

THE NSP SUBSTANTIAL AMENDMENT

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

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

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

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

Response:

Brief Summary of Residential Foreclosure Activity in Miami-Dade County

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

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

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

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

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

Note: The cities of Hialeah, Homestead, Miami, Miami Gardens, and North Miami received a direct allocation of NSP funds. 2) Real Estate Owned properties (REOs) refer to foreclosed upon home where the lender has taken possession.

Source: Realty-Trac, Miami-Dade Department of Planning & Zoning, Planning Research Section, September 2008.

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

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

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

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

Source: Realty-Trac, Miami-Dade Department of Planning & Zoning, Planning Research Section, September 2008.

Figure A-1

**Foreclosed 'Real Estate Owned' Properties (6,597)
by Commission District
November 2007 to August 2008**

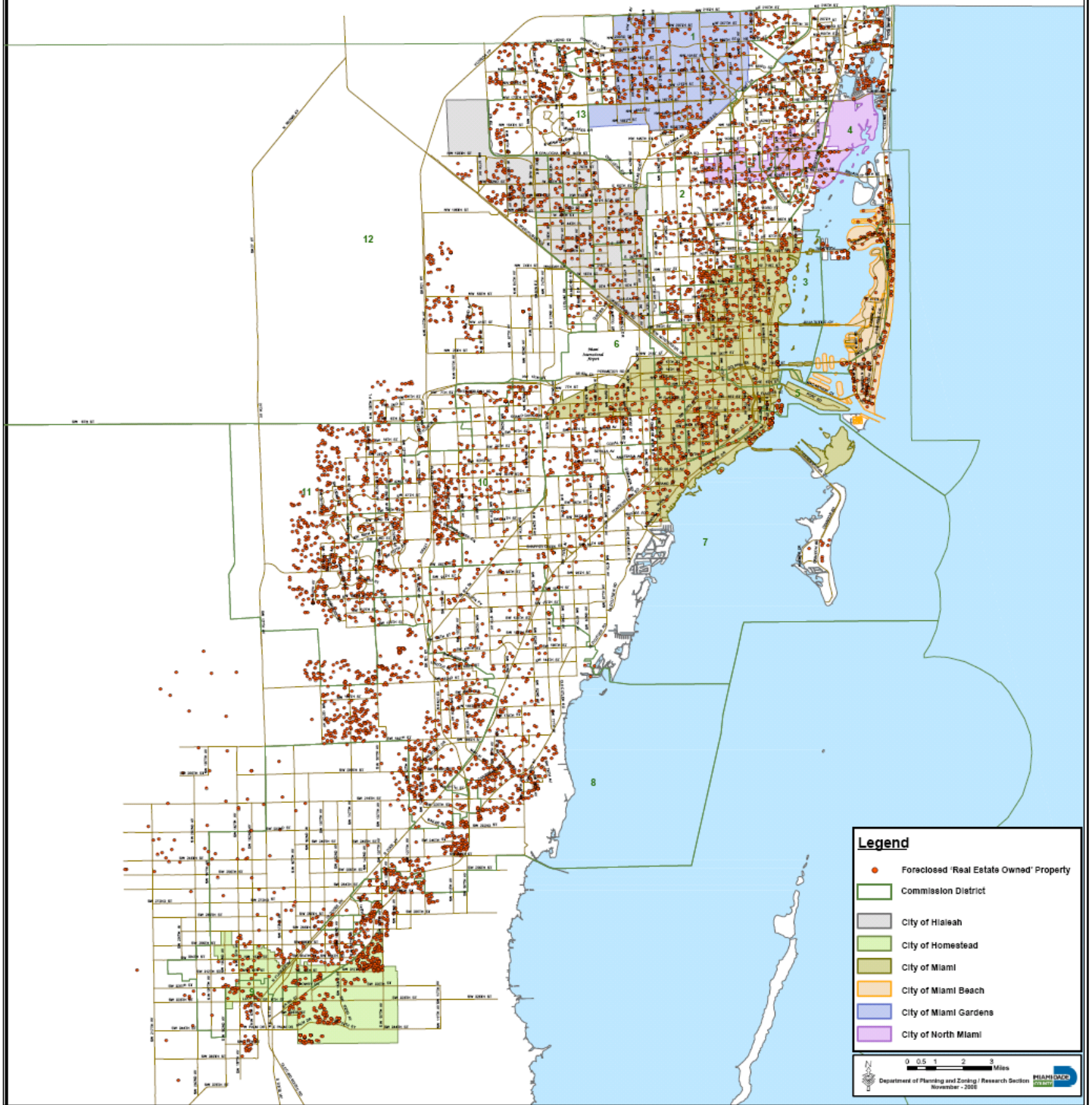


Figure A-2

**Foreclosed 'Real Estate Owned' Properties (3,358)
by Commission District
May 2008 to August 2008**

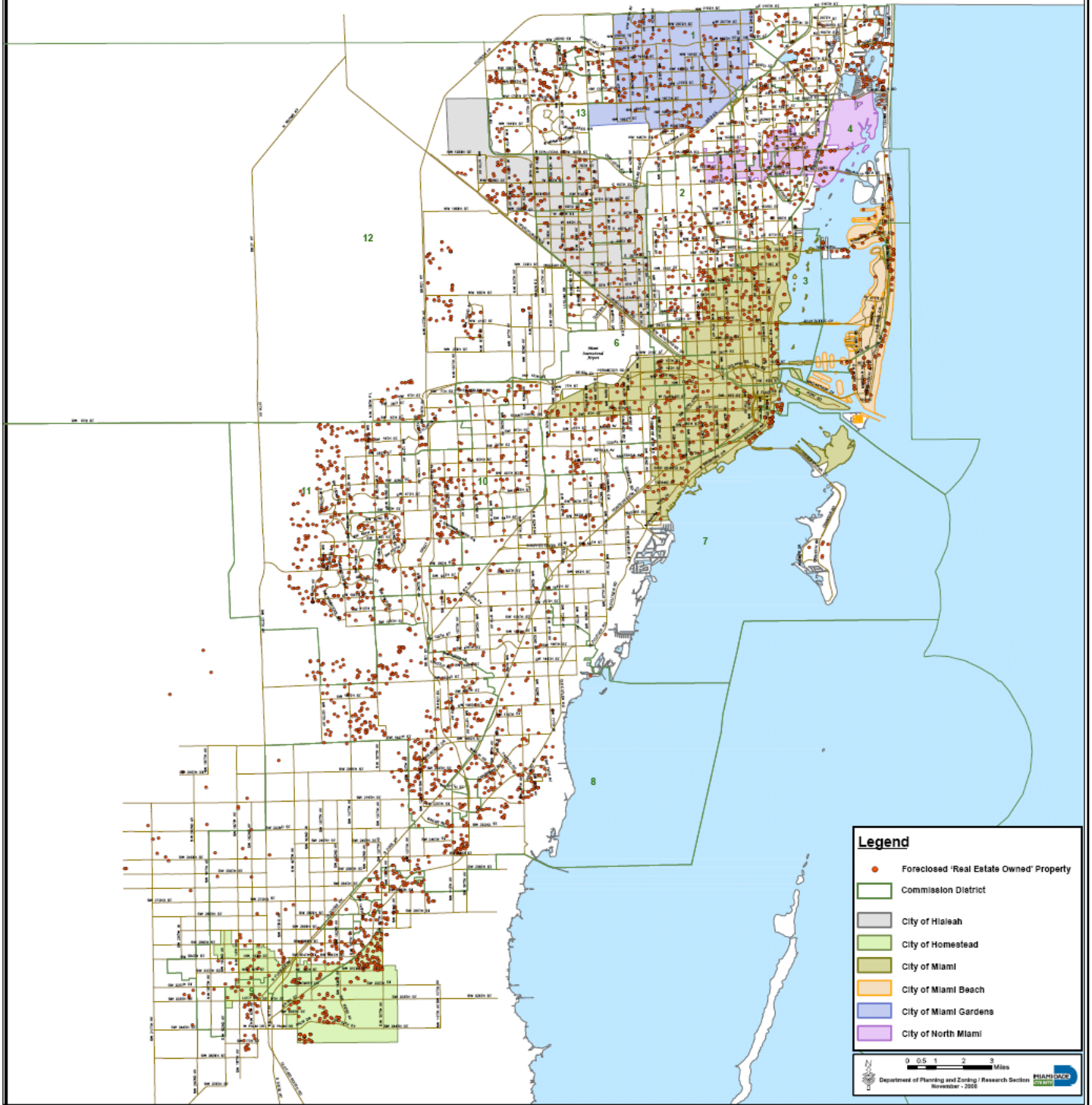
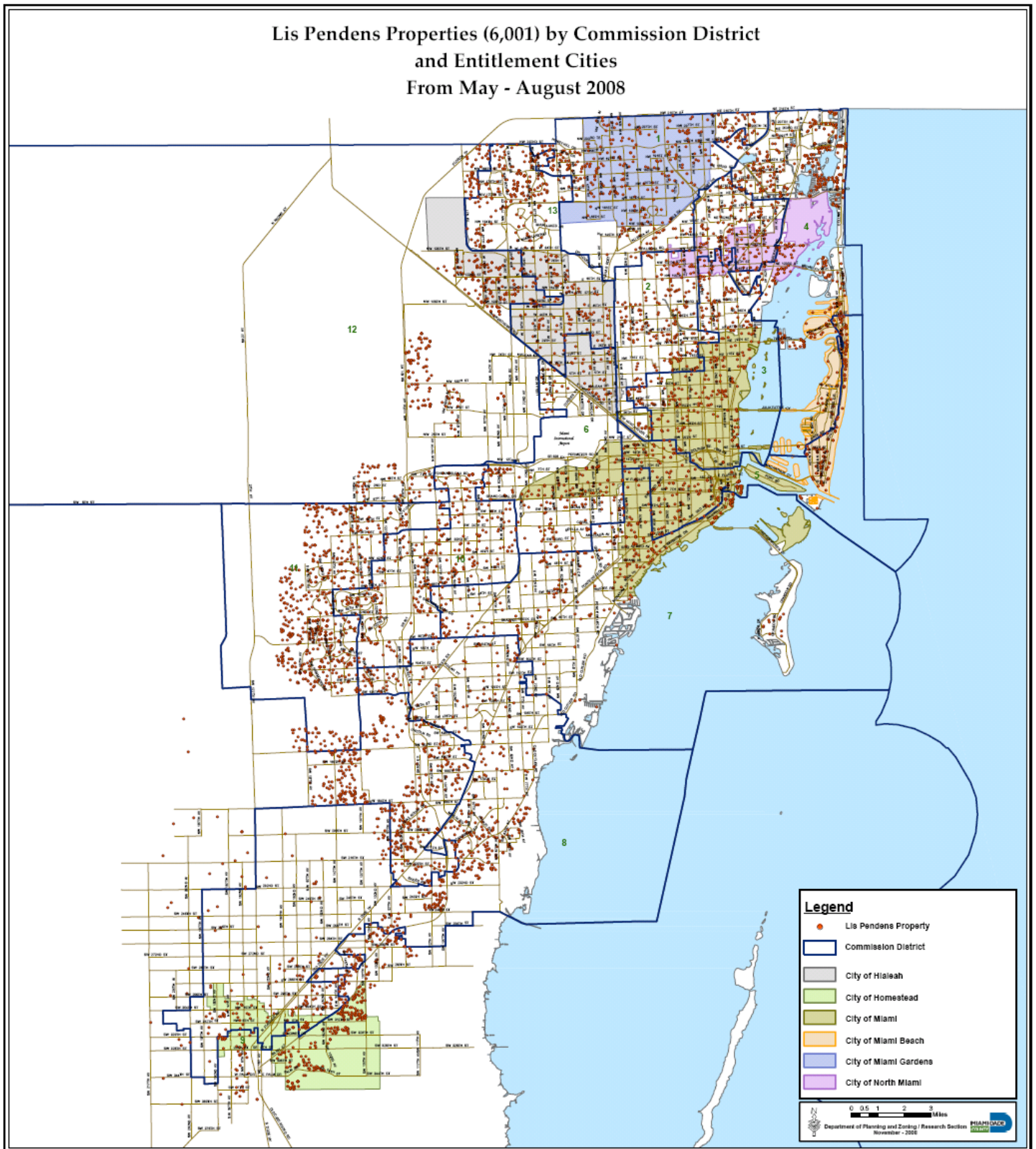


Figure A-3



Identifying Areas of Greatest Need

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

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

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

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

Figure A-4

**Eligible Block Group in Miami-Dade County
by Percent of Persons Earning Less Than 120 Percent of AMI**

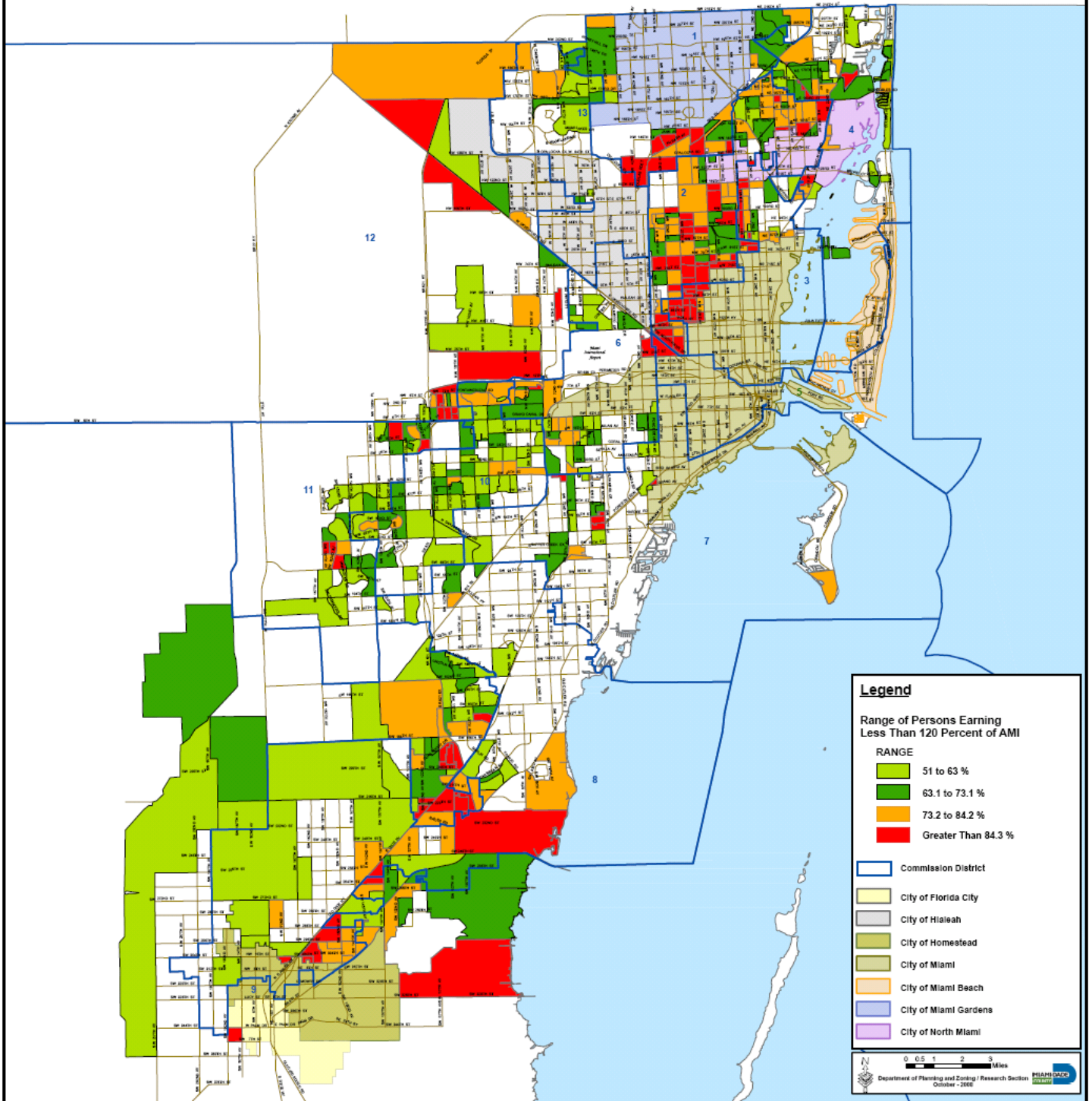


Figure A-5

**Foreclosed "Real Estate Owned" Properties (2,916)
by Income Eligible Block Groups in Miami-Dade County
November 2007 through August 2008**

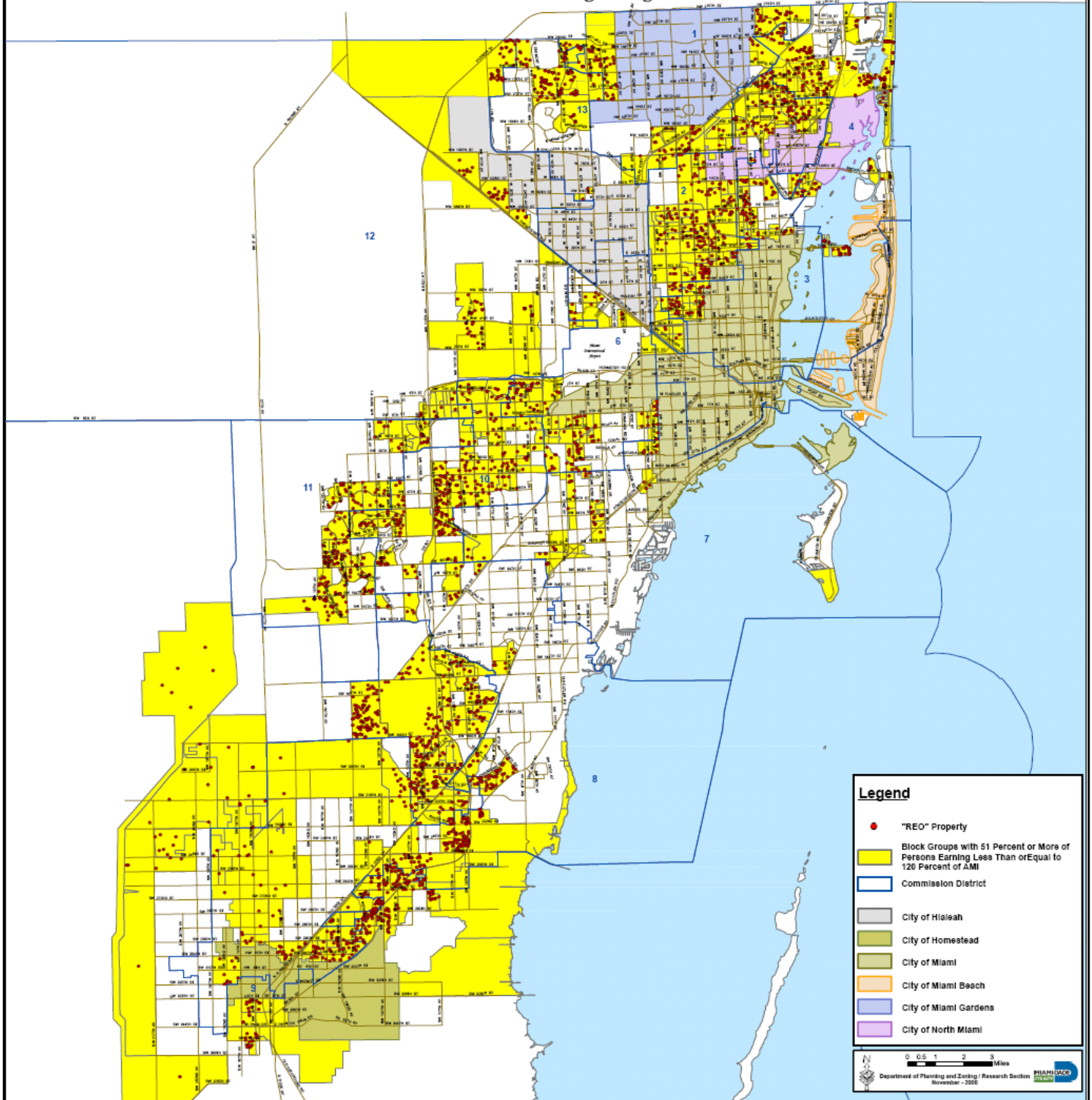


Figure A-6

**Foreclosed "Real Estate Owned" Properties (1,546)
by Income Eligible Block Groups in Miami-Dade County
May - August 2008**

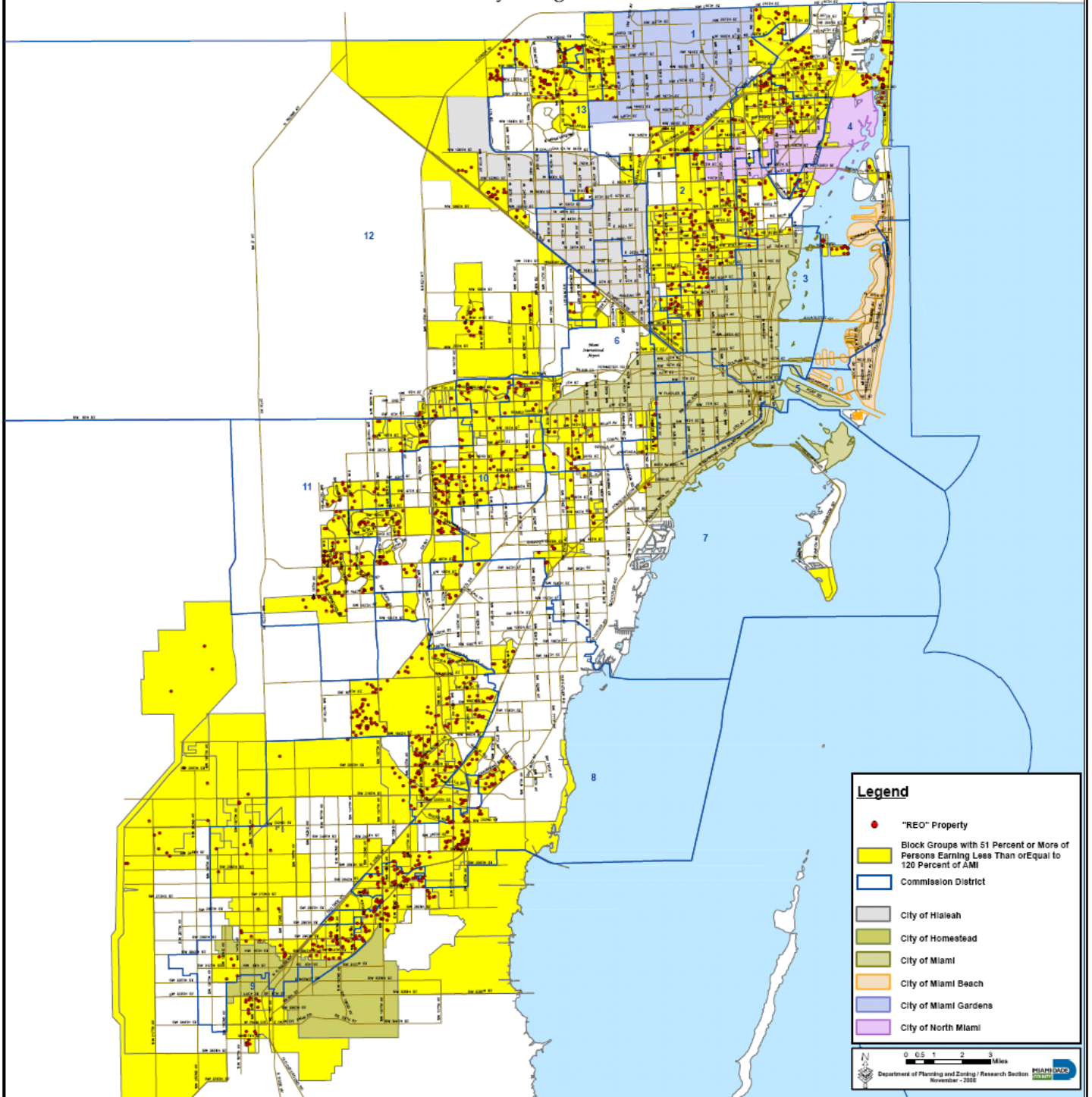
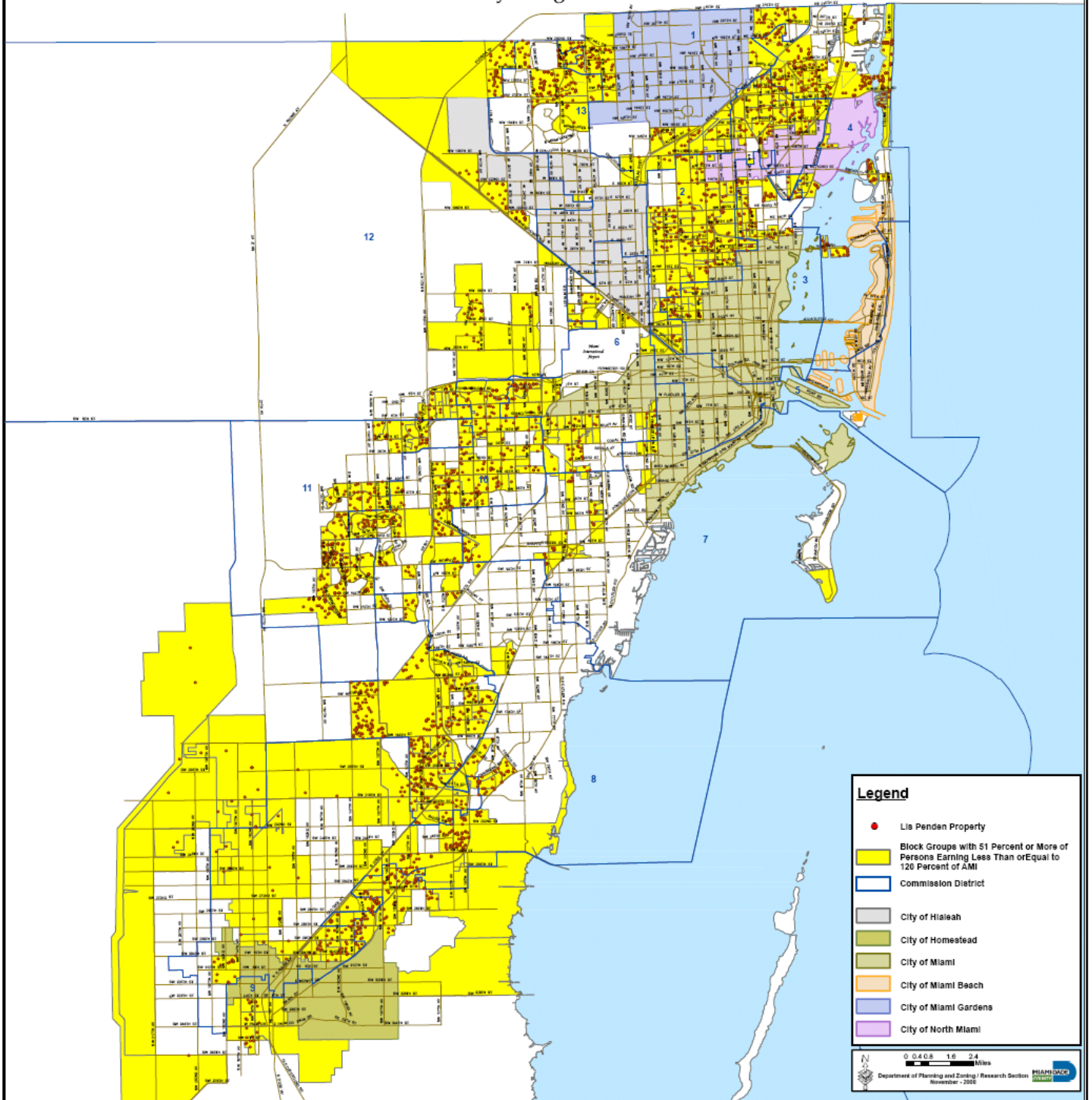


Figure A-7

**Lis Pendens Properties (2,823)
by Income Eligible Block Groups in Miami-Dade County
May - August 2008**



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

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

The IGN Formula

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

M = percent of persons with incomes at 120% of AMI or below

REON = number of REOs during the four months from May to August 2008

REOR₁₀ = REO foreclosure rate (as a percent of residential units in 2007) from November 2007 to August 2008

REOR₄ = REO foreclosure rate from May to August 2008

R = HUD foreclosure risk score (includes percent of subprime mortgage loans)

LIS = Lis pendens from May to August 2008 as a proportion of residential units as of January 2008

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

The Location of Areas of Greatest Need and Priority Emphasis

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

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

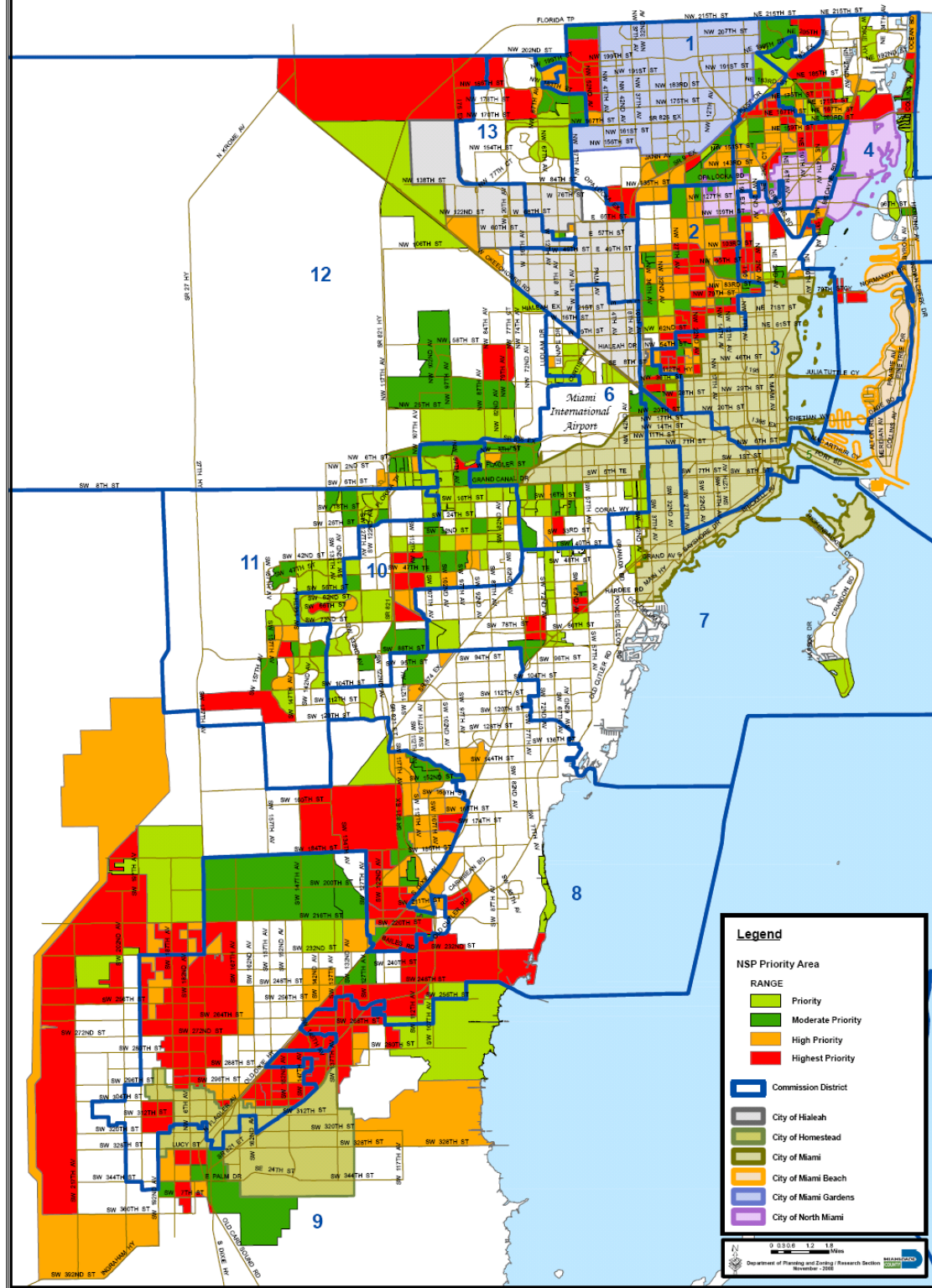


Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction
Grouped by Priority Level

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction
Grouped by Priority Level

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction**Grouped by Priority Level**

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

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

Table A-3. Areas of Greatest Need: Miami-Dade County Jurisdiction
Grouped by Priority Level

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

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

B. DISTRIBUTION AND USES OF FUNDS

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

Response:

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

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

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

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

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

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

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

C. DEFINITIONS AND DESCRIPTIONS

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

Response:

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

- (a) It is visited by persons for the purpose of unlawfully procuring or using any controlled substance, as defined under Chapter 893 of the Florida Statutes, or any drugs, as defined in Chapter 499 of the Florida Statutes; or
- (b) It is used for the illegal keeping, selling or delivering of such controlled substances or drugs; and
- (c) The structure is found to have one (1) or more of the following characteristics:
 - (i) It is vacant, unguarded and open at doors or windows,
 - (ii) There is an unwarranted accumulation of debris or other combustible material therein,
 - (iii) The structure's condition creates hazards with respect to means of egress and fire protection as provided for the particular occupancy,
 - (iv) There is a falling away, hanging loose or loosening of any siding, block, brick, or other building material,
 - (v) There is deterioration of the structure or structural parts,
 - (vi) The structure is partially destroyed,
 - (vii) There is an unusual sagging or leaning out of plumb of the structure or any parts of the structure and such effect is caused by deterioration or over-stressing,
 - (viii) The electrical or mechanical installations or systems create a hazardous condition, or
 - (ix) An unsanitary condition exists by reason of inadequate or malfunctioning sanitary facilities or waste disposal systems.

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

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

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

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

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

For the purposes of the NSP, a blighted structure echoes the criteria for slum and blight found in Florida Statutes Chapter 163.340, which outlines the following conditions:

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

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

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

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

Response:

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

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

Response:

Homeownership Units

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

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

- (1) The restrictions shall run with the land for the entire control period; and
- (2) The covenants will bind the homebuyer, any assignee, mortgagee, and all other parties that receive title to or interest in the property. These covenants will be senior to all instruments securing permanent financing; and
- (3) The covenants shall control for a minimum of twenty (20) years and shall automatically reset every 20 years for a maximum of 60 years, except that in the event an eligible home is owned for an entire 20-year control period by the same individual(s), said individual(s) shall automatically be released from the Declaration of Restrictive Covenants; and
- (4) Re-sale of the property during the affordability control period is limited to NSP income-qualified individuals or families for use as their primary residence. The assisted home may not be leased to another party; and
- (5) Prior to the re-sale of the NSP-assisted home during the control period, the current

- homeowner shall obtain the County's written approval; and
- (6) The maximum sales price permitted on resale of an eligible home shall be based on a formula established by County ordinance. The maximum sales price is currently based on:
 - (i) a formula that takes into account the price paid by the current owner and any increases tied to an index of area incomes during the period in which the current owner owned the home; and
 - (ii) documented costs for property improvements that are permanent in nature and not for decoration or maintenance purposes; and
 - (7) The County reserves a right of first refusal to purchase the eligible home prior to or at the end of control period, if it becomes available for purchase and there are no eligible persons to purchase the NSP-assisted home.

Multi-Family Rental Properties:

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

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

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

Multi-family properties developed with the assistance of NSP will be subjected to the affordability standards of the majority funding source. In cases where the NSP is the sole or majority of the funding, there will be a thirty year affordable period required.

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

Response:

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

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

Minimum standards for dwelling's basic equipment and facilities

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

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

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

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

- (a) Permanent space heating equipment capable of heating two-thirds of the habitable rooms to a minimum air temperature of seventy (70) degrees Fahrenheit to be measured three (3) feet above floor when outside temperature is forty-five (45) degrees Fahrenheit, or permanent space heating equipment with capacity of five (5) Btu's per hour of input per cubic foot of habitable room space within two-thirds (2/3) of the habitable rooms.
- (b) The five (5) Btu's per hour input standard is based on a heating unit with seventy (70) percent rating of input-to-output efficiency; an appropriate correction factor will be applied when the proposed heating unit exceeds an input-to-output efficiency rating of seventy (70) percent. Heating units supplied on the basis of this calculation will otherwise comply with the standards described elsewhere in this subsection.
- (c) Permanent heating equipment is defined as heating equipment properly connected to a flue or vent or, if electric, properly installed and permanently connected to an adequately wired and sized branch circuit.
- (d) Habitable room shall mean a room or enclosed floor space used or intended to be used for living, sleeping, cooking or eating purposes, excluding bathrooms, shower rooms, water closet compartments, laundries, pantries, foyers, connecting corridors, closets and storage spaces.
- (e) Heating equipment shall be installed and maintained in accordance with

the provisions of the South Florida Building Code.

- (f) Any calculations necessary for the installation of permanent heating equipment to assure adequate heating capacity as defined in this subsection, shall be made in accordance with the standards established in the current edition of the "Heating Ventilating Air-Conditioning Guide," published by the American Society of Refrigeration, Heating and Air-Conditioning Engineers, Inc. (ASHRAE).
- (g) Oil heaters, gas heaters, and wood-stoves must be connected to a properly installed vent, said vent conforming to the provisions of the South Florida Building Code.
- (h) Electric heaters will be of a type readily fixed into position and must be properly installed and permanently connected to an adequately wired and sized branch-circuit.
- (i) Any portable heating devices approved by the Underwriters' Laboratories, Inc., or a properly installed fireplace may be used as an accessory heating unit.
- (j) Accessory heating units will be deemed to be supplementary to the permanent-heating equipment and shall not be considered when calculating the adequacy of the permanently installed heating equipment except as specified in subsection (9)(m).
- (k) Only those accessory heating units which are acceptable under the provisions of the City of Miami and Miami-Dade County Fire Code, the Florida State Hotel and Restaurant Commission regulations, and other regularly adopted regulations will be used.
- (l) The use of unsafe heaters or cooking stoves and the use of cooking stoves, including ovens, for heating purposes is hereby prohibited.
- (m) The requirements of subsection (9) shall not apply to dwelling units in existence on March 17, 1969, provided that either a gas pipe outlet or an electrical outlet and circuit are present for the use of gas space heaters or portable electrical space heaters.

Minimum standards for light and ventilation.

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

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

- (b) Kitchens and dining rooms will be exempt from the requirements of subsection (1)(a) of this section, providing they meet the requirements in subsections (2) and (6) of this section.
- (c) If any two (2) habitable rooms, excluding sleeping rooms, are separated by a common wall and either room lacks the required window area, but meets all three (3) exceptions listed below, such rooms shall be considered in compliance with this subsection:
 - (i) The common wall separating the two (2) rooms must provide an opening equal to twenty-five (25) percent of the total wall area.
 - (ii) If the opening so provided is a doorway, it must be unobstructed and have a minimum width of thirty (30) inches.
 - (iii) One (1) of the two (2) rooms must provide the required light and ventilation for the total combined floor area of the two (2) rooms.
- (2) Every habitable room shall be ventilated by openable areas equal to fifty (50) percent of the required minimum window area, as set forth in subsection (1) of this section or by equivalent mechanical ventilation as approved by the inspecting officer.
- (3) Every bathroom, shower room and water closet compartment shall comply with the light and ventilation requirements for habitable rooms contained in subsections (1) and (2) of this section, except that no window or skylight shall be required in adequately ventilated bathrooms, shower rooms and water closet compartments equipped with an approved mechanical ventilating system which automatically becomes operational when the bathroom switch is turned on.
- (4) Every door, window or other device opening to outdoor space and used or intended to be used for ventilation shall be provided with an approved type of screen for protection against mosquitoes, flies and other insects.
- (5) Every opening beneath a dwelling, including basement or cellar windows and crawl space, shall be equipped with an approved type of screening or lattice work to keep out large animals.
- (6) Every habitable room of a dwelling shall contain at least two (2) separate floor or wall-type electrical convenience outlets, or one (1) such convenience outlet and one (1) ceiling-type electric light fixture. Every bathroom, shower room, water closet, compartment and laundry room shall contain at least one (1) properly installed ceiling or wall-type electric light fixture. The switches shall be so located and installed as to avoid the danger of electrical shock.

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

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

- (1) All foundation walls shall be structurally sound, reasonably rodent proof, and maintained in good repair. Foundation walls shall be considered to be sound if they are capable of bearing imposed loads and are not deteriorated.
- (2) Every dwelling unit shall be reasonably weather tight, watertight and rodent proof. Floors, walls, ceilings and roofs shall be capable of affording adequate shelter and privacy and shall be kept in good repair. Windows and exterior doors shall be reasonably weather tight, watertight, and rodent proof, and shall be maintained in good working condition. All parts of the structure that show evidence of rot or other deterioration shall be repaired or replaced.
- (3) Every inside and outside stairway, porch, and every appurtenance thereto, shall be maintained in a safe condition and be capable of supporting loads which normal use may impose.
- (4) Every chimney and smoke pipe, and all flue and vent attachments thereto, shall be maintained in such condition that there will be no leakage or backing up of smoke and noxious gases into the dwelling.
- (5) All exterior surfaces subject to deterioration shall be properly maintained and protected from the elements by paint or other approved protective coating applied in a workmanlike fashion.
- (6) Every plumbing fixture, water pipe, waste pipe and drain shall be maintained in good sanitary working condition, free from defects, leaks and obstructions.
- (7) The floor surface of every water closet compartment, bathroom and shower room shall be maintained so as to be reasonably impervious to water and so as to permit such floor to be easily kept in a clean and sanitary condition.
- (8) Every supplied facility, piece of equipment, or utility required in this code shall be maintained in a safe and satisfactory working condition. No owner or occupant shall cause any service, facility, equipment, or utility required in this code to be removed from or discontinued for any occupied dwelling or dwelling unit except for such temporary interruption as may be necessary while actual repairs, replacement, or alterations are in process.
- (9) For these purposes, every owner of a building containing three (3), or more, dwelling units, shall provide the continuing services of a person or persons solely to assure that the minimum requirements of maintenance and sanitation, as provided by this article, are maintained on the premises at all times. The landlord shall provide the tenant with the name, address, and phone number of the person

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

Minimum space, use and location requirements.

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

Energy Efficiency/Green Building and Marketing

Miami-Dade County encourages energy efficiency, green building and sustainability. The County is encouraging energy efficient and environmentally friendly green elements and will make every effort to incorporate these features and products into new construction and rehabilitation projects. In line with the County Mayor's priority and emphasis on energy efficiency and green building, the County is participating in constructive dialogue regarding strategies that will be used to support this effort. This includes coordination with existing community development programs operated by the County that support energy efficiency and lead to long-term sustainability of communities. Some of these initiatives include providing incentives to developers of

affordable housing to incorporate green features into home designs, supplying those homes with Energy Star appliances – ultimately reducing future energy costs to the homebuyers, as well as providing additional subsidy for construction and Green grants.

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

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

D. LOW INCOME TARGETING

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

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

Response:

The County will appropriate or otherwise make available ~~\$19,900,000 (32%)~~ \$23,715,595 (38%) of NSP funds to meet the low income housing requirement for those individuals and families at or below 50% of AMI, exceeding the statutory requirement of 25% of the County's NSP allocation. These funds will be used under acquisition and redevelopment of multi-family rental housing for individuals with incomes at or below 50% of AMI. It is anticipated that a total of ~~204~~56 housing units will be available for the direct benefit of individuals or families at or below 50% of AMI.

E. ACQUISITIONS & RELOCATION

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

If so, include:

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

Response:

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

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

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

F. PUBLIC COMMENT

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

Response:

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

**Amendment to the Substantial Amendment
Neighborhood Stabilization Program (NSP)
Miami-Dade County, FL
Public Comment Summary**

Jordani Pluviose Submitted via letter dated May 6, 2010

First Time Homebuyer

Mr. Pluviose suggested that housing staff be more knowledgeable on the program. Furthermore, he recommended to include short sales; more money should be allocated to rehabilitation for single family homes; buyers should be allowed to purchase if the seller is willing to make repairs; and the County should purchase and rehabilitate homes to sell to buyers.

Terry A. Coble Submitted via letter dated May 7, 2010

Miami Coalition of the Homeless, Inc.

Ms. Coble expressed the Homeless Coalition's strong support for the amendment. Additionally, the Coalition recommends that the department allocate funds that are specific for households that are 30% area median income and below.

Albert Milo Submitted via Email on May 7, 2010

RUDG, LLC

Mr. Milo stated his appeal to the decisions regarding the NSP multi-family commitments; believes the County violated the currently approved Plan; agreed to the reclassification of funding.

Jordani Pluviose
851 NE 207th Terrace Apt 103
Miami Florida 33179
305-984-7446

Attention: NSP Department

May 6, 2010

Shalley Jones Horn, Director
701 NW 1st Court, 14th floor Miami, FL 33136
786-469-2100

Dear Mrs. Horn

My name is Jordani Pluviose and I am a first time homebuyer. I am also approved for the **Neighborhood Stabilization Program (NSP)** with Miami Dade County that gives up to \$70,000.00 for down payment assistant. **The program funds available to me will expire on May 31, 2010 and will be my last extension.** Since the beginning of the program, I have eagerly been searching for a house that would be suited for my family. However, it appears that I might run out of luck and time. I hope my recommendation is within your power to do something.

Proposal to amend NSP: My first recommendation is that, the financial advisors need to be more knowledgeable of the program so that they can advise properly. I have been giving wrong and misguided information which cost me a lot of money and time. Beside Mrs. Lydia Glasgow whom I just started talking to, I had not been giving straight forward yes or no answers. Even the inspector who inspected the last property told my wife and realtor that it would pass inspection for the program which led the bank to request another inspection by a private inspector and appraisal paid by me.

Second, Short sales are to be included because it's the best chance of getting a property with fewer repairs. Third, allow more money for repairs because it's difficult to find a foreclosed property that needs less than \$5000 for repairs. Fourth, allow the buyer to buy the property if the seller is willing to pay for repairs. Lastly the county should buy the prospect property and repairs it, and sells it to the buyer.

It's been couple of years since I've been diligently looking for a house. At this point I feel like that I might end up with no home at all. I am hoping that it would be a change in the program that would allow family like mine the opportunity to accomplish something that might otherwise prove near impossible, own a home.

Thank you Sincerely,

Jordani Pluviose

Jordani Pluviose

First Time Home Buyer

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ECONOMIC DEVELOPMENT

Affordable Housing PROJECT

A project of



May 7, 2010

Shalley Jones Horn, Director
Miami-Dade Department of Housing & Community Development
701 NW 1st Court, 14th Floor
Miami, FL 33136

Dear Ms. Jones Horn:

The Miami Coalition for the Homeless strongly supports the Department's proposed transfer of \$11.315 Million in Neighborhood Stabilization Program (NSP) funds from other spending categories to the category of Acquisition and Rehabilitation of Multi-Family Residential Rental Properties. The Coalition has consistently urged prioritization of this activity in comments to the county regarding the expenditure of federal NSP funds because it is a more efficient use of scarce resources and will benefit more of the low-income Miami-Dade County residents who are burdened by housing costs.

The Miami Coalition also supports the Department's proposal to increase both the percentage and the number of rental units that will be targeted to very-low income households – those living on incomes at or below 50% of Area Median Income.

However, we also urge the Department to specifically allocate some of these rental units for **extremely-low income** households, i.e., households subsisting on incomes at or below **30% of Area Median Income** or below. The latest data from the U.S. Census show that there are 138,000 households in Miami-Dade County living on incomes of \$15,000 per year or less. All of these households are extremely-low income. As you know, households at this income level are the most likely to become homeless due to the extreme nature of their cost burden.

Thank you for your attention to this important issue.

Respectfully,

Terry A. Coble, Esq.
Affordable Housing Advocate
Miami Coalition for the Homeless

Submitted via Email on May 7, 2010 at 3:25 pm.

Good afternoon Shalley, I hope you are doing well. As you know, we filed an appeal on April 23, 2010 to your office regarding the NSP multifamily commitments that Miami-Dade County has issued to date for Westview Terrace and for South Point Crossing.

To date we have not received a response from anyone at the County. We just read the proposed substantial amendment to the 2008 Action Plan which is open for public comment until today. The modifications that are being proposed actually confirm some of the concerns outlined in our appeal letter, such as the fact that the County committed funding to Westview Terrace which is in a moderate priority prior to amending its HUD plan. In addition redevelopment was for a specific area under the original plan and is now being amended to accommodate funds that have already been committed. This is a clear violation of the County's currently approved NSP Plan.

Once again we are filing a written objection to the funding commitments issued to date by HCD for the NSP multifamily program. We do not object to the reclassification of funding between the eligible activities; however, we are specifically objecting to the plan modification on handwritten Page 59 of the proposed amended plan (5) Location Description including Westview Terrace and South Point Crossing in this plan amendment.

We would like the opportunity to discuss the matter with your staff once again prior to the HCD Committee meeting scheduled for May 12, 2010. We will definitely be present at the meeting to express our concerns with the process to date and the proposed plan amendment.

Sincerely,

Alberto Milo, Jr.
Vice President
RUDG, LLC

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

ELIGIBLE ACTIVITY A - FINANCING MECHANISMS

- (1) **Activity Name:** **Financing Mechanisms:** Soft-Second Loans for Low, Moderate and Middle-Income Households (LMMH)
- (2) **Activity Type:** Eligible NSP Activity: (A) Establish financing mechanisms for purchase of foreclosed upon homes and residential properties in the form of soft-second loans and closing costs. Public Services for housing counseling limited to prospective purchasers of the acquired foreclosed-upon homes.
CDBG Eligible Activity: Homeownership Assistance (see 24 CFR 570.201(n). Public services for housing counseling (see 24 CFR 570.201(e))
- (3) **National Objective:** LMMH and LMMC
- (4) **Activity Description:** The County will provide soft-second loans to eligible homebuyers to purchase foreclosed-upon homes in areas of greatest need. Homes that are acquired and rehabilitated will be marketed to potential buyers. Buyers can also locate and purchase REO properties from the bank. Buyers must complete a minimum of eight hours of homebuyer counseling for income-qualified persons provided soft-second loans to purchase foreclosed-upon or abandoned homes.

Expected Benefit to Income-Qualified Persons

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

Term of Loan

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

Financing Rate Range

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

Initial Sales Price

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

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

Terms Governing Continued Affordability

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

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

- (6) **Performance Measures:** Soft-Second Mortgage Assistance

Assumption: \$750,000 average and \$870,000 maximum soft-second mortgage and closing costs; assistance available to purchasers of foreclosed-upon homes located in areas of greatest need.

Units	≤50%	51-80%	81-120%
80 10	0	18	62

Soft-Second Mortgage Assistance for Homes Purchased through Acquisition/ Rehabilitation Program

Assumption: \$750,000 average and \$870,000 maximum soft-second mortgage and closing costs; assistance limited to purchasers of the foreclosed-upon homes purchased through Acquisition/ Rehabilitation Program

Units	≤50%	51-80%	81-120%
50 43	0	10 34	40 9

Homebuyer Counseling for all participants purchasing foreclosed-upon homes through the soft-second mortgage activity.

Assumption: \$500 per participant

Units	≤50%	51-80%	81-120%
80	0	16 64	6416

- (7) **Total Budget:** Soft-Second Mortgage Assistance, Closing Costs and Homebuyer Counseling.

Miami-Dade County Allocation: \$9,790,000 (\$40,000 of which represents spending on homebuyer counseling limited to prospective buyers of foreclosed-upon homes)

Eligible NSP Activity: (A) Establish financing mechanisms for purchase of foreclosed upon homes and residential properties in the form of soft-second loans.

CDBG Eligible Activity: 24 CFR 570.201(n) and (see 24 CFR 570.201(e))

- (8) **Responsible Organization:**

Clarence D. Brown Miami-Dade County

~~Office~~ Department of Housing and Community and Economic Development

701 NW 1st Court, 14th Floor

Miami, FL 33136

(786)469-2221

- (9) **Project Start Date:** Upon receipt of NSP grant funds from HUD.
- (10) **Project End Date:** Four years from the date of receipt of funds.

ELIGIBLE ACTIVITY B-1 - PURCHASE AND REHABILITATION

- (1) **Activity Name:** **Purchase and Rehabilitation** of Foreclosed-Upon Single Family Homes for Sale to Income-Qualified Persons
- (2) **Activity Type:** Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes for sale to eligible buyers. Public Services for housing counseling limited to prospective purchasers of the acquired and rehabilitated foreclosed-upon homes.
CDBG Eligible Activity: Acquisition (see 24 CFR 570.201(a)) and rehabilitation (see 570.202). Public services for housing counseling (see 24 CFR 570.201(e))
- (3) **National Objective:** LMMH and LMMC
- (4) **Activity Description:** The County will use funds to purchase and rehabilitate foreclosed-upon single-family homes for rehabilitation and sale for LMMH. Buyers must complete a minimum of eight hours of homebuyer counseling for income-qualified persons provided assistance to purchase foreclosed-upon or abandoned homes.

Acquisition and Rehabilitation of Single-Family Homes for Re-Sale to Income-Eligible Persons

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

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

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

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

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

Terms Governing Continued Affordability

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

Expected Benefit to Income-Qualified Persons

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

Sales Price

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

Discount Rate for Acquisition of All Properties for Re-Sale to Income-Eligible Persons

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

(5) Location Description

In areas of greatest need as described in Part A and Part B of this Application.

(6) Performance Measures: Acquisition and Rehabilitation of Foreclosed-Upon Single Family Homes

Assumption: \$200,000 per home of NSP funds.

Units	≤50%	51-80%	81-120%
5043	0	4034	409

Homebuyer Counseling for all participants purchasing foreclosed-upon homes through the soft-second mortgage activity.

Assumption: \$500 per participant

Units	≤50%	51-80%	81-120%
50	0	40 40	40 10

- (7) **Total Budget:** Acquisition and Rehabilitation of Foreclosed-Up on Single Family Homes

Miami-Dade County Allocation: ~~\$408,110~~\$25,000 (\$25,000 of which represents spending on homebuyer counseling limited to prospective buyers of foreclosed-upon homes)

Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property.

CDBG Eligible Activity: 24 CFR 570.201(a), 570.202 and 24 CFR 570.201(e)

- (8) **Responsible Organization**

Clarence D. Brown

Miami-Dade County

Office Department of Housing and Community and Economic Development

701 NW 1st Court, 14th Floor

Miami, FL 33136

(786)469-2221

~~Elva R. Marin~~Leland Salomon

Miami-Dade County

General Services Administration

Real Estate Section

111 NW 1 Street, 24th Floor

Miami, Florida

(305)375-4400

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

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

ELIGIBLE ACTIVITY B-2 - PURCHASE AND REHABILITATION

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

- (2) **Activity Type:** Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes or residential property for rental.

CDBG Eligible Activity: Acquisition (see 24 CFR 570.201(a)) and rehabilitation (see 570.202)

- (3) **National Objective:** LMMH

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

Multi-Family Affordable Rental Housing

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

Terms Governing Continued Affordability

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

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

Low Income Housing Benefit

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

Expected Benefit to Income-Qualified Persons

Increased access to affordable rental housing.

Discount Rate for Acquisition of All Properties Acquired for Rental Housing

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

(5) **Location Description**

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

(6) **Performance Measures:** Acquisition and Rehabilitation of Foreclosed-Up Multi-Family Properties for Use as Affordable Rental Housing

Assumption: \$125,000 per unit of NSP funds.

Units	≤50%	51-80%	81-120%
<u>172622</u>	<u>122256</u>	<u>25366</u>	<u>250</u>

(7) **Total Budget:** Acquisition and Rehabilitation of Foreclosed-Up Multi-Family Properties

Miami-Dade County Allocation: ~~\$21,571,480~~32,886,480

Eligible NSP Activity: Purchase and rehabilitation of abandoned or foreclosed-upon or abandoned homes of residential property.

CDBG Eligible Activity: 24 CFR 570.201(a) and 570.202

(8) **Responsible Organization**

Clarence D. Brown

Miami-Dade County

~~Office~~ Department of Housing and Community and Economic Development

701 NW 1st Court, 14th Floor

Miami, FL 33136

(786)469-2221

~~Elva R. Marin~~Leland Salomon

Miami-Dade County

General Services Administration

Real Estate Section

111 NW 1 Street, 24th Floor

Miami, Florida

(305)375-4400

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

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

ELIGIBLE ACTIVITY D - DEMOLISH BLIGHTED STRUCTURES

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

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

- (3) **National Objective:** Benefiting all of the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
- (4) **Activity Description:** Demolish blighted structures in the areas of greatest need that meet LMMA requirement.

Expected Benefit to Income-Qualified Persons

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

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

(6) **Performance Measures**

Demolish Blighted Structures

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

- (7) **Total Budget:** Demolish Blighted Structures
Miami-Dade County Allocation: \$1,000,000600,000
Eligible NSP Activity: Demolish blighted structures.
CDBG Eligible Activity: 24 CFR 570.201(d)

(8) **Responsible Organization**

Sam Walthour (Uninhabitable Structures Section 17B-15)

~~Miami-Dade County~~

~~Office of Neighborhood Compliance~~

~~111 NW 1st Street, Suite 1470~~

~~Miami, FL 33128~~

~~(305)375-4845~~

Charles Danger (Unsafe Structures Section 8.5)

Miami-Dade County

Building and Neighborhood Compliance Department

11805 S.W. 26th Street

Miami, Florida 33175

786-315-2332

Clarence D. Brown

Miami-Dade County

Office Department of Housing and Community and Economic Development

701 NW 1st Court, 14th Floor

Miami, FL 33136
(786)469-2221

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

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

ELIGIBLE ACTIVITY E-1 – REDEVELOPMENT

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

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

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

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

Low Income Housing Benefit

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

Expected Benefit to Income-Qualified Persons

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

(5) **Location Description:** NSP funds under this activity will be directed toward the Scott Carver HOPE VI affordable housing project, which is located in an area of greatest need in the Liberty City/Model City area and will produce 354~~236~~ rental units for households at or below 126~~60~~% of area median income.

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

Units	≤50%	51-80%	81-120%
<u>236</u> 354	59	<u>177</u> 225	<u>70</u>

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

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

**NSP funds budgeted for Neighborhood Redevelopment through Multi-Family Rental Housing Development will be directed toward the Scott Carver HOPE VI affordable housing project, which will produce ~~354236~~ rental units for households at or below ~~1260~~% of area median income. NSP funds will be leveraged with other public and private funds. At least 59 units will be set-aside for 50% of Area Median Income. The NSP funds are specific for covering the infrastructure cost for the development.

Eligible NSP Activity: Redevelop demolished or vacant properties.

CDBG Eligible Activity: 24 CFR 570.201(c)

(8) Responsible Organization

Gregg Fortner

Miami-Dade County

Public Housing Agency

701 NW 1st Court, 16th Floor

Miami, FL 33136

(786)469-4100

Clarence D. Brown

Miami-Dade County

~~Office~~ Department of Housing and Community and Economic Development

701 NW 1st Court, 14th Floor

Miami, FL 33136

(786)469-2221

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

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

ELIGIBLE ACTIVITY E-2 – REDEVELOPMENT

(1) Activity Name: Redevelopment

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

(3) National Objective: LMMH LMMA

Creates or retains jobs for persons whose household incomes are at or below 120% of median area income (LMMJ)

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

Low Income Housing Benefit

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

Expected Benefit to Income-Qualified Persons

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

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

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

- (6) **Performance Measures:** Neighborhood Redevelopment Through Multi-Family Rental Housing Development.

Assumption: \$125,000 of NSP funds per unit.

Units	≤50%	51-80%	81-120%
40	20	10	10

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

Miami-Dade County Allocation: \$5,000,000

Eligible NSP Activity: Redevelop demolished or vacant properties.

CDBG Eligible Activity: 24 CFR 570.201(c)

- (8) **Responsible Organization**

Clarence D. Brown

Miami-Dade County

Office Department of Housing and Community and Economic Development

701 NW 1st Court, 14th Floor

Miami, FL 33136

(786)469-2221

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

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

ELIGIBLE ACTIVITY - ADMINISTRATION

Activity Name: Administration

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

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

General Administration and Planning. This reflects a maximum expense that can be made available over five years. Administrative expenses will be subject to careful review. Unused funds will be utilized in other categories, as reviewed and approved by HUD.

Total Budget Administration

Miami-Dade County Allocation: \$6,220,720

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

Budget Summary

Eligible Activity	Budget	Benefit 50% AMI	Percentage of Total Grant
A - Financing Mechanisms (including homebuyer counseling)	9,790,000 790,000		
B1 - Acquisition/Rehab of Single Family (Sale, including homebuyer counseling)	10,025,000 8,110,000		
B2 - Acquisition/Rehab of Multi-Family (Rental)	21,571,480 32,886,480	15,250,000 23,715,595	25% 38%
D - Demolition	1,000,000 600,000		
E1- Redevelopment of Vacant Property (HOPE VI)	8,600,000	2,150,000	3%
E2 - Redevelopment of Vacant Property (Expanded HOPE VI Area)	5,000,000	2,500,000	4%
Administration	6,220,720		
Total	62,207,200	19,900,000 28,365,595	32% 46%

Performance Measures

Activity	Units	50% and below	51-80%	81-120%
HOMEOWNERSHIP ACTIVITIES				
Soft-Second Mortgage Assistance	130 53	0	26 42	104 11
Acquisition and Rehabilitation of Foreclosed-Up On Single Family Homes for Sale	(50 43)	0	(40 34)	(40 9)
Homebuyer Counseling	(130)		(26 104)	(104 26)
TOTAL HOMEOWNERSHIP	130 53	0	26 42	104 11
RENTAL HOUSING				
Acquisition and Rehabilitation of Foreclosed-Up On Multi-Family Properties for Use as Affordable Rental Housing	172 622	122 256	25 366	25 0
Neighborhood Redevelopment Through Multi-Family Rental Housing (HOPE VI)	236 354	59	77 190	0 105
Neighborhood Redevelopment Through Multi-Family Rental Housing (Expanded HOPE VI Area)	40	20	10	10
TOTAL RENTAL	448 1,016	201 335	212 566	35 115
TOTAL HOUSING UNITS	578 1,069	201 335	238 607	139 127
OTHER ACTIVITIES				
Demolished Blighted Structures	80 112	NA	NA	NA

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