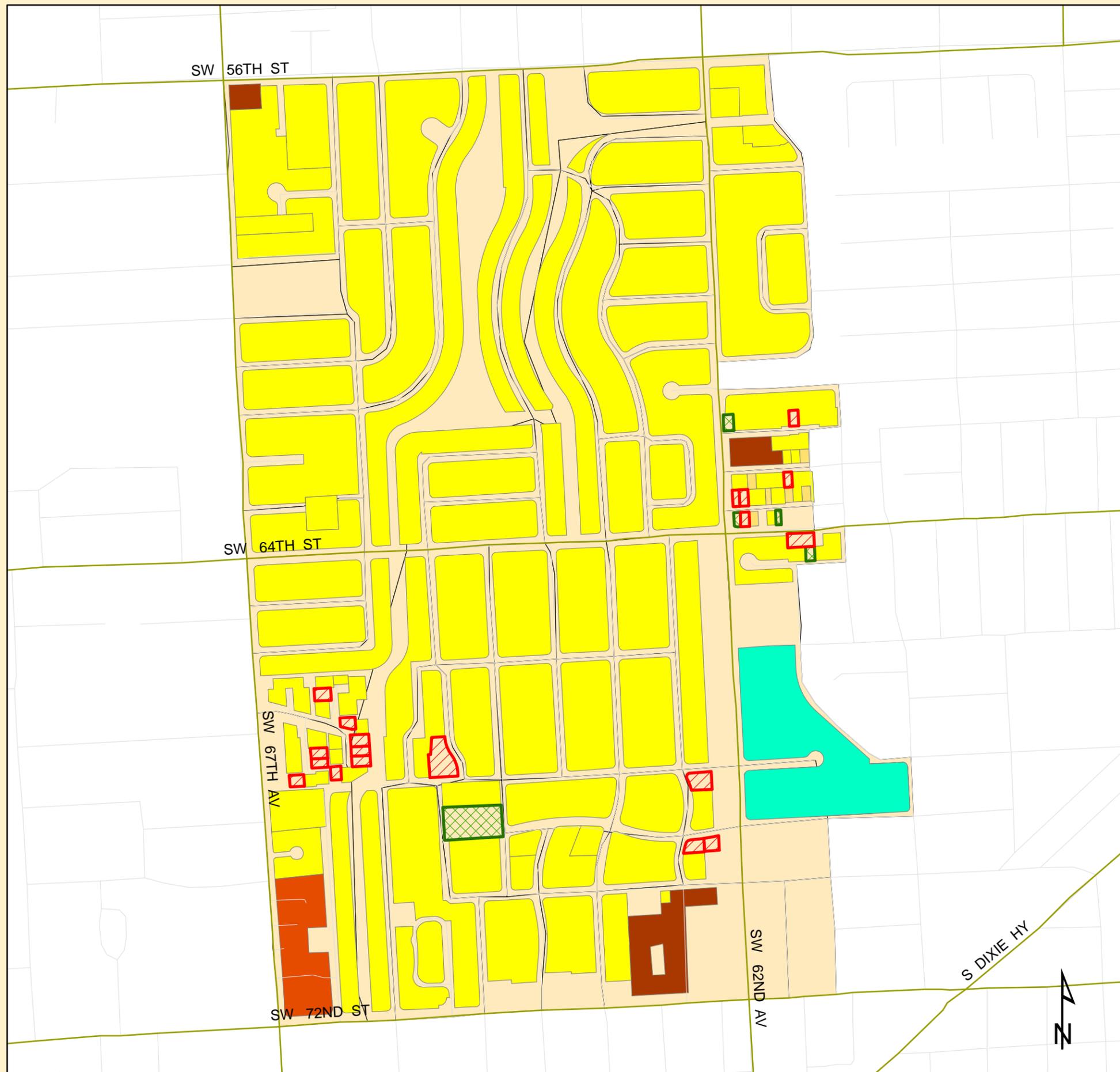
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Blocks Comprising Target Neighborhood

DRAFT

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# South Miami NSP3 Area Existing & Vacant Residential Land Use



## Legend

NSP3 Area Boundaries

### Existing Residential Land Use

- Single Family
- Two-Family Duplexes
- Mobile Home Parks
- Townhouses
- Low-Density Multi-Family
- High-Density Multi-Family
- Residential-Government Owned Housing

### Privately Owned Vacant Residential Land Use

- Single Family
- Multi-Family

### Government Owned Vacant Residential Land Use

- Single Family
- Multi-Family



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



Neighborhood ID: 2770446

## NSP3 Planning Data

Grantee ID: 1208600C

Grantee State: FL

Grantee Name: MIAMI-DADE COUNTY

Grantee Address: 701 NW 1st Court Miami FL 33136

Grantee Email: cdbrown@miamidade.gov

Neighborhood Name: South Miami

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

### NSP3 Score

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

Neighborhood NSP3 Score: 19.26

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1362

### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 53.93

Percent Persons Less than 80% AMI: 37.71

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 1481

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

Residential Addresses NoStat (USPS, March 2010): 13

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 53

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

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

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

### Supporting Data

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

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

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

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

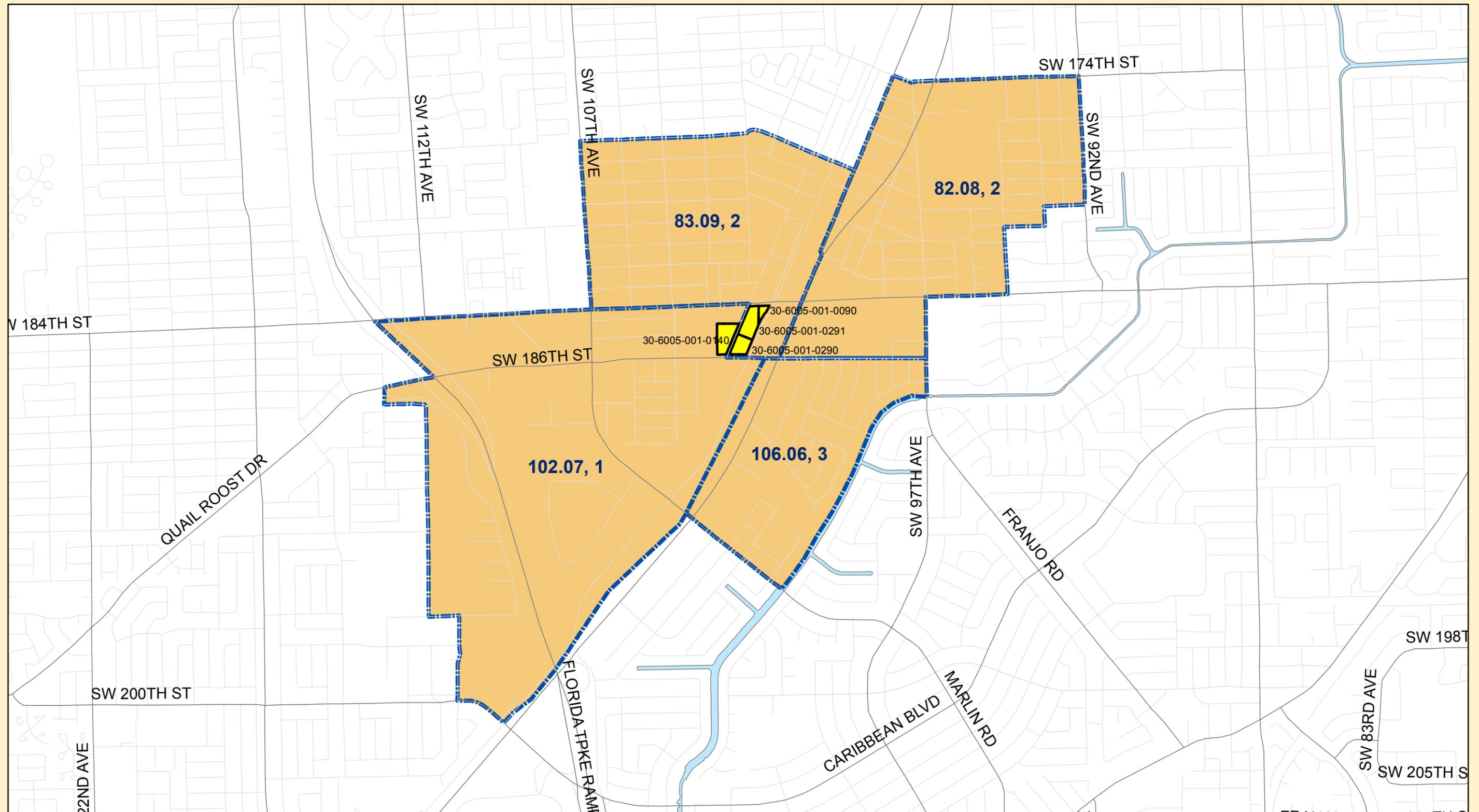
### Latitude and Longitude of corner points

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Blocks Comprising Target Neighborhood

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DRAFT



**Legend**

- Property
- Census 2010 Block Group

## West Perrine NSP3 Area



Miami-Dade County  
 Department of Regulatory and Economic Resources  
 Planning Research Section



November 2013

Neighborhood ID: 6515136

## NSP3 Planning Data

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

Grantee Email: mav@miamidade.gov

Neighborhood Name: West Perrine (R)

Date:2013-11-13 00:00:00

### NEW NSP Score

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

Neighborhood NSP3 Score: 18.92

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2164

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 14059

Residential Addresses Vacant 90 or more days (USPS, March 2010): 433

Residential Addresses NoStat (USPS, March 2010): 148

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 2164

REO Transaction since third quarter 2011 (as of October 2012): 30

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 11

Vacant Properties previous REO or Foreclosure Action: 57

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 162

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 86

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 11.4

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 1623

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 144522.13

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 2157

Number of Distressed Sales transactions 2004-2006 (REO SLD): 8

Median Sale Price 2004-2006 (non-distressed): 238391.4

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 1246

Number of Distressed Sales transactions 2006-2008 (REO SLD): 97

Median Sale Price 2006-2008 (non-distressed): 10252463.35

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 662

Number of Distressed Sales transactions 2008-2010 (REO SLD): 296

Median Sale Price 2008-2010 (non-distressed): 91941.08

Median Sale Price 2008-2010 (distressed): 30300.41

Number of Sales transactions 2010-2012: 418

Number of Distressed Sales transactions 2010-2012 (REO SLD): 132

Median Sale Price 2010-2012 (non-distressed): 71885.65

Median Sale Price 2010-2012 (distressed): 56599.72

#### Market Analysis:

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

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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Blocks Comprising Target Neighborhood



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