NARANJA LAKES
A FINDING OF NECESSITY

Prepared for
Board of County Commissioners
Miami-Dade County, Florida

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TABLE OF CONTENTS

TABLE OF CONTENTS

APPENDICES

(B) Faulty lot layout in relation to size, adequacy, accessibility or usefulness - Map 4

(C) Unsanitary or unsafe conditions - Map 5

(D) Deterioration of site or other improvements - Map 6 and Map 9-A

(E) Diversity of ownership or defective or unusual title conditions which prevent the assemblage of land within the deteriorated or hazardous area - Map 7

(F) A substantial number of deteriorated and dilapidated structures - Maps 8, 8-A and 8-B

(G) Conditions which endanger life or property - Charts 1 through 4

It should be noted again that for the purposes of a Finding of Necessity only ***one*** of the following conditions needs to be demonstrated. In the Naranja Lakes Study Area, seven (7) of the statutory conditions are met; substantial, competent evidence is provided for the seven categories. The evidence is more compelling for some of the conditions. In order to clarify which conditions best meet the standards for substantial, competent evidence, the various findings are set forth in rank order. Each of the following conditions qualifies the neighborhood for a Finding of Necessity.

Substandard Structural Conditions

Map 8 illustrates neighborhood areas where substandard structural conditions exist. The deteriorating and deteriorated (dilapidated) structures within the proposed redevelopment area are characterized using the nomenclature "Deteriorated Dilapidated Structures". Field mapping of structural deficiencies (See Maps 8, 8-A, and 8-B) indicates substantial numbers of deteriorated or dilapidated structures in the area. Nearly fifty percent (50%) of the buildings in some residential areas have evidence of deteriorated conditions.

Conditions which Endanger Life or Property

Criminal activity and fire/rescue alarms have increased in the study area at rates much higher than for the whole of Miami-Dade County. Part one crimes for the study area increased at an average annual rate of forty four percent (44%) from 1992 to 1997, while the entire county increased at an annual rate of seven percent (7%). Similarly, during the same time period, fire rescue/alarms increased at an average annual rate of twenty five percent (25%); county-wide, the rate was only

three percent (3%). These very high exceptions from the county norms support the need to create a tax-increment based improvement program.

Deteriorated Site or Other Improvements

The *Moss Plan* and Joseph Middlebrooks and Associates identified numerous site infrastructure deficiencies throughout the area. In some areas, there are no sidewalks and other areas have inadequate storm drainage systems. Street lighting is absent in many areas and the majority of the areas are in need of street rights-of-way and driving surfaces' improvements or repairs (See Map 6). On page 27 of the *Moss Plan, Naranja/Leisure City Study Area,* many infrastructure needs are identified. Approximately twenty five percent (25%) of the developed areas have incompatible land uses.

Area of Inadequate Street Layout

A finding is made that there are areas of inadequate or improper street layouts (See Map 3). The street pattern of the former Naranja Lakes Condominium development and the mobile home parks south of 280th Street are not adequate to allow the redevelopment of the area pursuant to the *Naranja Lakes Neighborhood Study* by Duany, Plater-Zyberk, et. al.. Approximately sixty percent (60%) of the streets will have to be new or improved.

Area of Faulty Lot Layout

The Naranja Lakes "condominium area" has lots that are now vacant, but because of the present subdivision of the land are not suited for new development. The subdivision is restrictive and does not allow for a new ownership/development pattern (See Map 4). The title company, Chicago Title, has hired a receiver/attorney to bring to closure the title problems which remain from the 1992 Hurricane Andrew destruction of the Naranja Lakes Condominiums Number One and Number Four developments. (See Appendix F). After several years in the process, the problem of condominium ownership still remains — thus causing a condition of "faulty lot layout" for approximately forty percent (40%) of the area.

Area of Unusual Title Area of Unusual Title Conditions

Map 7 illustrates areas that have unusual title conditions. Efforts are being made by the title company to clear the title and assemble the ownership, but this has not yet happened (See Appendix F). The county or a future CRA will have to acquire or assemble these parcels for improvements if redevelopment is to proceed in a planned manner.

Unsanitary and Unsafe Areas

Map 5 indicates the area identified by the *Moss Plan* as not having sewers. The density of housing in some of the areas makes the potential for groundwater pollution significant. The desired public policy is to have the areas sewered; unsewered areas account for approximately twenty percent (20%) of the area.

Low and Moderate Income Housing

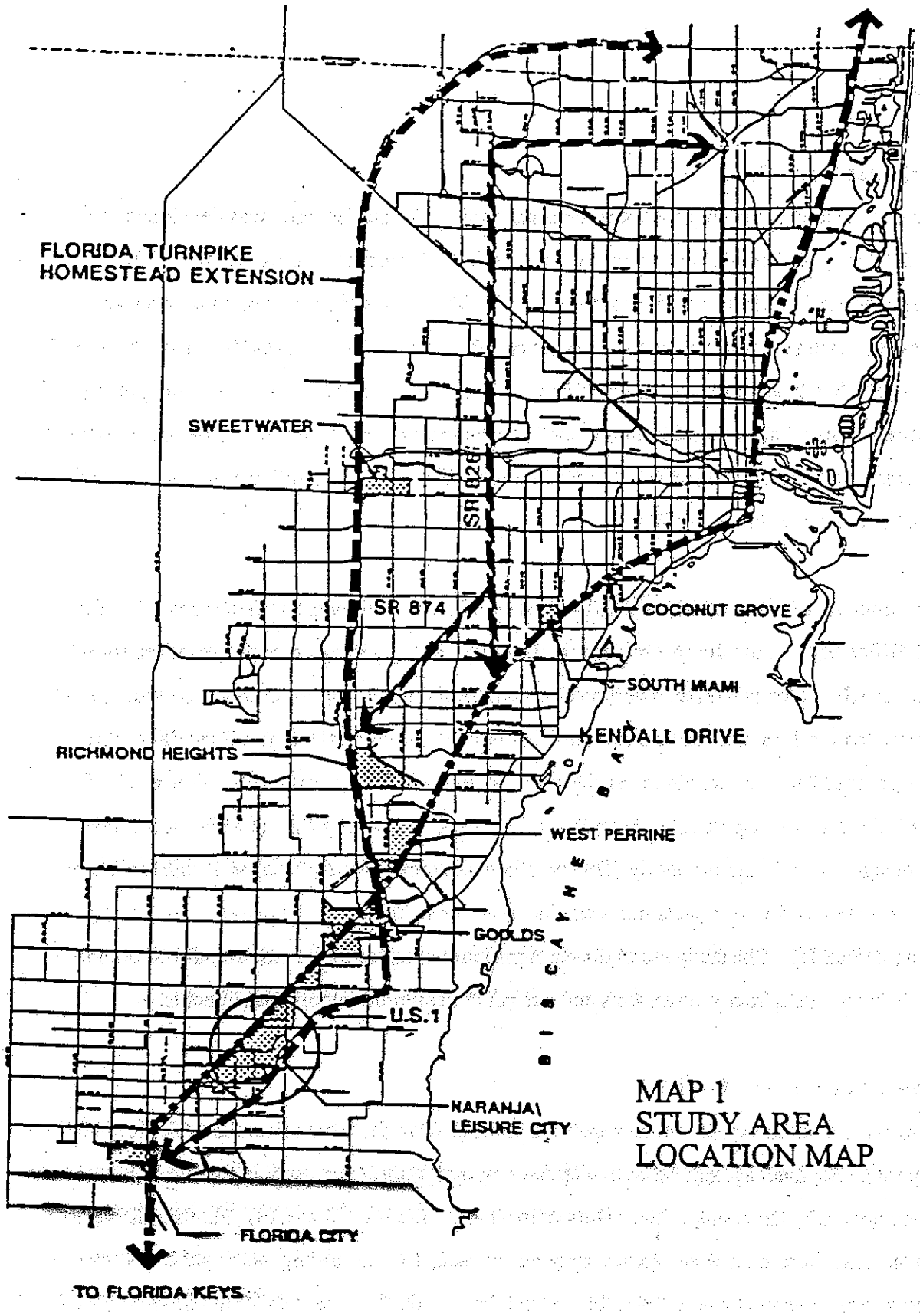
While the absence of low or moderate income housing can qualify an area for creating a CRA, data and field research indicate that there exists some low or moderate income housing in the study area. A deficiency identified by the *Moss Plan* is the rate of overcrowding. Approximately thirty percent (30%) of the dwelling units exceeded the crowding rate of one person per room. In any instance, it is prudent public policy to provide for and encourage additional low and moderate income housing in the area.

PURPOSE AND TEXT ORGANIZATION

The purpose of this document is to provide the results of an analysis of the Naranja Lakes Study Area (Map 1, Location Map). The study has been conducted to determine if slum and blighting conditions exist which would warrant the creation of a dependent special district known as a "Community Redevelopment Agency" (CRA) and subsequently a "Tax Increment Financing Trust" (TIFT). Should the Miami-Dade County Commission create a CRA, this analysis along with supporting goals, objectives and policies would be the foundation for a community redevelopment plan. If the plan provides, there may be created a Tax Increment Financing Trust fund to provide monies for the redevelopment activities described in the plan.

This document is organized in four main sections: a background study is presented which establishes the legal and planning framework for creating a CRA and Tax Increment Financing Trust. The second section provides a brief survey and analysis of the ways in which the study area meets the requirements of Florida statutes for a Finding of Necessity for the creation of a CRA. The third section is comprised of a series of illustrative maps. The fourth section is a series of appendices which provide additional supporting data and explanations.

of the surveys was to record certain observable conditions which would tend to support/not support the requirements in the statutes relative to a Finding of Necessity. These surveys were conducted by viewing the neighborhood on a block by block basis. The specific criteria utilized to establish the data needed/indicated on the maps are as described in the above referenced chapters of the Florida statutes. After the field surveys were completed, maps indicating the observed conditions were prepared. The maps were prepared to show the general location of various conditions observed. Additionally, departments of Miami-Dade County were requested and provided relevant data; the analyses were accomplished by Joseph Middlebrooks & Associates, Inc..



MAP 1
STUDY AREA
LOCATION MAP

SOUTH DADE NEIGHBORHOOD DEVELOPMENT CONCEPT PLANS

METRO DADE OFFICE OF COMMUNITY DEVELOPMENT

BETHUNE I. O. AJAME AND PARTNERS, INC

BACKGROUND

Development Status and Plans

Map 2 delineates the area of the proposed redevelopment area. The subject area was developed with business, multifamily and single-family uses over a period of time beginning in the 1950's and continuing into the 1990's. However, Hurricane Andrew (1992) devastated the Naranja Lakes area. Many businesses, apartments and homes were destroyed. Recently (1995-97), many structures were razed due to public health and safety concerns. There still are several vacant parcels at the present time, the entire Naranja Lakes "condominium site" is essentially vacant; however, the previously developed infrastructure and street patterns remain in place. (For additional information on the area and recommendations, see Appendix A.)

Future plans for the area (adopted 2005 and 2015 Land Use Plans) designate the area along US 1 for business and office uses. Low density residential uses (up to 6 dwelling units per acre) are to be developed in a small section in the northwest corner. Medium density (up to 25 dwelling units per acre) are designated for the southwest and low-medium density residential (up to 13 dwelling units per acre) are proposed for the remainder of the area. The FAU/FIU Joint Center *Transit Study* recommended the site for a potential urban center, perhaps following the neo-traditional new community design trend. Another study (Duany, Plater-Zyberk, *Naranja Lakes Neighborhood Study*) was authorized by the county commission and is the presently contemplated plan for Naranja Lakes. (See Appendix H). The study recommends significant changes to the existing development patterns, while recognizing many constraints and desirable design/development elements.

Redevelopment Statutes and Process

In order to utilize the tax increment financing mechanism in Florida, there is a need to first create a community redevelopment agency. A redevelopment agency is then responsible for a dependent special district created by the county. The statute (section 163.335(1), (2) and (3), Florida statutes, 1955) provides that, before such an agency may be created, the governing body shall find the necessity for a redevelopment agency and the criteria for the finding are conditions of slum and blight. Section 163.335(1), Florida statutes (1995), declares that slums and blighted areas in the state

are "....a serious and growing menace, injurious to the public health, safety, morals, and welfare...." It further states that the existence of slums and blighted areas contributes to "....the spread of disease and crime...." Such areas are "....an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues....", and their existence "....impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities;...." Also, subsection (1) finds and concludes that the "....prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities."

Section 163.335(2) contains a declaration of the range of public policy responses that are deemed appropriate in dealing with the problems of slums and blight. Some slums and blighted areas "....can be conserved and rehabilitated through appropriate public action...." by the "....means provided in this part...." such conservation or rehabilitation may be effected to eliminate, remedy, or prevent the "....evils enumerated." Other slums and blighted areas, in contrast, "....or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation."

Section 163.335(3) finds and declares that redevelopment as contemplated by the act is a public purpose for which public funds may be expended and the power of eminent domain and the police powers can be exercised.

In 1977, the legislature further found and declared: that the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving

such preservation and enhancement in areas in which such tax base is declining; and that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities. Additionally, the use of tax increment financing for the funding of redevelopment activities was found constitutional by the Florida Supreme Court in the case of *State v. Miami Beach Redevelopment Agency*. Moreover, the court has affirmed and granted broad discretion to local governments to determine slum and blighted conditions.

After its determination of slum or blight, the governing body must further find the need for a community redevelopment agency (CRA) to function within the local government to carry out the purposes of the Florida Redevelopment Act. The governing body, by resolution, may either designate itself as the CRA, designate a mix of the local elected officials and lay persons or create by ordinance a separate, appointed CRA Board.

menace to the public health, safety, morals, or welfare in its present condition and use:

1. Predominance of defective or inadequate street layout
2. Faulty lot layout in relation to size, adequacy, accessibility or usefulness
3. Unsanitary or unsafe conditions
4. Deterioration of site or other improvement
5. Tax or special assessment delinquency exceeding the fair value of the land
6. Diversity of ownership or defective or unusual conditions of the title which prevent the free alienability of land within the deteriorated or hazardous area"

(B) "An area in which there exists faulty or inadequate street layout; inadequate parking facilities; or roadways, bridges, or public transportation facilities incapable of handling the volume of traffic flow into or through the area, either at the present or following proposed construction."

Section 163.340(7)(8) further defines a slum and blighted area as follows:

(7) "*Slum area* means an area in which there is a predominance of buildings or improvements, whether residential or nonresidential, which by reason of dilapidation, deterioration, age or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, the existence of conditions which endanger life or property by fire or other causes, or any combination of such factors is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency, or crime and is detrimental to the public health, safety, morals, or welfare."

LEGAL FINDINGS AND REQUIREMENTS VS. EXISTING CONDITIONS

Legal Requirements

Florida Statutes, Section 163.355 provides the defining conditions for a Finding of Necessity as a prelude to creating a CRA. The section prescribes:

Finding of Necessity by County or Municipality. No county or municipality shall exercise the authority conferred by this part until the governing body has adopted a resolution finding that:

(A) "One or more slum or blighted areas or one or more areas in which there is a shortage of housing affordable to residents of low or moderate income, including the elderly, exist in such county or municipality," and;

(B) "The rehabilitation, conservation, or redevelopment or a combination thereof, of such area or areas including, if appropriate, the development of housing which residents of low or moderate income, including the elderly, can afford is necessary in the interest of public health, safety, morals, or welfare of the residents of such county or municipality."

It is important to note that only **one** of the following stated conditions need to be found for the county to make a Finding of Necessity, and that the Miami-Dade County Commission has broad discretion in making its determination. Field inspections found that there is an abundant amount of slum conditions and the presence of deteriorated structures. This report demonstrates with substantial, competent evidence that there exists slum and blight in the Naranja Lakes Study Area. A blighted area is defined by Florida Statutes at F.S. 163.340 (8) as either:

(A) "An area in which there are a substantial number of slum, deteriorated, or deteriorating structures and conditions which endanger life or property by fire or other causes or one or more of the following factors which substantially impairs or arrests the sound growth of a county or municipality and is a

(8) "*Blighted area* means an area in which there are a substantial number of slum, deteriorated, or deteriorating structures and conditions which endanger life or property by fire or other causes or one or more of the following factors which substantially impairs or arrests the sound growth of a county or municipality and is a menace to the public health, safety, morals, or welfare in its present condition and use."

The essential difference between the two concepts as defined by the legislature is that a slum is an area where conditions actively and directly menace the essential public order while a blighted area is one where conditions are not conducive to sound growth and the public good is impaired by the various impediments to such growth.

Findings of Slum and Blighting Conditions

For the purpose of this finding, it is demonstrated that in the designated study area depicted on Map 2, "Study Area Boundary", there exists slum and blight in the form of the following factors:

(A) Predominance of defective or inadequate street layout - Map 3

(B) Faulty lot layout in relation to size, adequacy, accessibility or usefulness - Map 4

(C) Unsanitary or unsafe conditions - Map 5

(D) Deterioration of site or other improvements - Map 6

(E) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area - Map 7

(F) A substantial number of deteriorated and dilapidated structures - Maps 8, 8-A and 8-B

(G) A condition which endangers life or property.

EXISTING CONDITIONS FINDINGS

It should be noted again that for the purposes of a Finding of Necessity only ***one*** of the following conditions needs to be demonstrated. In the Naranja Lakes Study Area, seven (7) of the statutory conditions are met; substantial, competent evidence is provided for the seven categories. The evidence is more compelling for some of the conditions. In order to clarify which conditions best meet the standards for substantial, competent evidence, the various findings are set forth in rank order; the statutes do not require a rank order because even the least condition is sufficient to meet the legal requirement, and the Florida Supreme Court has granted local governments broad discretion in making their determination.

Substandard Structural Conditions

Maps 8, 8-A and 8-B illustrate neighborhood areas where substandard structural conditions exist. The deteriorating and deteriorated structures within the proposed redevelopment area are characterized using the nomenclature "Deteriorated and Dilapidated Structures". These two categories have been the standard for urban renewal and redevelopment analysis for many years and are synonymous and superior in clarity than the definitions in Section 163.340, F.S.. Those mapped as "deteriorated" are the same as "deteriorating" in the statute. Those mapped as "dilapidated" are the same as "deteriorated" in the statute. The definitions and observable conditions required by the U.S. Department of Housing and Urban Development (HUD) are listed below.

Deteriorated: Substandard, Suitable for Rehabilitation. Deteriorated buildings are those that need minor or major repairs to correct one or more of the following defects:

(A) Broken or missing materials in small areas of exterior wall and roof

(B) Badly weathered appearance

(C) Indications of rotting

(D) Shifting of the roof-line or foundation

(E) Open cracks in exterior walls

(F) Porch steps unstable, unsafe or in disrepair

Dilapidated: Substandard, Beyond Rehabilitation. Dilapidated buildings are those that do not provide safe and adequate shelter, or the cost of renovation exceeds the worth of the property after renovation. Such properties have one or more of the following critical structural defects:

(A) Inadequate or missing original construction

(B) Severe damage due to fire or weather

(C) Holes in large areas of the roof

(D) Sagging roof-lines or bulging walls

(E) Doors or windows incapable of being closed and secured

(F) Large areas of rot or termite damage

(G) Severe foundation settling

Field mapping of structural deficiencies (See Maps 8, 8-A and 8-B) indicates substantial numbers of deteriorated or dilapidated structures in the area. Nearly fifty percent (50%) of structures in some residential neighborhoods have evidence of deteriorated or dilapidated conditions. These conditions clearly qualify the area for a Finding of Necessity. The grid boundaries were used to derive data related to substandard structures, rates of crime and fire/rescue alarms. No positive correlations among these could be determined for all grids. An analysis of Maps 8, 8-A, and 8-B illustrate the incidence of substandard structures in the study area. Percentages of substandard structures range from a low thirty percent (30%) for grid 2489, to a high of forty-five percent (45%) for grid 2536. These conditions clearly qualify the area for a Finding of Necessity.

Conditions Which Endanger Life or Property

Florida Statutes, Section 163.340 (8)(a) cites "...conditions which endanger life or property by fire or other causes...". In the Naranja Lakes study area criminal activity and fire/rescue activities were measured to determine if there were unusually high incidences or conditions which might endanger life or property.

Changes in Criminal Activity for Naranja Lakes Study Area, 1992-1997 The data for this report was provided by the Miami-Dade Police Department to Joseph Middlebrooks and Associates. The data can be found at Appendix B of this report. The analyzed data for the first year started in April 1992,

and the data was annualized for the calendar year. Reported data for 1997 ended March 31 and was similarly annualized for the 1997 calendar year.

Crime in the Naranja Lakes Study Area increased dramatically after 1992. In the year 1992 to 1993, felony crime increased by 60%. Chart 1, *Changes in Crimes, 1992 - 1997*, graphically illustrates the change. The increase in crimes may have been directly related to Hurricane Andrew in August 1992. Immediately after the hurricane, some devastated areas experienced significant increases in criminal activity. However, while total crime decreased in 1994 and 1995, but it rose again in 1996 to 1681 incidents. The average annual increase for the years following 1992 has been forty-four percent (44%) for all grids in the study area; whereas, the average annual increase for Miami-Dade County has been only seven percent (7%). This condition clearly qualifies the area for a Finding of Necessity.

Some grids in the study area sustained substantially greater increases in crime than others. The lowest increase in crimes was reported for the neighborhood areas on the northerly edge of the study area. See Chart 2, *Changes in Crimes by Grid, 1992-1997*. For instance, grid 2487 had virtually no increase in crime, reporting only 2 more crimes in 1993 than in 1992. On the other hand, the residential areas along SW 288th Street and along South Dixie Highway had the greatest increases in criminal activity. Increases were one hundred forty six percent (146%) in grid 2513; one hundred twenty two percent (122%) in grid 2535; one hundred nine percent (109%) in grid 2537, and criminal activity in grid 2536 increased an incredible three hundred five percent (305%) from 1992 to 1993. While crime has generally decreased in these grids since 1993, it still remains twenty five percent (25%) higher than the 1992 base year. (This high percentage even includes two grids where no one lives because all the structures were demolished).

TABLE 1

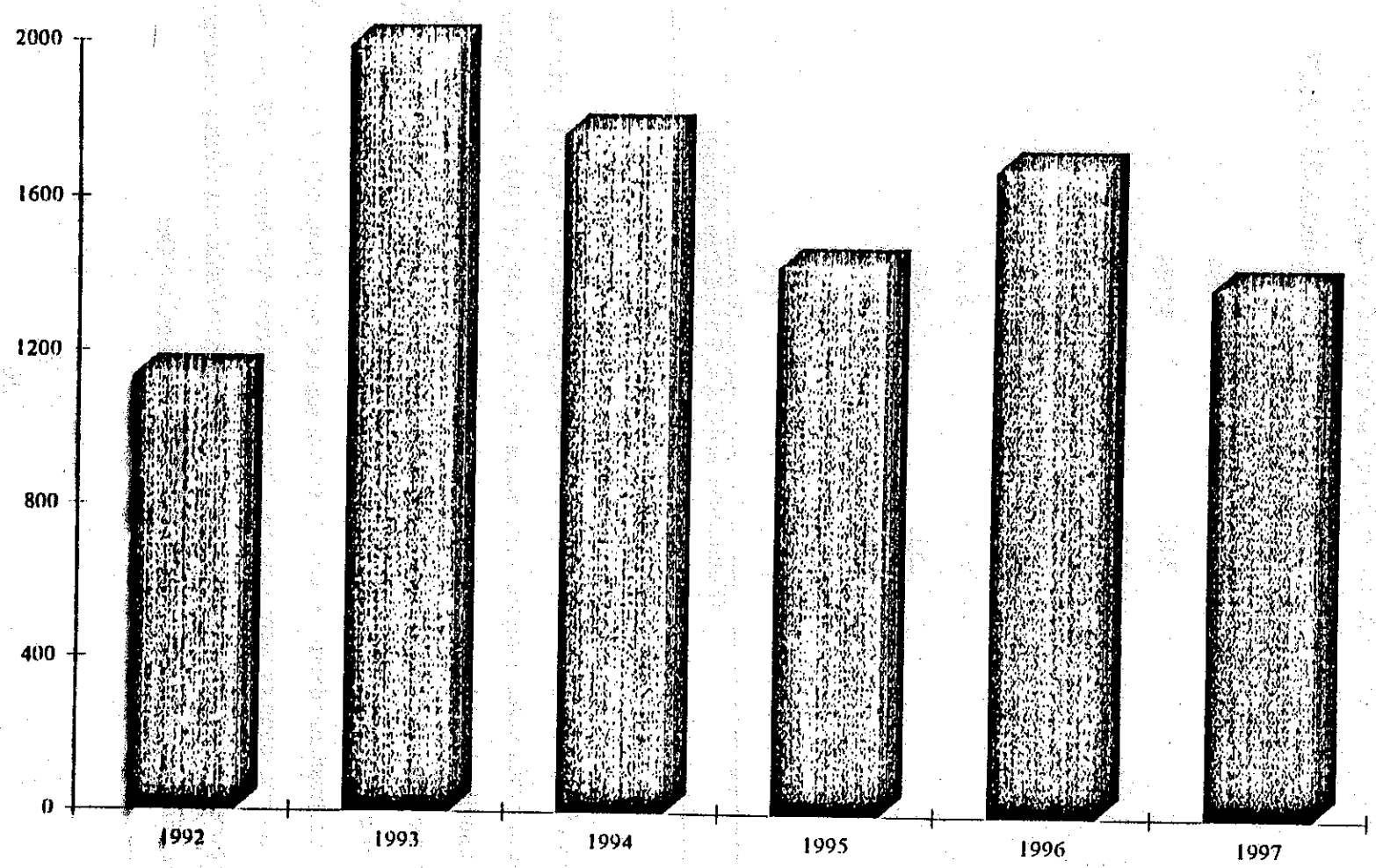
Change in Part One Crimes by Grid, 1992-1997

Grid	Percent Change 1992 to 1997
2487	-40%
2488	110%
2489	32%
2513	88%
2514	-66%
2515	-53%
2535	66%
2536	77%
2537	37%
8535	0%

(Source: Miami-Dade Police Department)

Map 6 illustrate a significantly large area of the neighborhood which is not presently developed due to the devastation resulting from Hurricane Andrew in August, 1992. Photographs in Appendix E also usually show these conditions. The predominant amount of the area's vacant land is in the approximate center of the Naranja Lakes Study Area. This area is unkempt. It has weed growth approximately ten (10) feet high, abandoned household appliances, abandoned toys, abandoned vehicles, trash and debris generously strewn throughout (Appendix E, Photos). While doing the field survey, couples were observed in three "parked vehicles — off the street and into the overgrown brush. The condition and use of this large vacant area clearly demonstrate an area that is a menace to public health, safety, morals and general welfare.

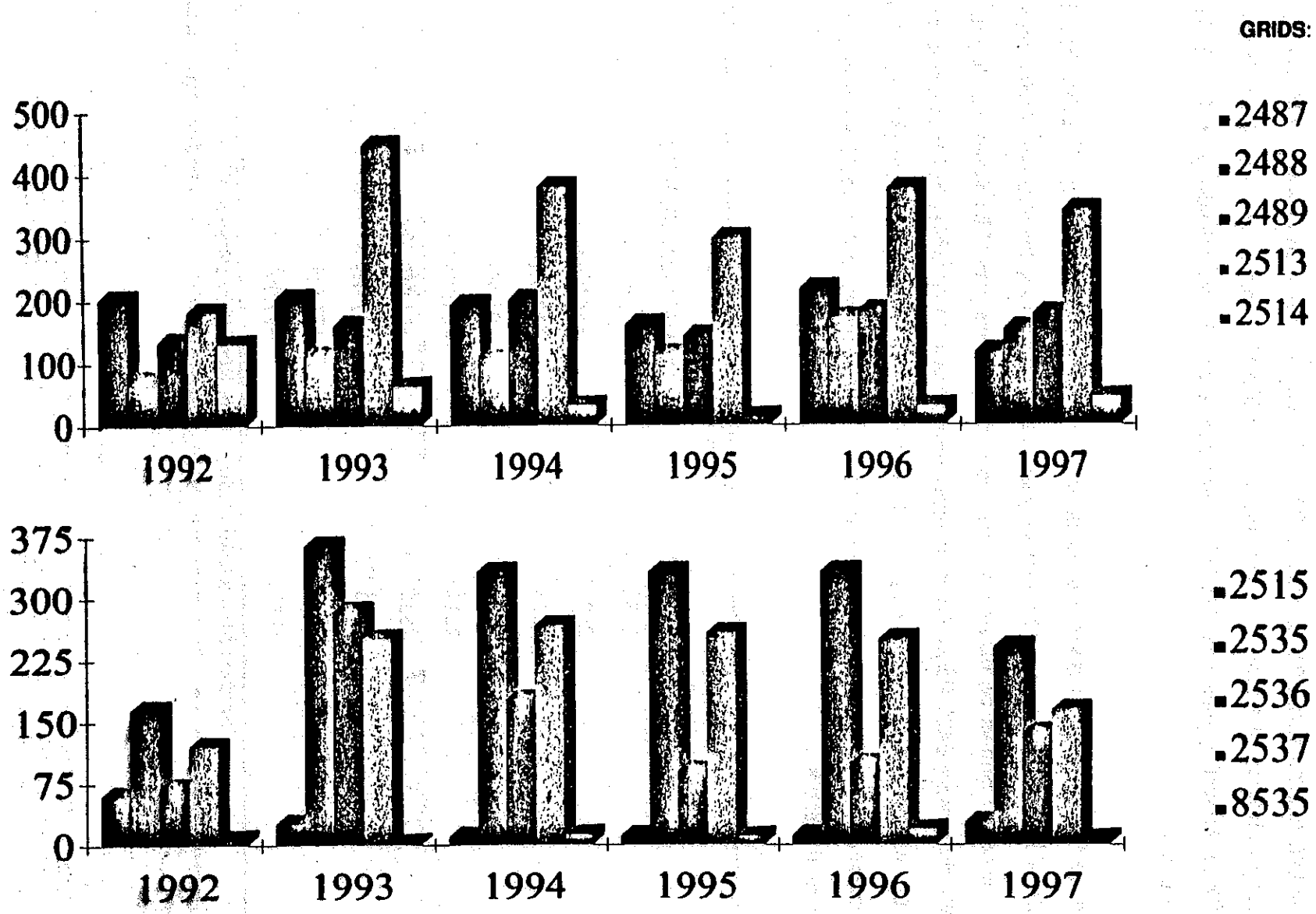
Chart 1: Naranja Lakes Study Area
Changes in Crime, 1992-1997



1992 and 1997 data annualized. Source: Miami-Dade Police Department and Joseph M. Middlebrooks and Associates.

32

Chart 2: Naranja Lakes Study Area
Changes in Crimes by Grid, 1992-1997



1992 and 1997 data annualized. Source: Miami-Dade Police Department and Joseph M. Middlebrooks and associates

Changes in Fire Rescue/Alarms, 1992-1997. The data for this analysis was provided by Miami-Dade Fire Rescue Department and is found in Appendix C. The report contained data for the year 1997 to August 3; therefore, 1997 data was annualized for the calendar year for comparison purposes.

The change in fire alarms is not as dramatic as the change in criminal activity. The data from 1992 is probably higher than normal because the year includes rescues and fires associated with Hurricane Andrew. The number of alarms has increased in the past five years. The highest single year was 1996; there were 1420 alarms which is thirty nine percent (39%) higher than the base year. See Chart 3 entitled, *Changes in Fire Rescue/Alarms, 1992-1997.* Grids 2514 and 2515 had an average decrease of 110 incidents between 1993 and 1997 because the structures were demolished and no one lived there.

TABLE 2

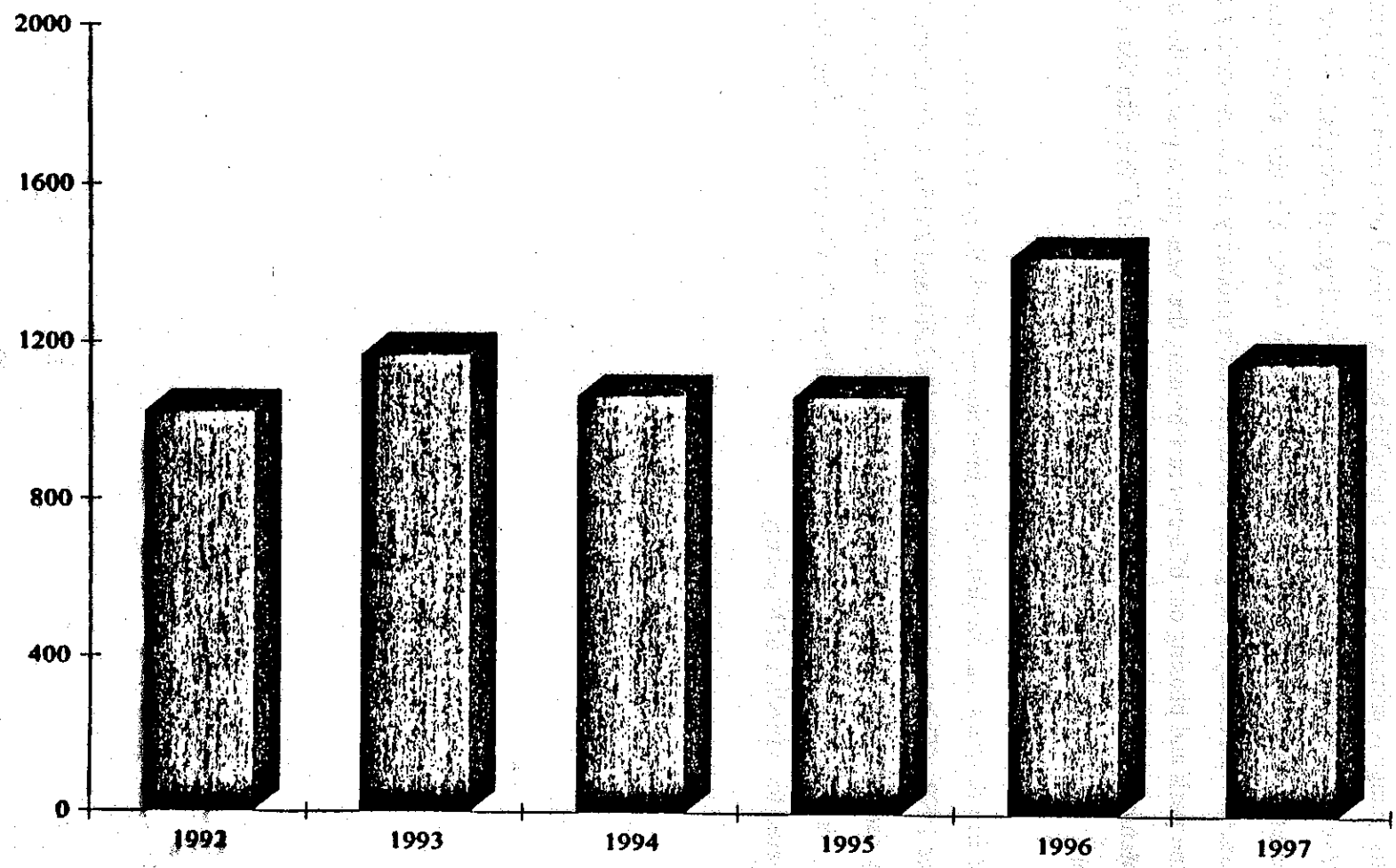
Grid	Average Change 1992-1997
2487	+ 8.5%
2488	+44.0%
2513	+12.0%
2514	- 91.0%
2515	- 89.0%
2535	+71.0%
2536	- 01.0%
2537	+71.0%
8835	+27.0%

(Source: Miami-Dade County Fire Rescue Department.)

The changes in alarms by grid are illustrated in Table 2. Also, see Chart 4, *Changes in Fire Rescue/ Alarms by Grid, 1992-1997.* The change in fire/rescue activity for Grid 2487 shows a change similar to its change in criminal activity; it is stable and does not show a significant impact resulting from Hurricane Andrew. Grids 2535 and 2537 show the highest increases — and they also had the greatest increases in crime. Grid 2536 is the anomaly in this data; the decrease by 1% is out of character with the adjoining grids. The difference is probably due to the razing of the large mobile home park and phasing out of temporary housing that was put in place after the hurricane. This explanation is further substantiated by the fact that most of the decrease has occurred in the last 3 years.

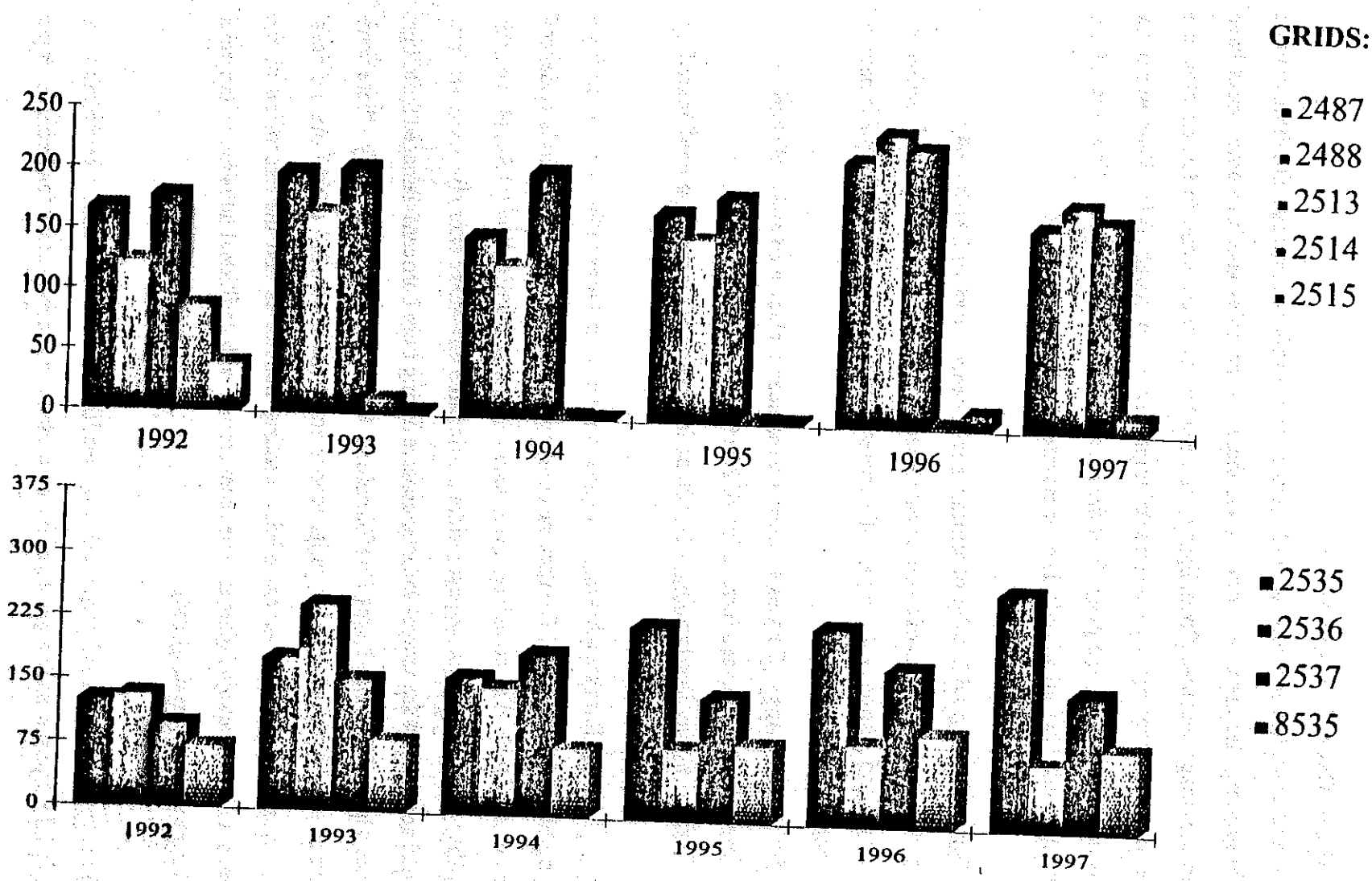
The fire rescue/alarm incidents have increased by thirty three point twenty one percent (33.21%) since 1992. (This does not include data for grids 2514 and 2515). By contrast, the average annual increase for Miami-Dade County, for years 1995-1997 was only three percent (3%). Like the data for police activity, this high rate of increase merits special attention. This condition clearly qualifies the area for a Finding of Necessity.

Chart 3: Naranja Lakes Study Area
Changes in Fire/Rescue Alarms, 1992-1997



1992 and 1997 data annualized. Source: Miami-Dade Police Department and Joseph M. Middlebrooks and associates.

Chart 4: Naranja Lakes Study Area
Changes in Fire/Rescue Alarms by Grid, 1992-1997



1992 and 1997 data annualized. Source: Miami-Dade Police Department and Joseph M. Middlebrooks and Associates.

37

Deteriorated Site or Other Improvements

The *Moss Plan* and Joseph Middlebrooks and Associates identified numerous site infrastructure deficiencies throughout the area. In some areas, there are no sidewalks and other areas have inadequate storm drainage systems. Street lighting is absent in many areas and almost all areas are in need of street rights-of-way and driving surfaces' improvements or repairs (Map 6 and Appendix E, Photographs of Conditions). On page 27 of the *Moss Plan, Naranja/Leisure City Study Area,* many infrastructure needs are identified. The report cites the following needs:

(A) Sewer Service - 6.3 miles of sanitary sewer replacement or installation.

(B) Sidewalks - 12 miles of 5 foot concrete sidewalks need replacement or installation.

(C) Curb and Gutter - 13 miles of concrete curb and gutter need replacement or installation.

(D) Storm Drainage - 13 miles of storm drains need replacement or installation.

(E) Street Lights - needed installation of 83 street lights.

(F) Rights-of-Way Landscaping - 68,400 square yards of landscaping need upgrading.

The land use map (Map 9) illustrates that there are greatly diverse land uses in the area - from single family homes to light industrial uses. The uses are not properly related to each other, as is evidenced and demonstrated on Map 9. The commercial uses along South Dixie Highway (U.S. 1) have their economic viability threatened because past residents relocated elsewhere after Hurricane Andrew and have not returned. There are several vacant parcels resulting from hurricane damaged buildings, especially in the plats of Naranja Lakes Condominiums One and Four. Previously, there were nearly three hundred additional housing units whose residents demanded goods and services. Therefore, it is important to the success of the existing businesses and the expansion of the commercial areas that the Naranja Lakes area be redeveloped with additional housing, commercial and other land uses properly assimilated.

In addition, there are a number of vacant and under-utilized structures. Many structures were designed for special purposes, such a gasoline service stations or fast food stores, and often a proper

adaptive reuse has not been found. This results in mixed uses, marginal uses, high vacancy rates, and low economic returns and represents a condition of "functional obsolescence" which contribute to the existing land use conflicts (See Map 9-A). Such unplanned diversity of ownership and uses creates conflicts between uses and have significant deleterious impacts among the land uses. Approximately ten percent (10%) of the entire study area has land use conflicts. However, approximately twenty five percent (25%) of the areas which are built-up have land use conflicts.

These are clear indicators of deteriorated site or other improvements, and qualifies the area for a Finding of Necessity.

Area of Inadequate Street Layout

A finding is made that there are areas of inadequate or improper street layouts (See Map 3). The street pattern of the Naranja Lakes condominium and the mobile home parks south of 280th Street are not adequate to allow the redevelopment of the area. Vehicle pathways are severely limited primarily because the prior development in the center of the neighborhood was a large condominium complex. The streets were designed to support a type of development which no longer exists. The existing street patterns are severely deficient pursuant to the *Naranja Lakes Neighborhood Study* prepared by Duany, Plater-Zyberk, et. al. (Appendix H). To implement the plan, approximately sixty percent (60%) of the streets will have to be new or improved. (The redevelopment plan which must be prepared to comply with Chapter 163, Part III, F.S., may recommend even more diverse street patterns than that found in the *Naranja Lakes Neighborhood Study).* These conditions qualify the area for a Finding of Necessity.

Area of Faulty Lot Layout/Diversity of Ownership

The Naranja Lakes "condominium area" has lots that are now vacant, but because of the present subdivision of the land are not suited for new development. The subdivision layout is restrictive and does not allow for a new ownership/development pattern (Map 4); it is at variance with the plan proposed for the *Naranja Lakes Neighborhood Study*. The existing lot layout has major conflicts with the *Naranja Lakes Neighborhood Study*. Similar problems will be evident if the mobile home

parks south of 280th Street are redeveloped.

Chicago Title Company has hired a receiver/attorney to bring to closure the title problems which remain from the 1992 Hurricane Andrew destruction of the Naranja Lakes Condominiums Number One and Number Four developments (See Appendix F). There exists hundreds of "condominium owners" who have an interest in the land. After several years in the process, the problem of condominium ownership still remains — thus causing a condition of "faulty lot layout and diversity of ownership" which restricts the new ownership/development patterns proposed for the neighborhood. The county commission has contracted with a firm to develop a plan for the future Naranja Lakes neighborhood. The plan requires that approximately forty percent (40%) of the area needs to be re-subdivided to correct the existing faulty lot layout. This condition qualifies the area for a Finding of Necessity.

Area of Unusual Title Conditions

Map 7 illustrates areas that have unusual title conditions. Areas A and B on the map are predominantly owned by Miami-Dade County. Area C is the Naranja Lakes "condominium area" where there are still approximately 242 separate parcels and owners. Efforts are being made by the Chicago Title Company to clear the title and assemble the ownership, but this has not yet happened. See Appendix F which is a report of the receiver/attorney relative to the unusual title conditions. The county or a future CRA will have to acquire or assemble these parcels for improvements if redevelopment is to proceed in a planned manner. More than five years after Hurricane Andrew, the title problem still exists. This area comprises approximately twenty five percent (25%) of the study area. This condition clearly meets the condition for blight due to its alienation of transfer potential, and this qualifies it for a Finding of Necessity.

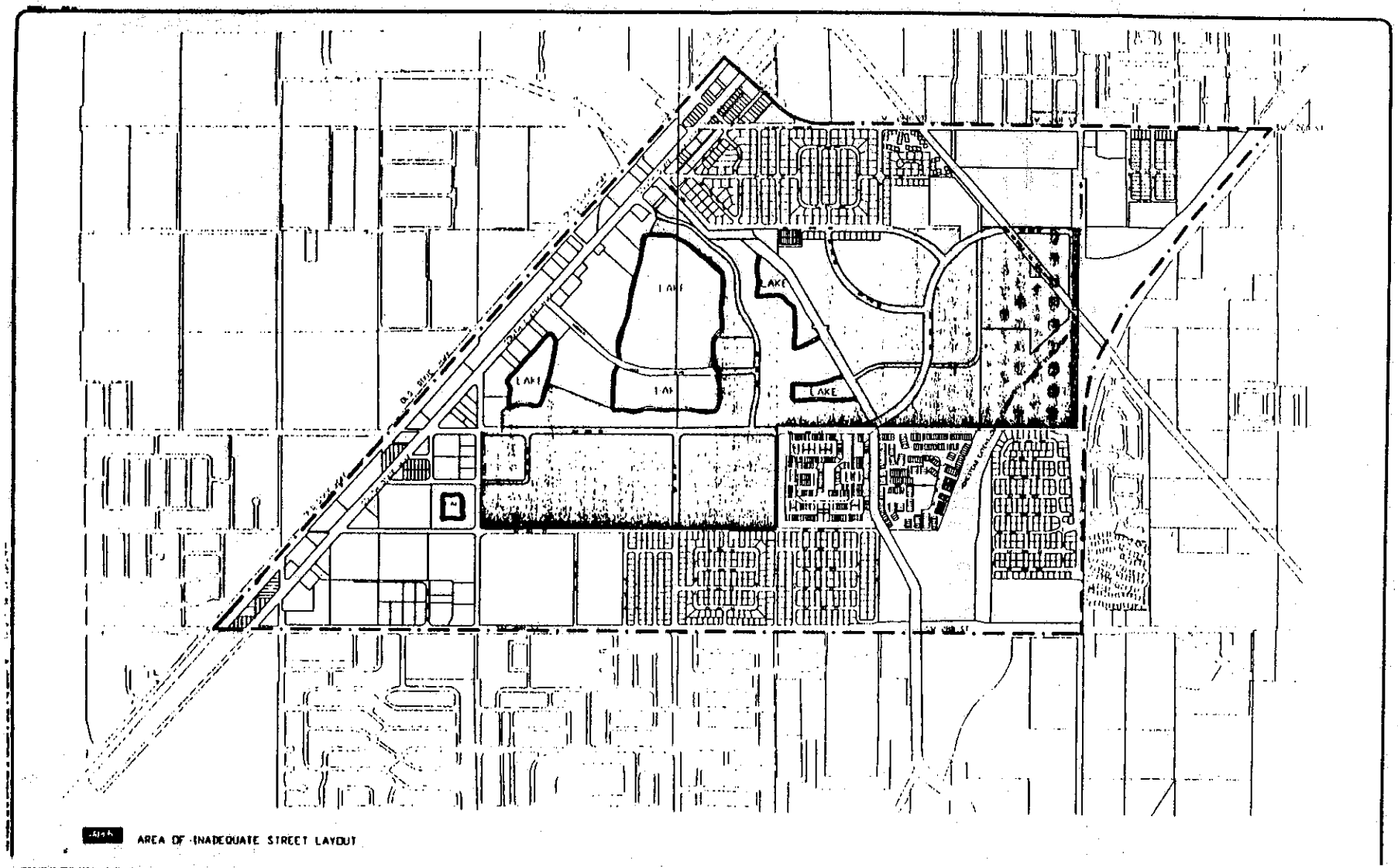
Unsanitary and Unsafe Areas

Map 5 indicates the area identified by the *Moss Plan* as not having sewers. The density of housing in some of the areas makes the potential for groundwater pollution significant. A number of other health related problems may result from areas which exhibit the ill effects resulting from pollution

from septic tanks. It should also be noted that the existing septic tanks were installed using standards which are no longer acceptable. The present county policy is to have buildings connected to the public sewage system to eliminate this type of potential environmental pollution and health hazards Approximately twenty percent (20%) of the area is without sewers; this condition qualifies the area for a Finding of Necessity.

Low and Moderate Income Housing

While the absence of low or moderate income housing is one of the needs which can be the justification for creating a CRA, data and field research indicate that there exists some low and moderate income housing in the study area. A deficiency identified by the *Moss Plan* is the rate of overcrowding. Approximately thirty percent (30%) of the dwelling units exceeded the rate of one person per room; i.e., approximately one third (1/3) of the dwelling units were overcrowded. Some qualifiers should be considered; the *Moss Plan* was conducted in 1994 — only two years after Hurricane Andrew and incidences of overcrowding have probably decreased. It is also possible that the overcrowding rate reflected the continuing need for emergency housing resulting from the hurricane disaster. In any instance, it is prudent public policy to provide for and encourage additional affordable housing in the area. Therefore, to have a stable residential neighborhood with low and moderate income housing, it is necessary to reduce or eliminate: substandard structural conditions; conditions which endanger life or property; deteriorated site or other improvements; areas of inadequate street layouts; areas of faulty lot layout; and significantly reduce negative incidents relative to police and fire/rescue activities.

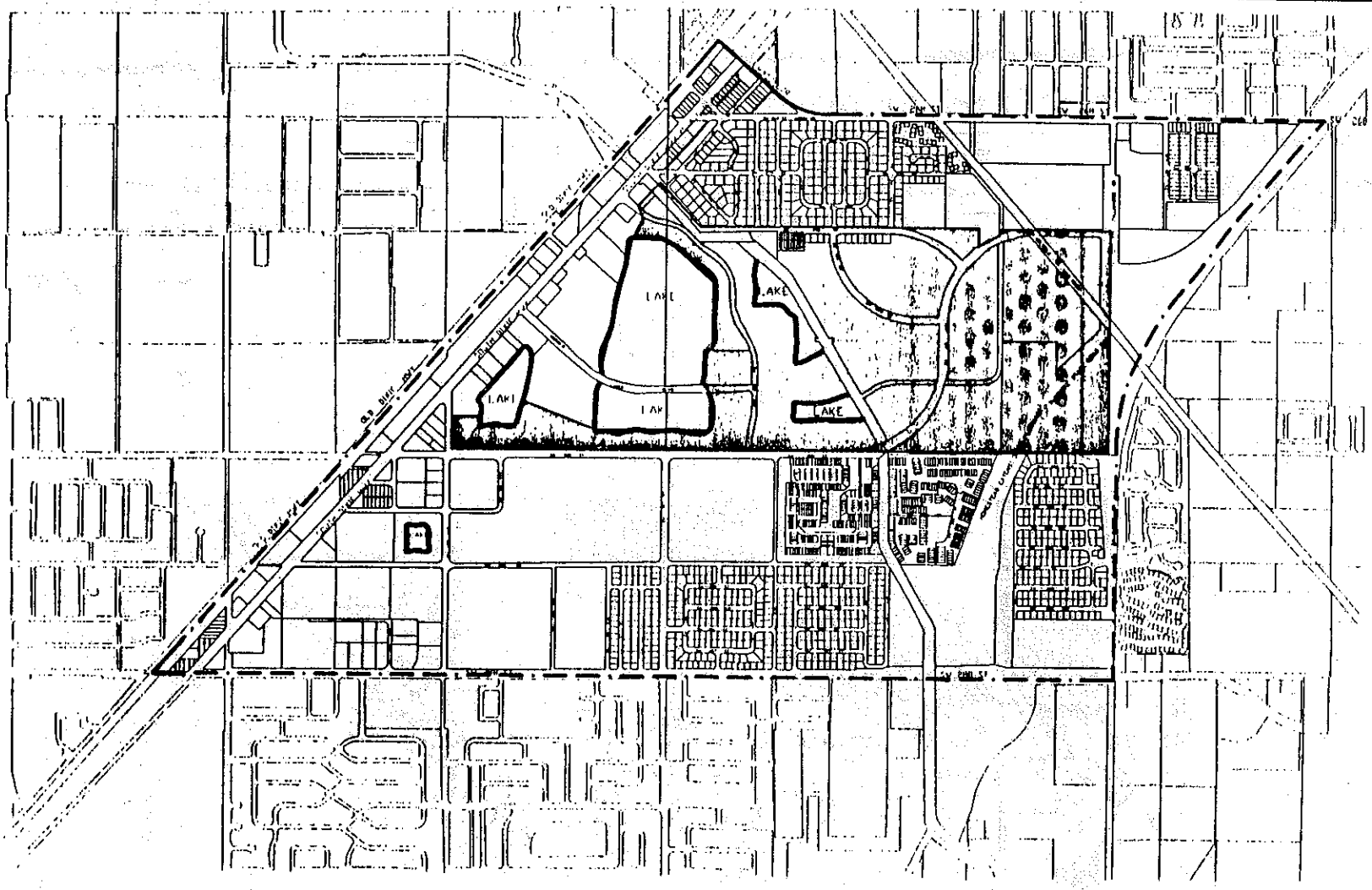


MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
THE INCREMENT FINANCING DISTRICT STUDY
MAP 3 AREA OF INADEQUATE STREET LAYOUT

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

ILLUSTRATIVE MAPS



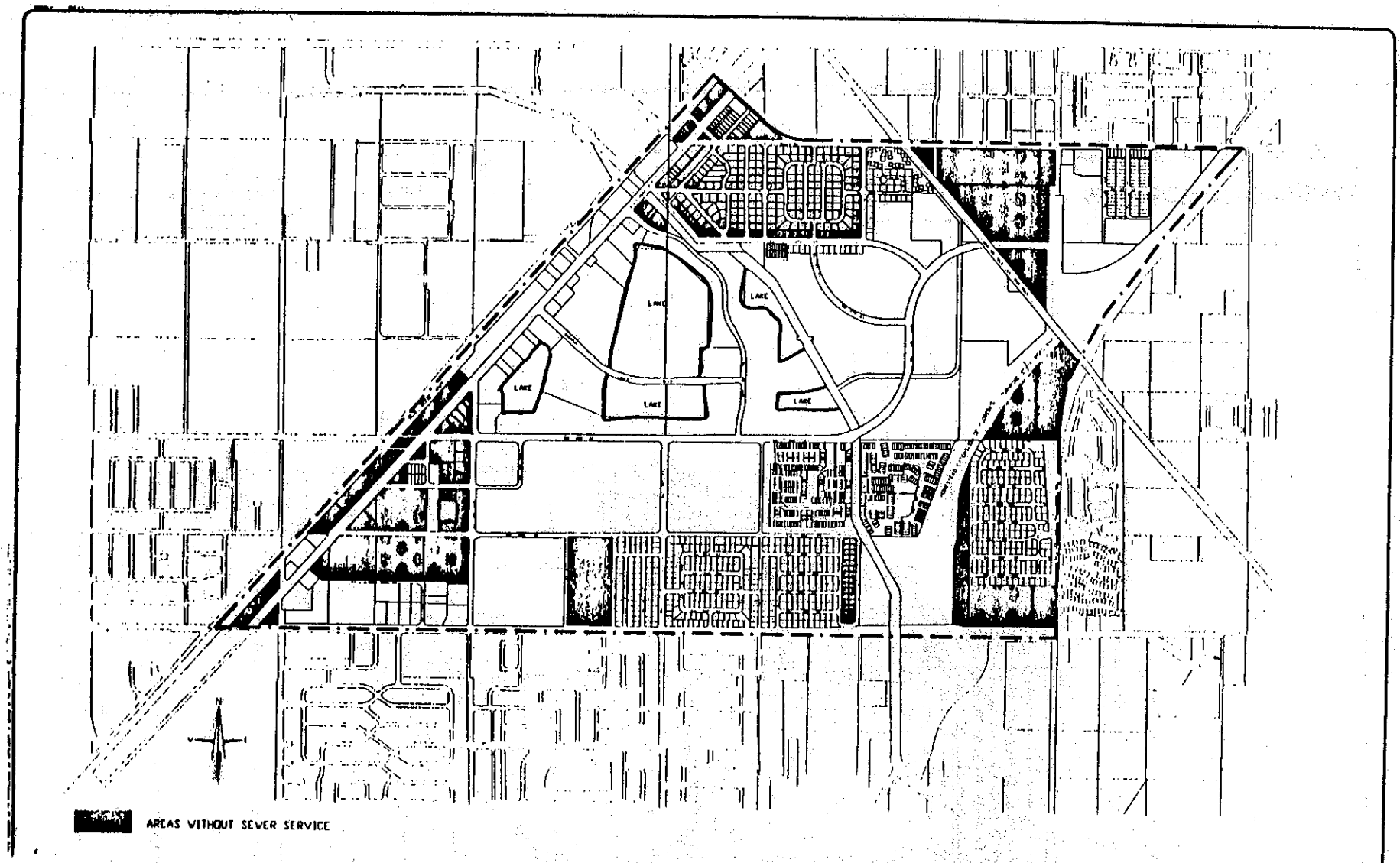
AREA OF FAULTY LOT LAYOUT

MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 4 AREA OF FAULTY LOT LAYOUT

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

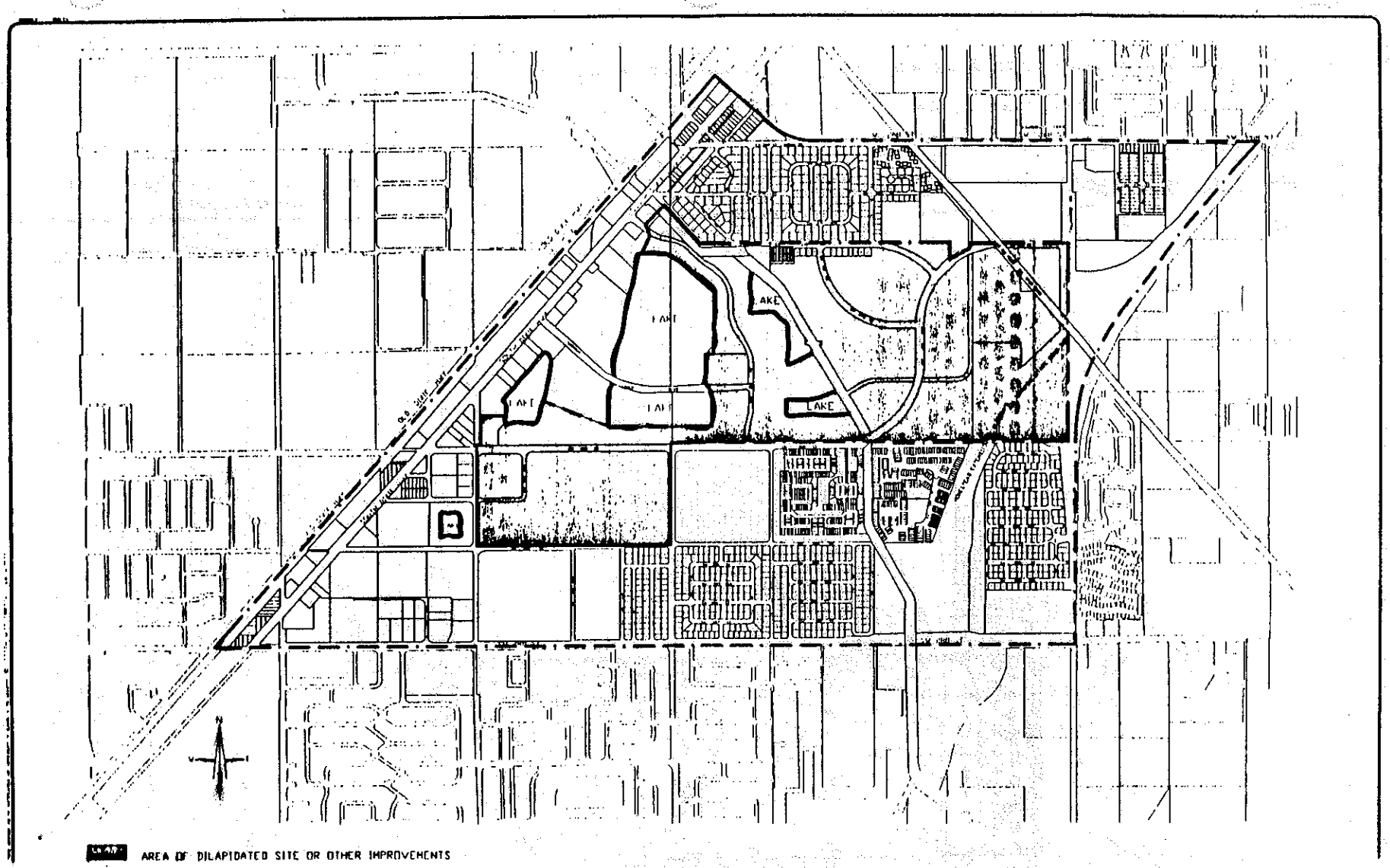
45



MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 6 POTENTIAL UNSANITARY AREA

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

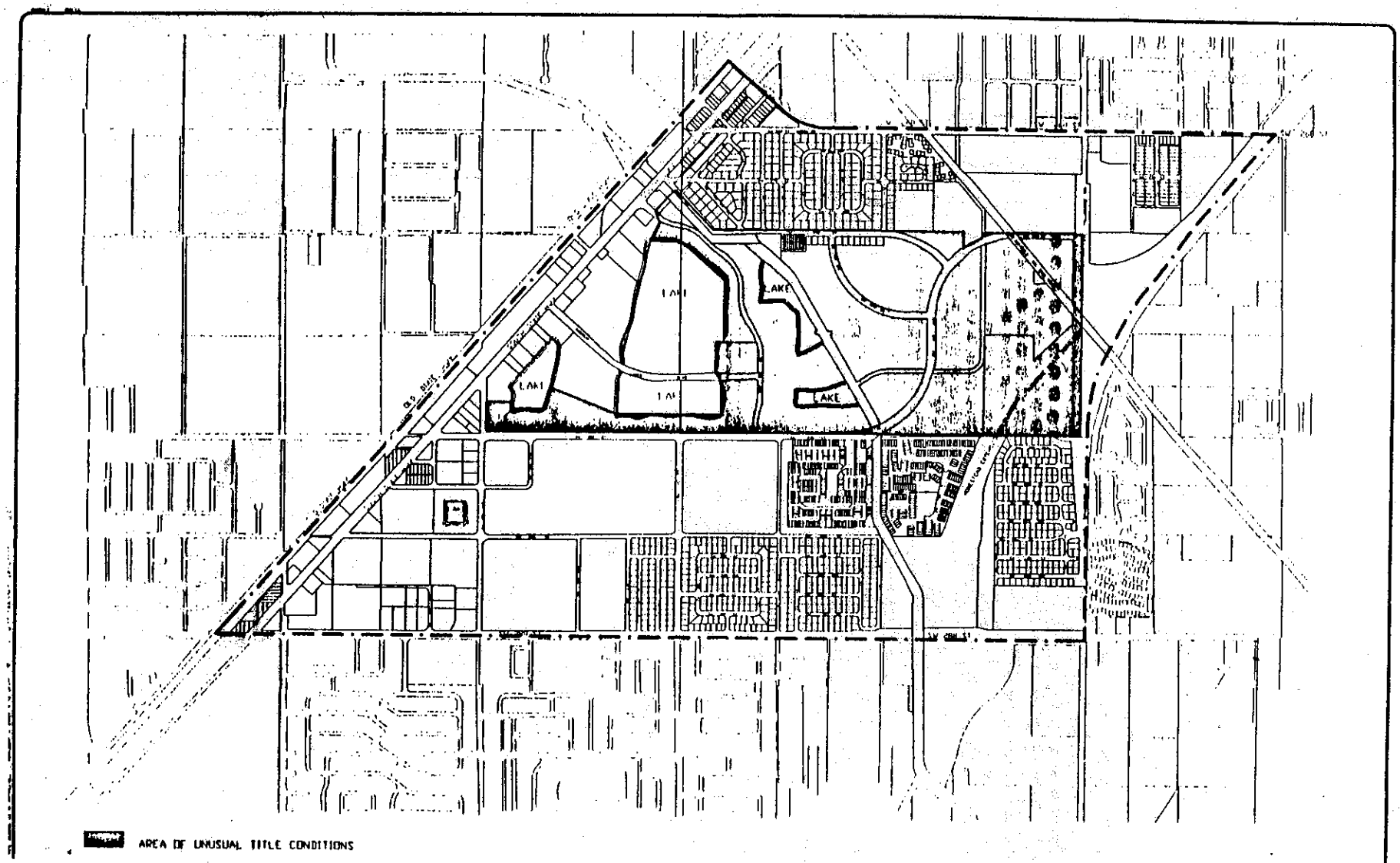


MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 6 AREA OF DILAPIDATED SITE OR OTHER IMPROVEMENTS

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC.

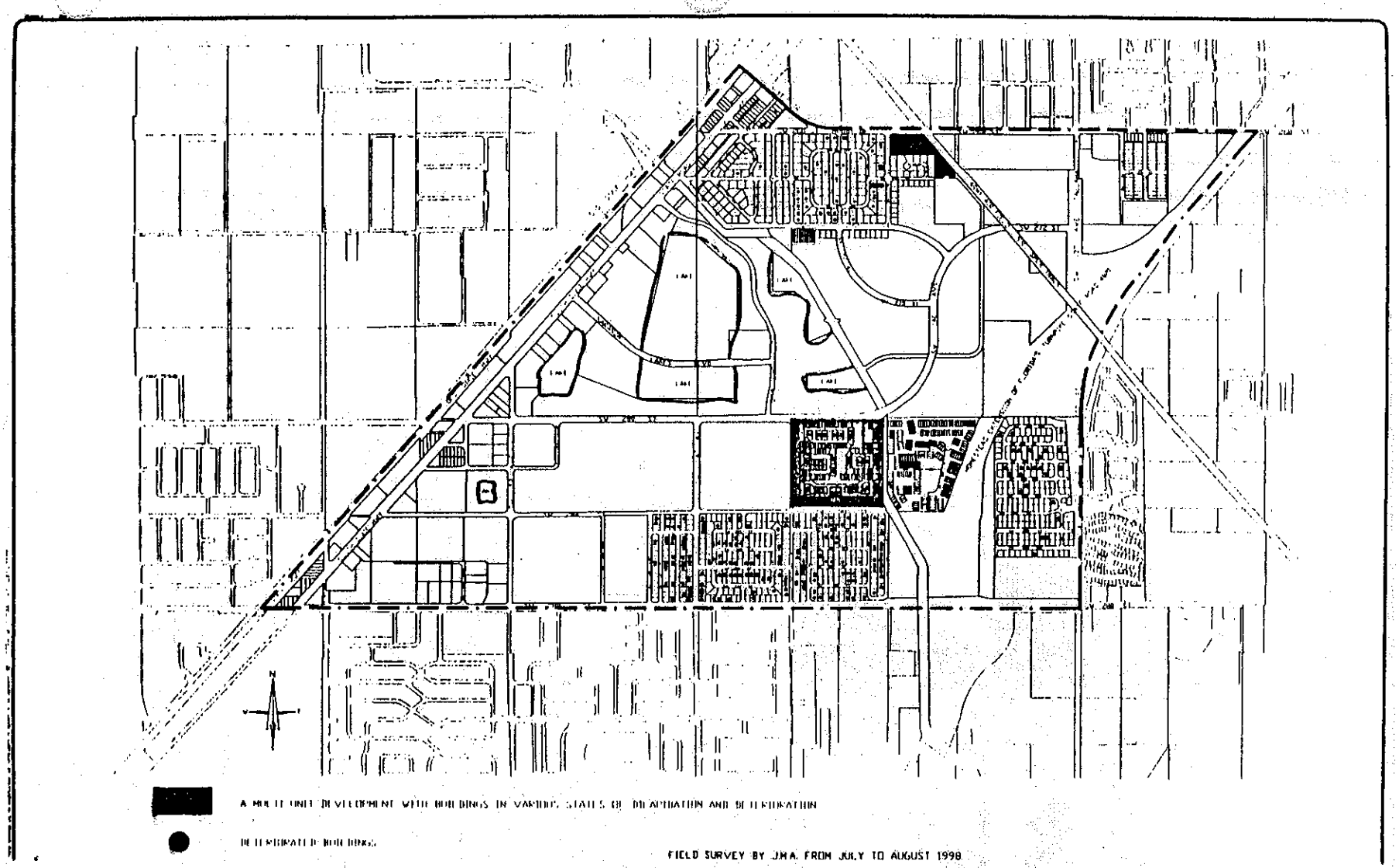
47



MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
MAP 7 AREA OF UNUSUAL TITLE CONDITIONS

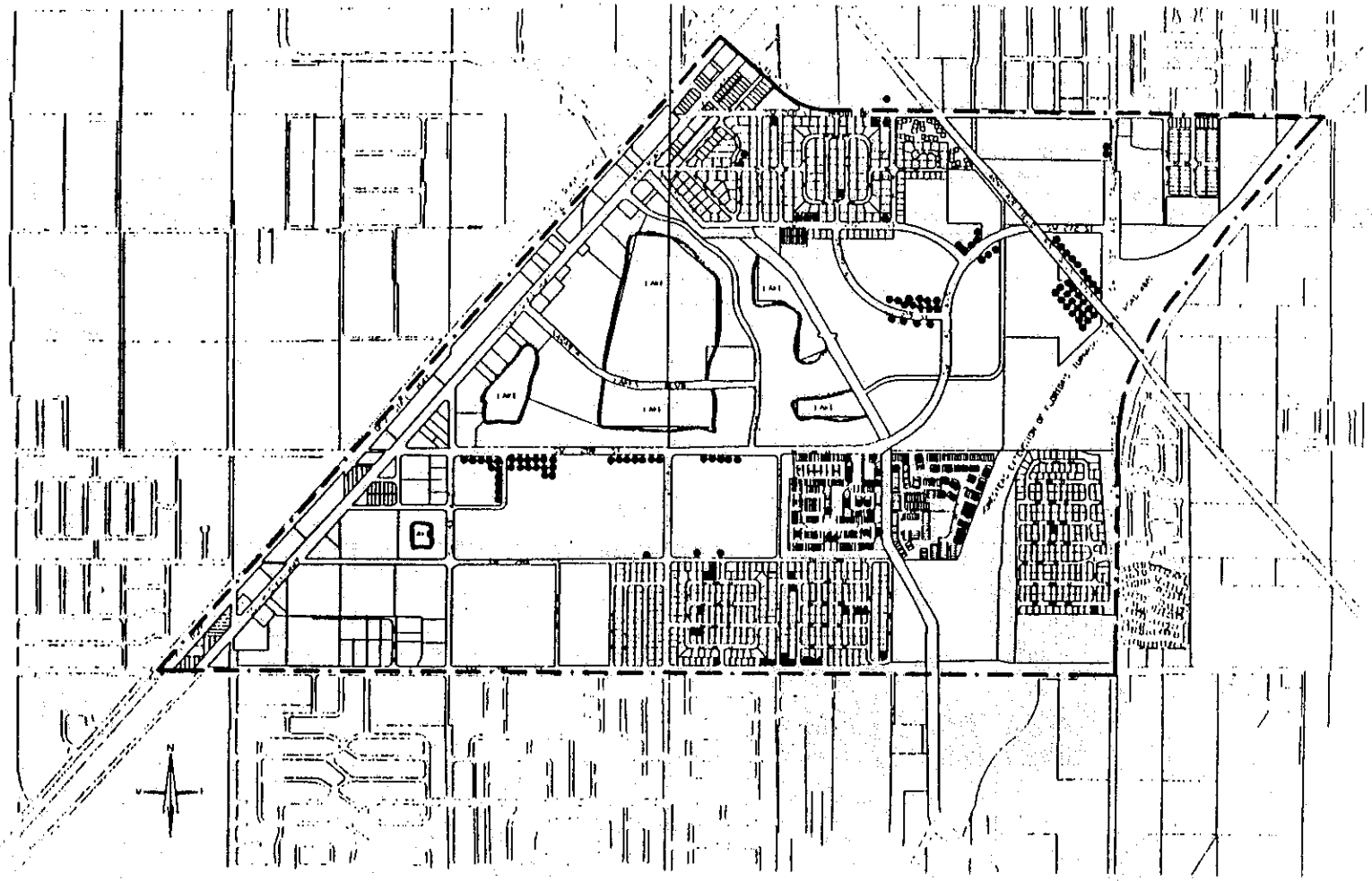
JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 8 SURVEY OF SUBSTANDARD STRUCTURAL CONDITIONS

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

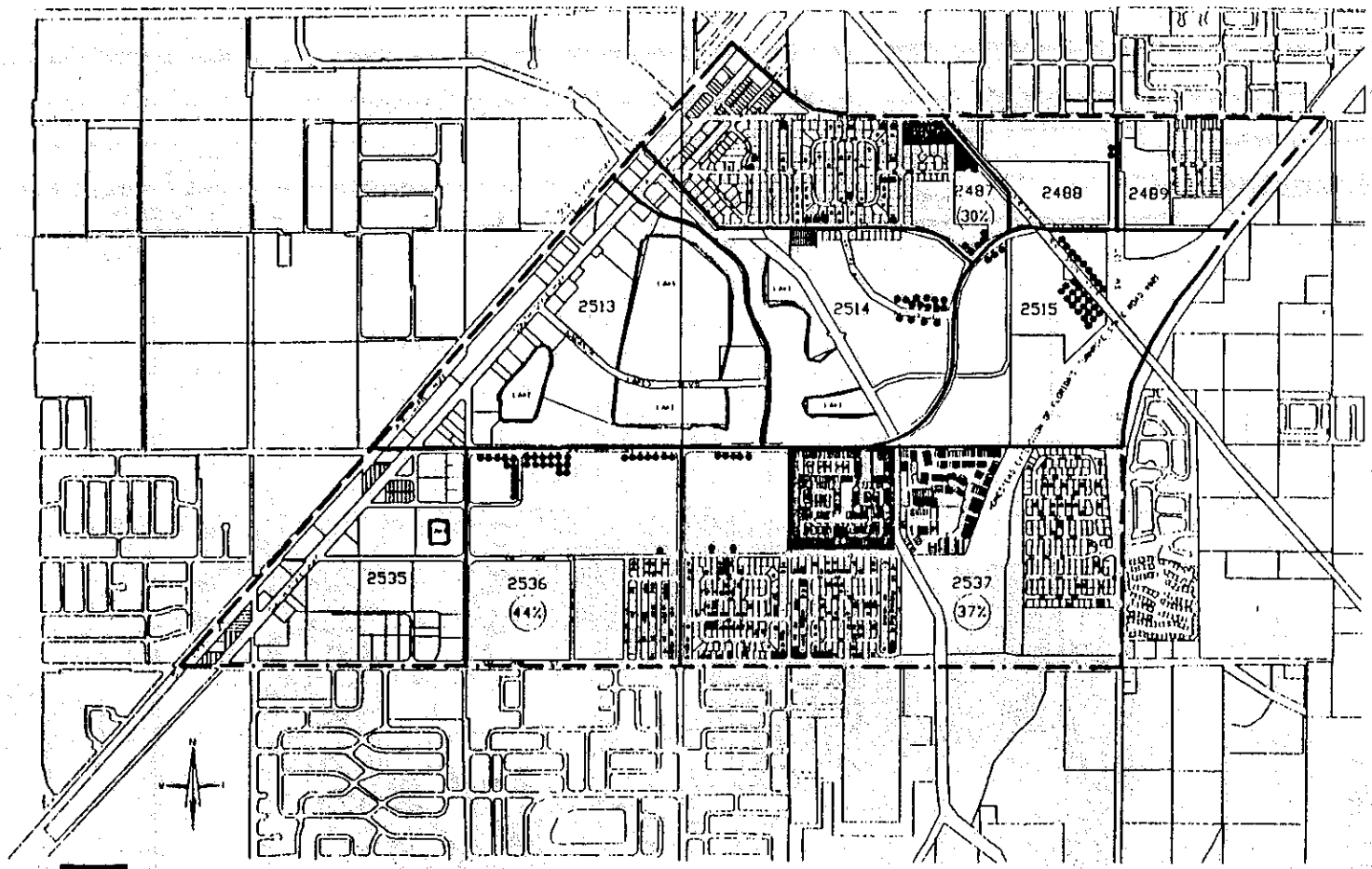


* DATA PROVIDED BY THE DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
1992-1997

MIAMI-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 6-A SUBSTANDARD/UNSAFE STRUCTURES-DADE BLDG. OFFICE

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



A MULTI-UNIT DEVELOPMENT WITH BUILDINGS IN VARIOUS STATES OF DILAPIDATION AND DETERIORATION

DETERIORATED BUILDINGS

STRUCTURES MARKED BY THE DADE COUNTY BLDG. DEPT.

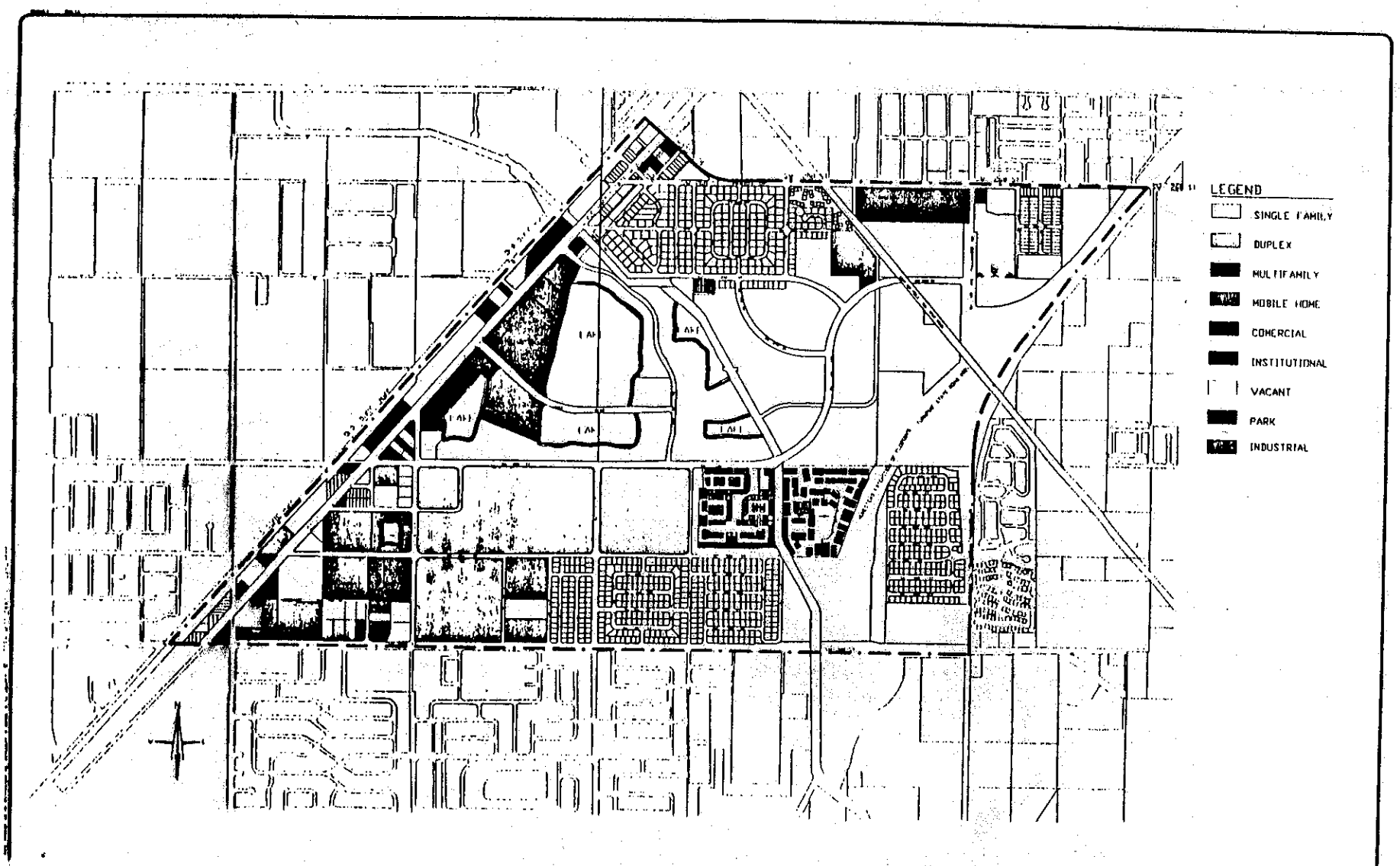
LOCATION OF STRUCTURES DEMOLISHED AFTER BOREDADE AND/OR OTHER DEMOLITION

COMBINED SURVEY: DATA PROVIDED BY THE DEPT. OF PLANNING, DEVELOPMENT AND REGULATION AND MIDDLEBROOKS & ASSOC., INC.

METRO-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 8-B PERCENTAGE OF SUBSTANDARD STRUCTURES

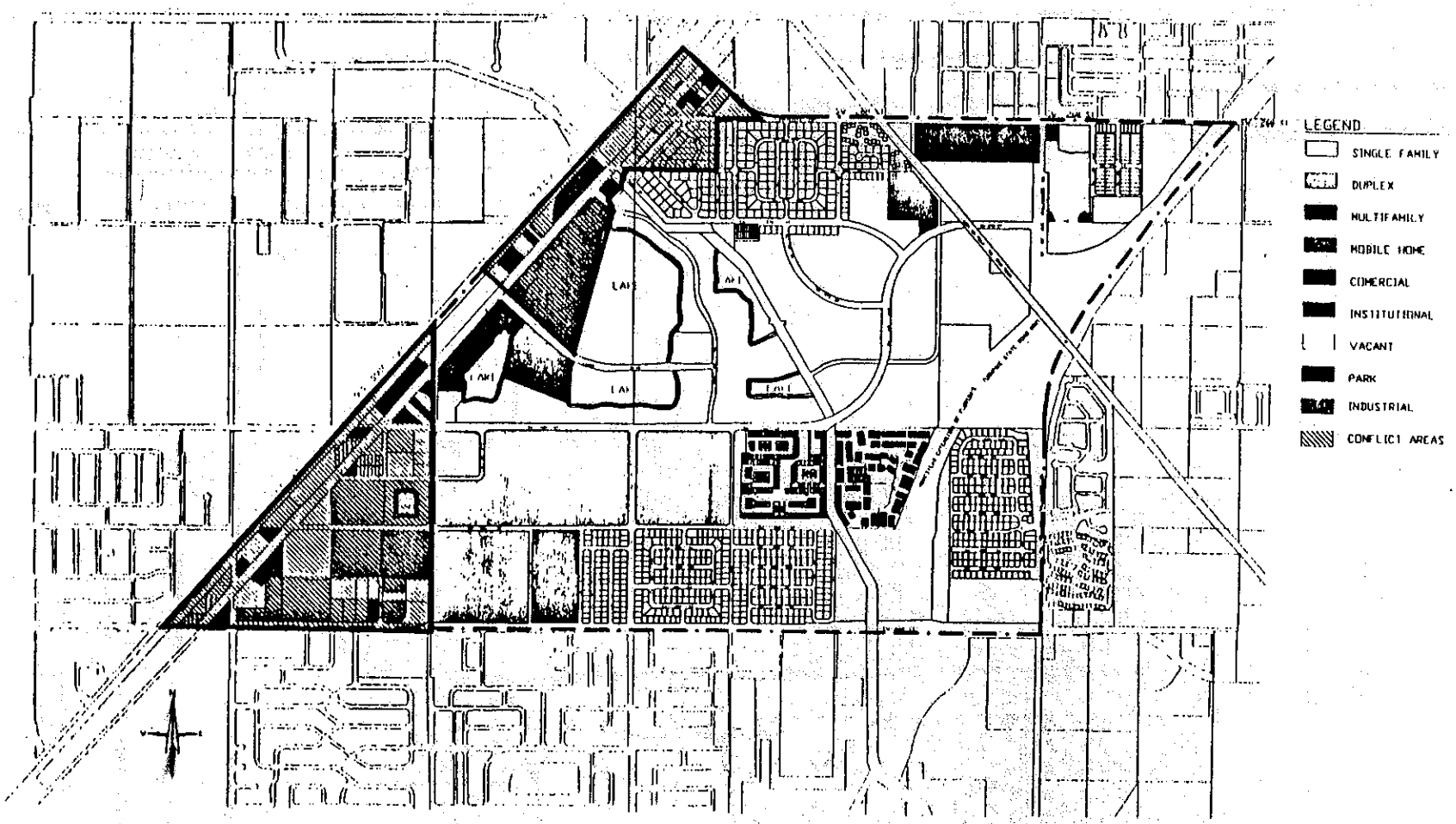
JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



METRO-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 9 LAND USE MAP

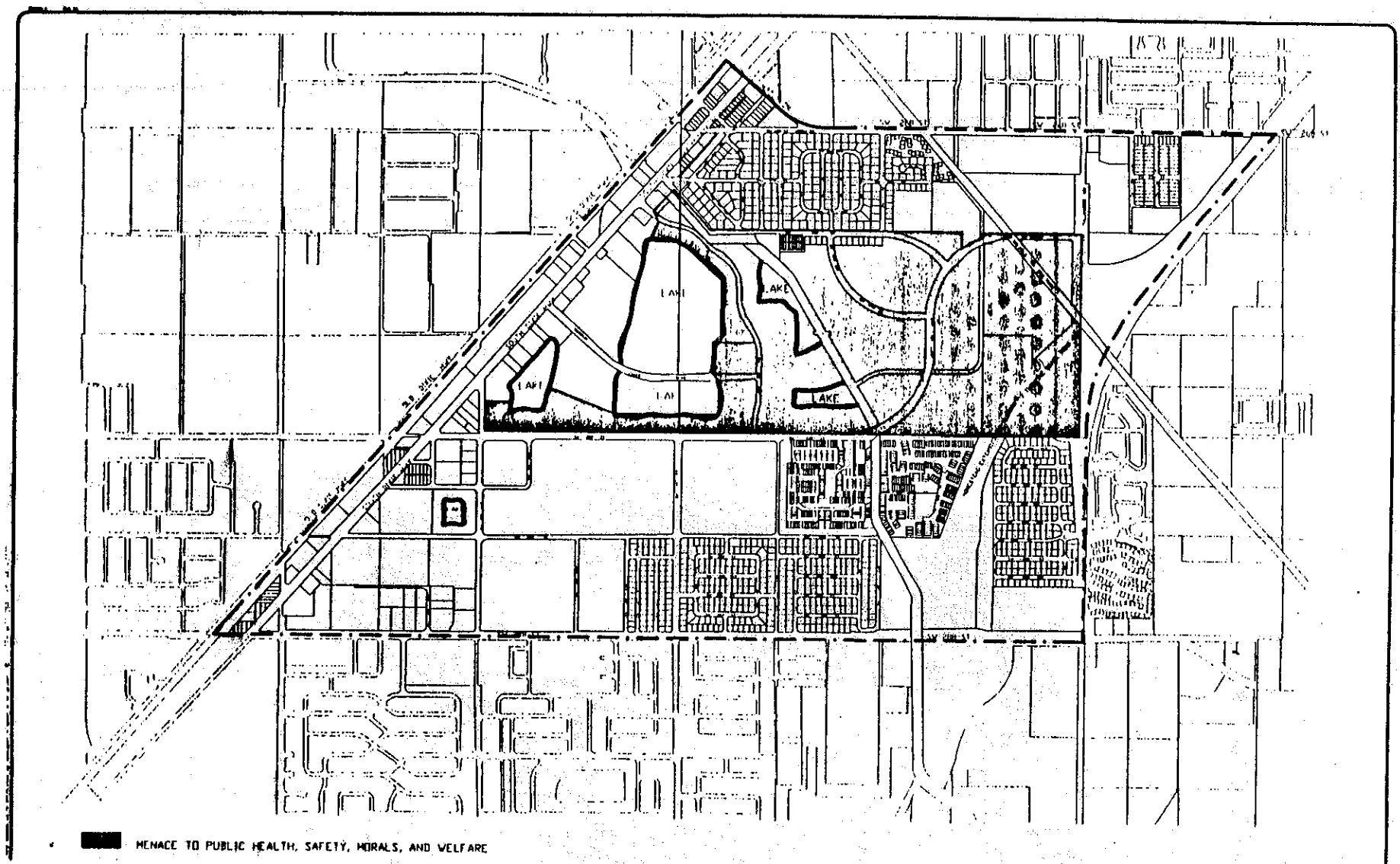
JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



METRO-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 9-A LAND USE CONFLICTS MAP

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC



METRO-DADE COUNTY
OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

NARANJA LAKES NEIGHBORHOOD
TAX INCREMENT FINANCING DISTRICT STUDY
MAP 10 MENACE TO PUBLIC HEALTH, SAFETY, MORALS, & WELFARE

JOSEPH MIDDLEBROOKS & ASSOCIATES, INC

APPENDICES

Appendices

Appendix A is a report on a variety of problems and opportunities inherent in the redevelopment and revitalization potential of the area.

Appendix B is a report from the Miami-Dade Police Department regarding the extent of crime and unsafe conditions in the area resulting from violations of the law.

Appendix C is a report on the extent to which conditions endanger life or property by fire, and is the report of the Fire Marshall. Inspection reports and observations reveal lack of fire suppression systems in the buildings, blocked fire lanes, failure to maintain alarm systems, the presence of hazardous materials and many other unsafe conditions.

Appendix D is the building official's report. The building official's report lists the violations investigated by that office within the study area. The pages which list the actions by the department contain some references which are not in the study area. They are lined through on the reports. Joseph Middlebrooks and Associates' field surveys classified structures according to the referenced legal definitions indicated in the text, which may not be coincident with those of the building official.

Appendix E displays photographs which illustrate some of the blighting conditions found in the Naranja Lakes Study Area. Captions are provided which describe the characteristics of blight.

Appendix F provides the most recent report to land owners by the receiver/attorney for Naranja Lakes Condominiums One and Four developments. The report details the process of clearing the title on the properties.

Appendix G is the legal description prepared by a land surveyor.

Appendix H is a plan drawing from the *Naranja Lakes Neighborhood Plan* prepared by Duany,Plater-Zyberk, et.al..

APPENDIX A

REDEVELOPMENT PROBLEMS AND OPPORTUNITIES

REDEVELOPMENT PROBLEMS AND OPPORTUNITIES

Redevelopment and Revitalization.

This report includes and implies the interrelated concepts of redevelopment and revitalization. Redevelopment simply is to develop the land again. This process may just modify an existing structure or change its use. On the other hand, it may remove existing structures, reassemble the land and construct completely new structures and uses on the land. Revitalization refers to process of initiating a new spirit of community and commitment from the residents, business persons and land owners. "Paint-up, fix-up" is a part of revitalization but so is a new business or community policing. Revitalization can induce redevelopment and vice-versa. These processes interrelate and enhance each other.

OBSTACLES TO REVITALIZATION AND REDEVELOPMENT

Deteriorating Physical Environment

Many of the street scenes in the older neighborhoods show a lack of maintenance. Poorly kept yards, chain link fences, debris, junk cars and many other violations of codes are very evident.

Negative Impacts of Arterial Highways

U.S. 1 and Old Dixie Highway traverse through the western edge of the neighborhood. There are a variety of businesses along the roadways which have some negative impact on the residential environment. The string of industrial uses that border the railroad right-of way pose severely negative image, visual and edge-effect problems for both residential and retail neighbors.

Absentee Landlord Syndrome

A large proportion of the housing units are owned by absentee landlords, many of whom are not reinvesting in the up-keep and appearance of the housing stock.

Substantial Costs

The costs of correcting and upgrading the public infrastructure are very high. In addition, up-front dollars will have to be spent for planning, design and administration of redevelopment and revitalization.

OPPORTUNITIES FOR REDEVELOPMENT AND REVITALIZATION

Vehicular Access

U.S. 1 and the Florida Turnpike corridors act as principal north-south routes from the neighborhood to points further north and south. These routes facilitate access to Naranja Lakes businesses and residential areas; each is capable of supporting tens of thousands of daily trips.

Partnerships

The business people are concerned over the quality of the area's economic future. The county and business groups should explore the many potential partnerships between the public and private sectors.

Resources, Revenue and Agency

The process of redevelopment cannot proceed effectively without a single agency empowered to act with a plan and a clear focus on its mission. A Community Redevelopment Agency (CRA) should be created pursuant to Chapter 163, Florida Statutes. Tax increment financing (TIF) is probably the most viable funding approach. Used by many CRA's, the TIF trust fund does not require an increase in taxes for residents of the area to be served, but does focus increasing revenues from the redevelopment area back into the area itself. The county should make a commitment to utilize its condemnation powers to aggregate lands necessary for redevelopment. Such a commitment should not be a difficult one to make because of the understanding of the need for redevelopment and revitalization.

STRATEGY FOR REDEVELOPMENT AND REVITALIZATION

The strategy for redevelopment the Naranja Lakes Study Area should include at least the following four components:

Involve the Residents and Business Owners

Invite business groups, home owners, renters, from all parts of the area to participate in the planning and implementation process. This has to be a plan *created and accepted* by the people of the area.

Create a Community Redevelopment Agency (CRA)

This action will allow the county to take advantage of Tax Increment Financing which is considered to be the most viable source of specially directed and continuous funding for redevelopment. Moreover, the CRA would become the overall agency responsible for redevelopment.

Institute Tax Increment Financing

The process for creating a tax increment trust and funding process is outlined below. One of the most important benefits of the program is the transfer of increases in ad valorem taxes to the redevelopment area.

Prepare and Implement a Community Redevelopment Plan

This plan is crucial to the redevelopment process. All powers to use tax increment financing and to take properties by eminent domain for redevelopment purposes are directly related to the plan elements.

CREATING THE COMMUNITY REDEVELOPMENT AGENCY

Laws governing community redevelopment in the State of Florida can be found in Chapter 163, Part 3, Florida statutes. Counties and municipalities that are experiencing neighborhood decline may choose to exercise the powers conferred by the law to eliminate the blighting influences and promote private investment in redevelopment projects that will ultimately enhance the tax base, provide needed housing, etc., and in general create an atmosphere for economic and social growth.

Finding of Necessity

If the officials of the local government decide to move forward with the formation of a redevelopment entity, they must first state a finding of necessity in a formal resolution. The resolution must find that certain conditions exist, that together or separately they are causing decline of specific areas, and that the rehabilitation, conservation or redevelopment of those areas is necessary in the interest of the public health, safety, morals, or welfare of the residents.

Prior to adopting the resolution of a finding of necessity, the local government is required to provide notice of the intended action to every other taxing authority that may be levying taxes within the boundaries of the proposed redevelopment area. In addition, the county, (in cases of charter counties,) must give permission for the creation of the CRA and the tax increment finance trust.

The Creation of a Community Redevelopment Agency

Subsequent to the finding of necessity, the local government may then create a Community Redevelopment Agency (CRA) to carry out the redevelopment process in the defined areas. The local government may by ordinance appoint an independent Board of Commissioners with five to seven members, or may choose to declare itself as the CRA.

Preparation of Redevelopment Plan

The next step in the redevelopment process is the preparation of a Redevelopment Plan for the area

designated as the Community Redevelopment Area. The process for adoption of the plan by the local government is contained in Section 163.360. The following is a general outline of what every Community Redevelopment Plan must have:

(A) A legal description of the boundaries of the CRA and justification for those boundaries

(B) A Land Use Element

(C) These are clear indicators of deteriorated site or other improvements, and qualifies the area for a Finding of Necessity

(D) Neighborhood Impact Element

(E) Identification of proposed publicly-funded capital projects to be undertaken in the CRA area; and safeguards to insure that projects will be carried out pursuant to the Community Redevelopment Plan

(F) The provision of controls and establishment of any restrictions or covenants running with land sold or leased for private use

(G) A Housing Element, including assurances of replacement housing for residents temporarily or permanently displaced

(H) A detailed statement of the costs of redevelopment, including the amount to be expended on publicly-funded capital projects and any indebtedness proposed to be incurred by the public agency if such is to repaid by increment revenues

(I) A schedule for completion of redevelopment financed by increment revenues

In addition, the local government may include requirements in the Plan that are unique to the community, in order to direct redevelopment toward a set of specific objectives established with input from the community during the planning process.

The plan must be submitted to the local government planning agency for its finding that the plan is in conformance with Miami-Dade County's Comprehensive Plan. The CRA and the planning

agency must recommend the plan to the County Commission. The Commission then holds a public hearing on the plan and approves or disapproves it. Concurrent with the approval of the plan, the Commission can create the Tax Increment Financing Trust.

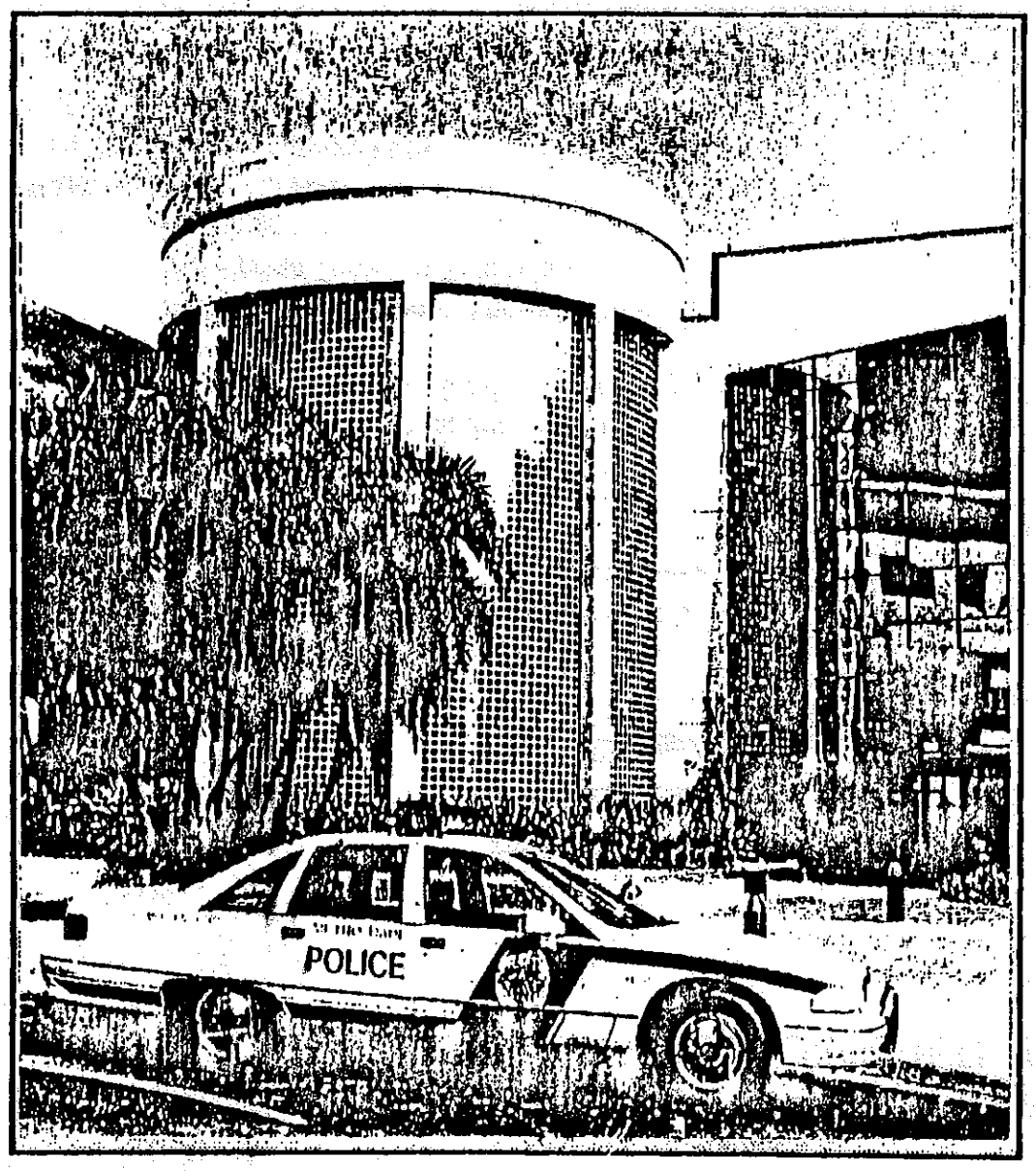
Creating the Tax Increment Financing Trust

With the formation of the CRA, Florida Statutes allow for the creation of a Redevelopment Trust Fund. Funds allocated to or deposited into this fund are to be for Community Redevelopment purposes pursuant to an approved Redevelopment Plan. The fund cannot be activated until the governing body has, by ordinance, provided for the funding through the use of Tax Increment Financing, and adopted a Community Redevelopment Plan as recommended by the CRA.

APPENDIX B

REPORT OF THE MIAMI-DADE POLICE DEPARTMENT

Metro-Dade Police Department



Activity Analysis Report

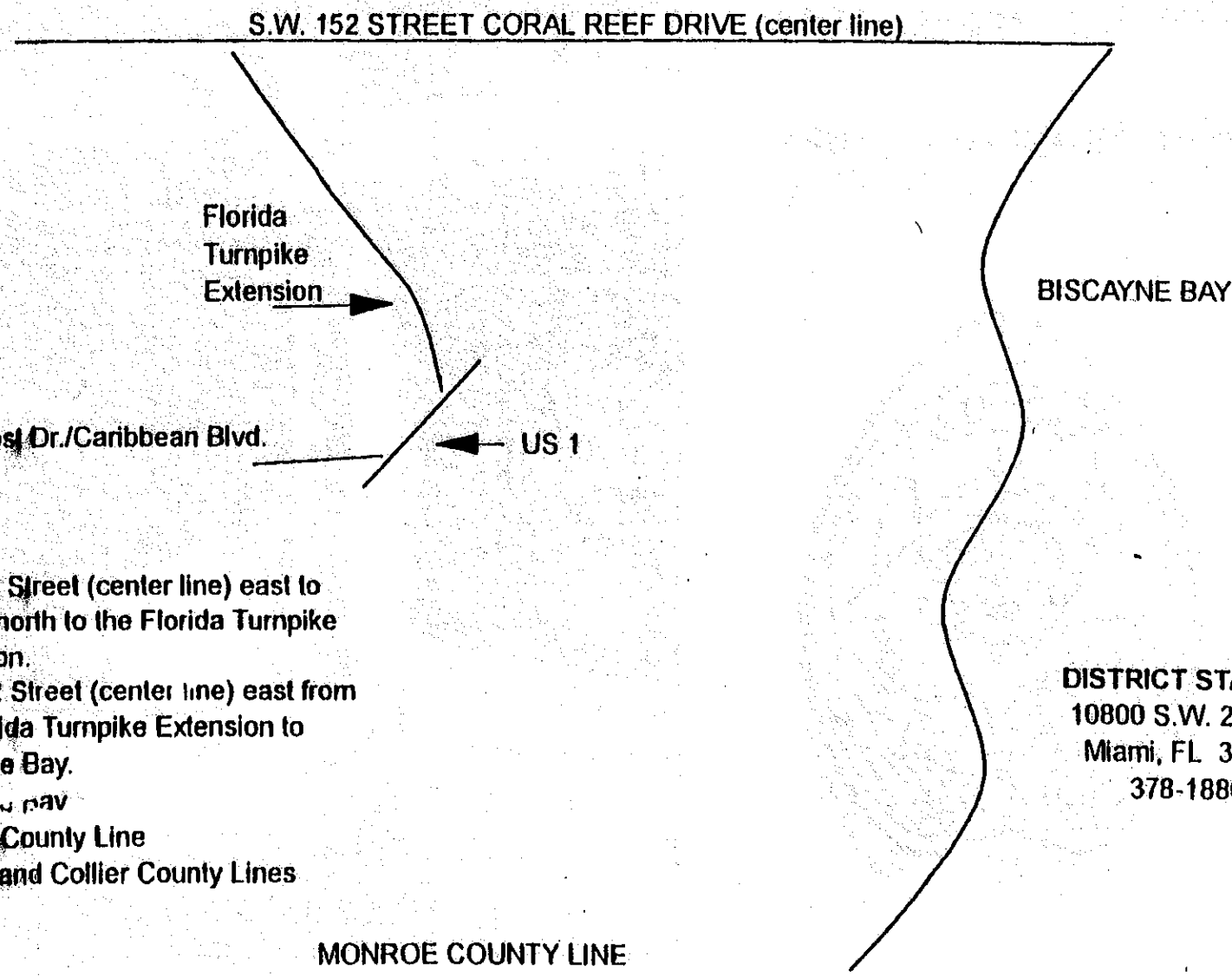
Fred Taylor, Director

December 1996

53 63

CUTLEk RIDGE

ge unincorporated area of Dade County, Florida, County owned and maintained



BOUNDARIES:

NORTH: SW 200 Street (center line) east to US #1, north to the Florida Turnpike Extension.
SW 152 Street (center line) east from the Florida Turnpike Extension to Biscayne Bay.

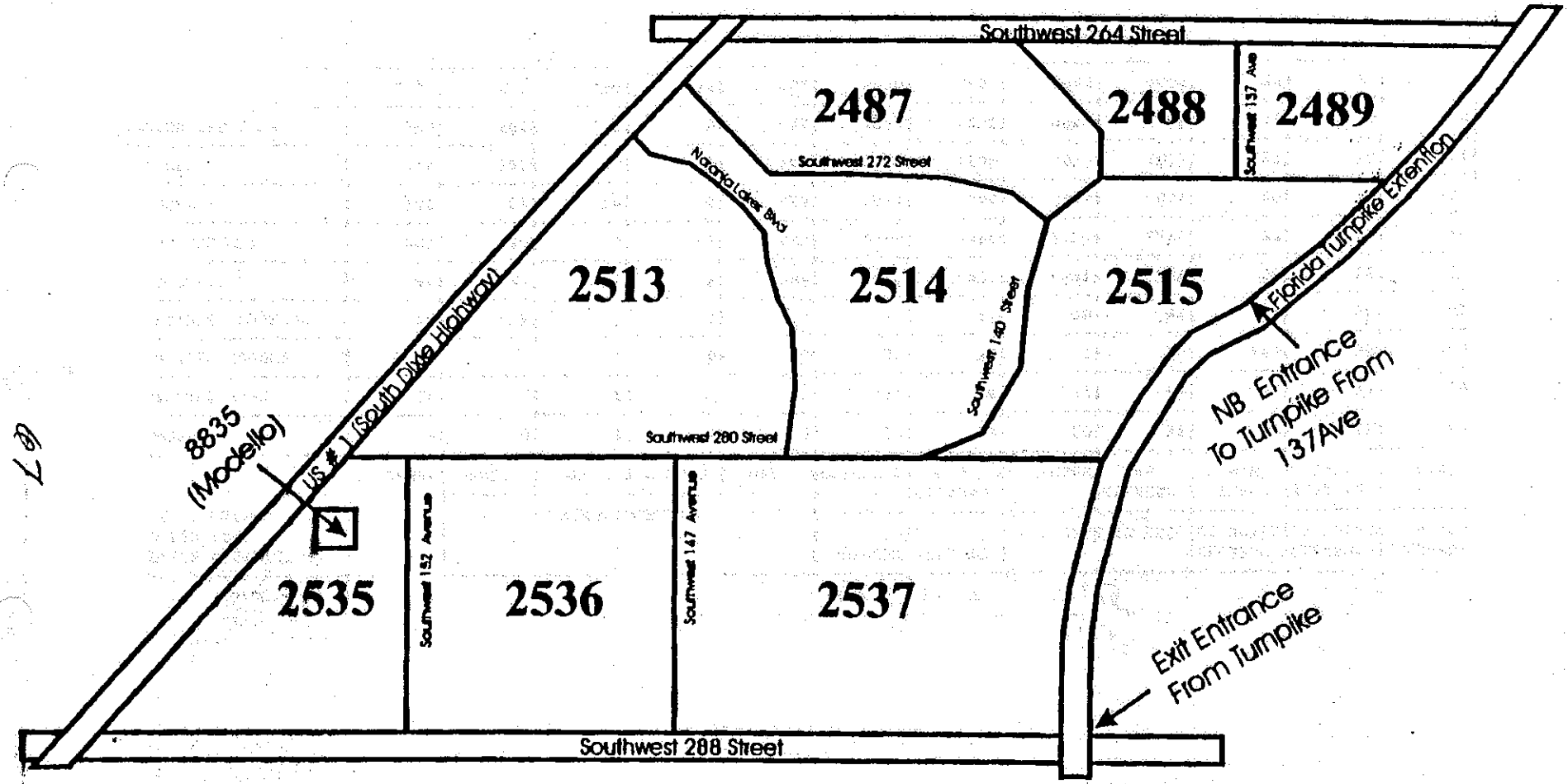
EAST: Biscayne Bay

SOUTH: Monroe County Line

WEST: Monroe and Collier County Lines

DISTRICT STATION
10800 S.W. 211 St.
Miami, FL 33189
378-1886

54


Southwest 264 Street
2487
2488
2489
Southwest 137 Ave
Southwest 272 Street
Naranja Lakes Blvd
2513
2514
2515
Southwest 140 Street
Florida Turnpike Extention
NB Entrance
To Turnpike From
137Ave
Southwest 280 Street
8835
(Modello)
US # 1 (South Dixie Highway)
2535
Southwest 152 Avenue
2536
Southwest 147 Avenue
2537
Exit Entrance
From Turnpike
Southwest 288 Street

1976 1975

POLICE DISTRICT UTLER ROGE ART I CRIMES		CLEARANCES BY				CURRENT YEAR TO DATE		LAST YEAR TO DATE		CLEARANCE RATES	CLEARANCE RATES	CLEARANCE RATES
	OFFENSES	ARREST	EXCEPT	UNFOUND	TOTAL	OFFENSES	CLEARANCES	OFFENSES	CLEARANCES	THIS MONTH	YEAR TO DATE	LAST YEAR
JRDER	2	0	1	0	1	19	10	20	12	50	53	60
RCIBLE RAPE	14	1	6	2	9	162	76	117	69	64	47	59
RCIBLE SODOMY	4	4	1	0	5	33	18	31	15	125	55	48
RCIBLE FONDLING	10	1	1	1	3	45	25	48	41	30	56	85
SDERY	91	27	3	0	30	1081	227	991	259	33	21	26
. ASSAULT	201	90	54	11	155	2158	1306	1937	1273	77	61	61
IGLARY	287	27	28	3	58	3571	565	3905	633	20	16	1
CENY	716	131	35	2	168	8273	1505	8931	1877	23	18	21
MOTOR VEH THEFT	209	22	1	0	23	2728	231	2965	263	11	8	9
	1534	303	130	19	452	18070	3963	18945	4442	29	22	

68

CRIME INFORMATION SYSTEM

1996 1995

ALL POLICE DISTRICTS
PART I CRIMES

	OFFENSES	CLEARANCES BY ARREST	EXCEPT UNFOUND	TOTAL	CURRENT YEAR TO DATE OFFENSES	CLEARANCES	LAST YEAR TO DATE OFFENSES	CLEARANCES	CLEARANCE RATES THIS MONTH	CLEARANCE RATES YEAR TO DATE	CLEARANCE RATES LAST YEAR
MURDER	14	10	4	0	14	146	163	84	100	59	52
FORCIBLE RAPE	66	19	18	9	46	847	737	371	70	49	50
FORCIBLE SODOMY	11	6	6	3	15	157	418	86	136	69	54
FORCIBLE FONDLING	26	6	5	6	17	215	108	206	111	68	61
ROBBERY	558	135	21	3	160	6355	146	234	142	23	23
AGG. ASSAULT	1119	461	254	62	777	11601	1439	6435	65	50	57
BURGLARY	1742	192	163	40	395	20119	6689	11256	1448	29	10
LARCENY	6288	1117	276	62	1455	67573	3038	20020	6383	69	10
MOTOR VEH THEFT	1702	139	67	46	252	19324	11503	71651	3670	23	10
TOTAL	11526	2085	815	231	3131	126337	1862	20078	12612	23	11
							25289	132388	2203	15	20
									27024	27	

1996 1995

579

PART12P

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR ALL OF 1992 AFTER APRIL 01, 1992

15:17 Tuesday, September 2, 1997 1

TABLE OF UCR BY GRID

UCR / Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
MURDER	0	1	0	0	1	0	0	0	0	0	2
RAPE	2	0	1	0	0	0	2	0	0	0	5
SODOMY	0	2	0	0	0	0	0	0	1	0	3
FONDLING	1	1	0	0	0	0	0	0	0	0	2
ROBBERY	5	5	4	5	3	0	5	1	1	0	29
AGGR ASSAULT	14	16	31	7	2	3	15	10	3	1	102
BURGLARY	70	7	21	24	41	15	35	24	32	3	272
POCKET-PICKING	1	0	0	0	0	0	0	0	0	0	1
PURSE SNATCHING	0	0	0	1	0	0	0	0	0	0	1
SHOPLIFTING	5	1	0	18	2	0	5	0	1	0	32
LARCENY-BUILDING	2	1	0	3	0	1	3	0	1	0	11
LARCENY-COIN MAC H	0	0	0	0	0	0	1	0	0	0	1
LARCENY-VEHICLE	10	6	6	16	12	4	9	6	14	0	83
OTHER LARCENY	27	15	34	44	16	14	44	9	28	0	229
VEHICLE THEFT	24	5	9	27	28	11	12	6	15	0	157
Total	161	58	106	145	105	48	151	56	96	4	910

PART12P

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR YEAR 1993

13:38 Tuesday, August 19, 1997 1

TABLE OF UCR BY GRID

UCR / Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
MURDER	0	0	1	0	0	0	0	0	4	0	5
RAPE	1	1	0	5	1	0	5	7	1	0	21
SODOMY	0	0	1	0	0	0	0	2	0	0	3
FONDLING	1	0	0	2	2	0	0	2	1	0	8
ROBBERY	17	12	17	23	2	3	22	0	6	0	118
AGGR ASSAULT	16	33	18	22	5	2	40	62	31	0	231
BURGLARY	55	22	25	64	20	8	109	87	87	2	479
POCKET-PICKING	0	0	0	2	0	0	0	0	0	0	2
PURSE SNATCHING	2	0	1	4	0	0	3	0	1	0	10
SHOPLIFTING	16	1	7	122	1	0	10	3	4	0	162
LARCENY-BUILDING	0	0	0	0	0	0	1	0	1	0	2
LARCENY-COIN MAC H	0	0	0	0	0	0	1	0	0	0	1
LARCENY-VEHICLE	14	8	22	51	7	0	35	14	18	0	158
OTHER LARCENY	57	30	59	76	18	7	94	77	76	1	495
VEHICLE THEFT	25	5	20	76	7	6	46	22	21	0	230
Total	203	112	168	447	63	26	368	284	251	3	1917

PART1ZP

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR YEAR 1996

13:38 Tuesday, August 19, 1997

1

TABLE OF UCR BY GRID

UCR Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
MURDER	1	0	0	0	0	0	0	0	0	0	1
RAPE	1	2	0	0	1	0	5	3	4	0	16
SODOMY	0	1	3	1	0	0	0	0	0	0	5
FONDLING	2	0	1	0	1	0	0	0	0	0	4
ROBBERY	9	9	20	12	3	1	21	6	6	0	87
AGGR ASSAULT	29	25	35	19	2	1	42	20	30	2	205
BURGLARY	48	30	40	26	8	4	83	79	97	2	417
POCKET-PICKING	2	1	0	0	0	0	0	0	0	0	3
PURSE SNATCHING	0	0	1	0	0	0	3	0	0	0	4
SHOPLIFTING	29	2	5	194	2	0	19	5	6	0	262
LARCENY-BUILDING	0	0	0	0	0	0	0	0	1	0	1
LARCENY-COIN MAC H	0	0	0	1	0	0	0	0	0	0	1
LARCENY-VEHICLE	11	3	15	19	5	1	29	11	16	2	112
OTHER LARCENY	50	24	40	76	7	2	74	38	80	7	418
VEHICLE THEFT	10	9	20	31	3	1	56	15	27	0	172
Total	192	106	200	379	32	10	332	177	267	13	1708

PART1ZP

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR YEAR 1995

13:38 Tuesday, August 19, 1997

1

TABLE OF UCR BY GRID

UCR Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
RAPE	0	2	1	3	0	0	3	0	5	1	15
SODOMY	1	0	0	0	0	0	0	0	0	0	1
FONDLING	0	0	0	0	0	0	0	0	5	0	5
ROBBERY	20	15	10	24	3	0	30	5	11	0	118
AGGR ASSAULT	14	22	43	11	2	2	41	14	38	3	190
BURGLARY	41	24	14	22	0	1	59	24	94	1	280
POCKET-PICKING	0	0	0	4	0	0	0	0	0	1	5
PURSE SNATCHING	1	0	1	3	0	0	1	0	0	0	6
SHOPLIFTING	15	1	6	81	0	2	9	0	1	0	115
LARCENY-COIN MAC H	2	0	0	2	0	0	2	0	0	0	6
LARCENY-VEHICLE	12	0	9	29	0	1	42	9	15	0	125
OTHER LARCENY	43	24	41	81	7	4	77	20	55	5	345
VEHICLE THEFT	11	17	17	37	1	1	60	10	34	0	196
Total	160	115	142	297	13	11	332	90	258	11	1427

PART12P

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR YEAR 1996

13:39 Tuesday, August 19, 1997

TABLE OF UCR BY GRID

UCR Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
MURDER	0	2	0	0	0	0	1	0	0	0	3
RAPE	3	2	1	0	1	0	10	4	1	0	22
SODOMY	2	0	0	3	0	0	1	4	0	0	10
FONDLING	3	0	2	1	0	0	0	1	0	0	7
ROBBERY	17	12	11	25	0	0	32	5	9	0	111
AGGR ASSAULT	31	35	47	32	10	1	59	11	36	3	265
BURGLARY	70	39	36	48	9	5	87	34	86	6	412
POCKET-PICKING	0	0	0	2	0	0	0	0	0	0	2
PURSE SNATCHING	0	0	0	2	0	0	0	0	1	0	3
SHOPLIFTING	10	3	3	83	0	0	2	0	0	0	101
LARCENY-COIN MAC H	0	0	0	1	0	0	0	0	0	0	1
LARCENY-VEHICLE	18	8	13	44	4	2	26	7	40	1	163
OTHER LARCENY	45	29	41	108	4	2	66	23	55	7	380
VEHICLE THEFT	16	40	26	35	2	2	48	10	22	2	201
Total	215	170	180	374	30	12	332	99	250	19	1681

PART12P

METRO-DADE POLICE DEPARTMENT
METRO-DADE POLICE DEPARTMENT
LISTING OF ALL CRIMES MADE
FOR GRIDS 2487, 2488, 2489, 2513, 2514, 2515, 2535, 2536
2537, 8535
FOR ALL OF 1997 UNTIL MARCH 31, 1997

15:46 Wednesday, August 27, 1997

TABLE OF UCR BY GRID

UCR Frequency	GRID 2487	2488	2489	2513	2514	2515	2535	2536	2537	8535	Total
RAPE	0	1	1	0	0	2	1	0	1	0	6
SODOMY	0	0	0	1	0	0	0	0	0	0	1
FONDLING	1	0	0	0	0	0	0	0	0	0	1
ROBBERY	4	5	6	13	1	0	8	0	1	0	38
AGGR ASSAULT	4	7	10	5	3	0	14	4	8	0	55
BURGLARY	7	2	5	8	3	1	6	7	10	0	49
PURSE SNATCHING	0	0	0	0	0	0	1	0	0	0	1
SHOPLIFTING	0	0	1	25	0	0	1	0	0	0	27
LARCENY-VEHICLE	1	7	3	9	3	1	11	4	5	1	49
OTHER LARCENY	8	11	13	21	1	1	16	9	11	0	91
VEHICLE THEFT	4	5	5	3	0	2	2	3	5	1	30
Total	29	38	44	85	11	7	60	31	41	2	348

etropolitan Dade County, Florida
re Rescue Department
00 S.W. 87th Avenue
ami, Florida 33173-1698
05) 596-8600

Mr. Richard Orman
Joseph Middlebrooks and Assoc., Inc.
6480 S.W. 62 Avenue
Miami, Florida 33143

Dear Mr. Orman:

Attached please find the data that you requested to make a "finding of necessity" as to the efficacy of creating a "Tax Increment Financing District" for an area known as Naranja Lakes.

Based on your request, the fire response grids for the target area were indentified on the map provided by you and the following data was compiled and is herein attached:

Fire Incidents

•An alarm activity report was created by our MIS Bureau on incident responses for the period requested as follows:

- Building Fires
- Other Fires
- Hazards; ex: fuel spills, misc. hazards

•The report also contains alarm activity for ALS and BLS rescues and other alarms not associated with fire incidents.

Fire hazards, hazardous materials and other related fire code violations

•Using the Geographical Information Systems data and the map provided by you, addresses were obtained for the parcels within the identified grids.

•The parcels identified by address were researched if they met jurisdictional criteria as follows:

- business occupancies
- multiple family dwellings
- any other structure that appeared to be under Fire Dept.jurisdiction for code enforcement purposes

•Copies of the following were made if found in the occupancy files:

- inspection reports
- building surveys
- Tier II - hazardous materials reporting forms

If you have any questions, please call me at 716-7640

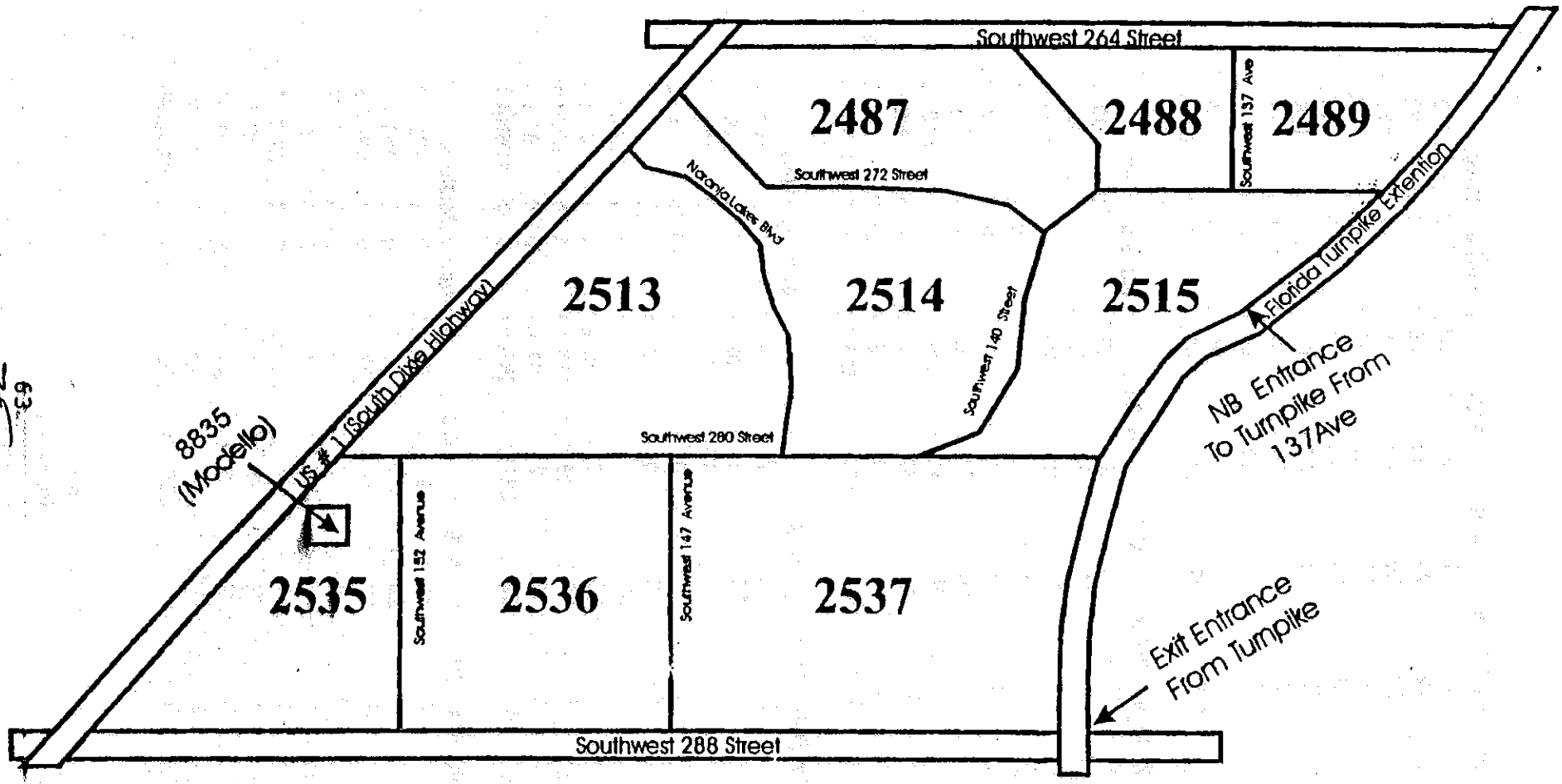
Sincerely,

J. O. Wesley, Fire Marshal

RECEIVED SEP 16 1997

APPENDIX C

REPORT OF THE MIAMI-DADE FIRE MARSHALL


Southwest 264 Street
2487
2488
2489
Southwest 137 Ave
Southwest 272 Street
Naranja Lakes Blvd
2513
2514
2515
Southwest 140 Street
Florida Turnpike Extention
NB Entrance
To Turnpike From
137Ave
Southwest 280 Street
8835
(Modello)
US # 1 (South Dixie Highway)
2535
Southwest 152 Avenue
2536
Southwest 147 Avenue
2537
Exit Entrance
From Turnpike
Southwest 288 Street

63

CY92 Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	4	19	27	31	84	2	167
2488	3	22	24	18	56	0	123
2513	0	28	30	43	75	2	178
2514	1	8	20	21	37	0	87
2515	1	3	5	13	18	0	40
2535	1	13	22	30	56	4	126
2536	0	5	20	36	67	4	132
2537	1	6	24	20	46	1	98
8535	3	1	5	10	54	0	73
Total	14	105	177	222	493	13	1024

CY93 Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	2	19	48	29	99	2	199
2488	0	11	27	30	98	0	166
2513	1	20	36	25	120	1	203
2514	3	5	1	0	4	0	13
2515	0	0	2	0	2	0	4
2535	0	11	56	34	76	2	179
2536	3	6	45	40	148	1	243
2537	1	12	17	37	87	1	155
8535	0	0	2	1	5	0	8
Total	10	84	234	196	639	7	1170

CY94 Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	2	11	34	27	75	0	149
2488	1	15	20	21	68	1	126
2513	2	13	23	66	97	2	203
2514	0	2	1	0	1	0	4
2515	0	0	0	0	2	0	2
2535	0	7	41	31	81	1	161
2536	1	7	25	30	86	1	150
2537	3	6	26	39	116	1	191
8535	1	0	12	7	61	0	81
Total	10	61	182	221	587	6	1067

CY95 Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	1	16	25	31	97	2	172
2488	2	8	25	39	77	0	151
2513	1	15	18	54	97	1	186
2514	0	0	0	1	3	0	4
2515	0	1	0	1	1	0	3
2535	1	6	46	52	121	2	228
2536	1	1	12	27	43	1	85
2537	0	10	19	33	82	2	146
8535	1	2	11	17	58	2	91
Total	7	59	156	255	579	10	1066

CY96 Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	0	25	46	48	96	4	219
2488	1	7	54	52	125	2	241
2513	0	15	51	46	118	0	230
2514	0	2	1	0	1	0	4
2515	0	5	6	1	2	0	14
2535	3	10	106	58	143	1	321
2536	0	0	19	26	51	1	97
2537	2	10	31	42	99	1	185
8535	0	1	13	22	73	0	109
Total	6	75	327	295	708	9	1420

YTD97(as of 8-3-97) Alarm Activity

Grid	Bld Fires	Oth Fires	Other	ALS	BLS	Hazards	Total
2487	2	22	17	24	60	1	126
2488	1	16	28	21	74	0	140
2513	1	9	18	28	73	1	130
2514	0	5	1	1	3	0	10
2515	0	0	0	0	0	0	0
2535	2	9	82	29	86	1	209
2536	0	5	12	15	27	0	59
2537	4	12	12	23	68	2	121
8535	1	2	8	11	51	0	73
Total	11	80	178	152	442	5	868
Grand Tot	58	464	1,254	1,341	3,448	50	6,615

APPENDIX D

REPORT OF THE MIAMI-DADE BUILDING OFFICIAL

KEY TO CASE SUFFIXES

U - UNSAFE CASES - NO OTHER CRITERIA

UH - UNSAFE - HURRICANE

UF - UNSAFE - FEMA

US - UNSAFE - SECURE

UT - UNSAFE - TEAM METRO REFERRAL

UMF - UNSAFE - MULTI-FAMILY

Any case other than US required repair or demolition of the structure. The UT symbol only started being used at the beginning of August, 1997.

METROPOLITAN **DADE** COUNTY, FLORIDA

METRO-DADE

STEPHEN P. CLARK CENTER

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
111 NW 1ST STREET
SUITE 1010
MIAMI FLORIDA 33128-1974
(305) 375-2500

September 9, 1997

Mr. Joseph Middlebrooks, President
Joseph Middlebrooks & Associates, Inc.
6480 S.W. 62 Avenue
Miami, Florida 33143

Dear Mr. Middlebrooks:

This is in response to your letter dated July 24, 1997 concerning the creation of a Tax Increment Financing District for Naranja Lakes.

The department is unable to provide you with the information in the format you requested. Enclosed is a computer report which provides the information you need concerning the department's unsafe structures enforcement activity since Hurricane Andrew at locations south of Kendall Drive. The department does not have any information available for the time period from April 1, 1992 to August 23, 1992.

Please contact me at 375-4115 if you have any questions concerning this matter.

Sincerely,

Ronald J. Szep
Assistant Director

RJS/lg
Enclosure

RECEIVED SEP 4 5 1997

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94-1850-UH	30-6934- 3-1200	13725 SW 268 ST		04/12/94	06/29/94
93-6596-UH	30-6934- 3-1200	13725 SW 268 ST	CASSANDRA KING (TR) FOR DENISE LASHON WILLIAMS	12/01/93	07/10/95
94-1698-UH	30-6934- 1- 40	14230 SW 268 ST		03/24/94	04/12/94
94-2633-UH	30-6934- 1- 20	14270 SW 268 ST		06/20/94	09/21/94
93- 544-UH	30-6933- 6- 130	14460 SW 268 ST	MARY V. OLIVER	02/16/93	06/29/94
-1851-UH	30-6933- 6- 130	14460 SW 268 ST		04/12/94	04/20/94
93-5531-US	30-6936- 3- 220	11977 SW 268 TERR		06/24/93	08/03/93
94-1628-UH	30-6936- 4- 270	11978 SW 269 TERR		03/29/94	06/20/94
94-1847-UH	30-6936- 4- 270	11978 SW 269 TERR	M F R P CORP.	04/11/94	03/15/95
93-5877-UH	30-6936- 4- 260	11984 SW 269 TERR		10/15/93	10/15/93
93-6557-UH	30-6936- 4- 260	11984 SW 269 TERR		09/14/93	10/26/93
94-2131-UH	30-6936- 3-1080	12006 SW 270 ST	ELIZABETH DIAZ DE VILLEGAS & JACKELYNE AGUIRRE	04/26/94	
94-2679-UH	30-6933- 6- 490	14520 SW 270 ST		07/05/94	09/21/94
94-2664-UH	30-6933- 6- 640	14545 SW 270 ST		06/20/94	09/26/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
96- 341-U	30-6835- 0- 63	18715 SW 270 TERR	LORENZO SANCHEZ &/W EULALIA	05/10/96	11/08/96
94-1129-UH	30-6835- 0- 70	18725 SW 270 TERR	YOLANDA JIMENEZ, & JULIAN & ELVIRA MARTINEZ	11/15/93	05/30/95
95- 515-UH	30-6936- 3-1340	11978 SW 271 ST	FERNANDO COSTOYA	03/02/95	05/31/95
94-2132-UH	30-6936- 3-1220	12140 SW 271 ST		04/26/94	05/12/94
94-2636-UH	30-6936- 3-1220	12140 SW 271 ST		06/20/94	09/26/94
96- 837-U	30-6936- 3-1220	12140 SW 271 ST	L.A. & ASSOCIATES, INC.	09/26/96	
93-6541-U	30-6933- 4- 110	15395 SW 271 ST		09/15/93	11/16/93
94-1980-UH	30-6936- 3-1460	11927 SW 271 TERR		04/14/94	05/12/94
94-2634-UH	30-6936- 3-1510	11957 SW 271 TERR		06/20/94	09/26/94
93-5796-UH	30-6936- 4- 660	11992 SW 271 TERR	WILLIAM J. &/W MARGARET R. SCOTT	07/29/93	12/06/95
94-2924-UH	30-6934- 1- 710	14270 SW 271 TERR	DAVID R. RODRIGUEZ &/W ANNA M.	07/28/94	10/05/95
94- 470-UF	30-6934-11-4230	14000 SW 272 ST		11/12/93	12/06/94
94- 471-UF	30-6934-11-4290	14012 SW 272 ST		11/12/93	12/06/94
94- 472-UF	30-6934-11-4370	14028 SW 272 ST		11/12/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 473-UF	30-6934-11-4430	14040 SW 272 ST		11/12/93	12/06/94
94- 474-UF	30-6934-11-4470	14048 SW 272 ST		11/12/93	12/06/94
94- 468-UF	30-6934-11-4090	14060 SW 272 ST		11/12/93	12/06/94
94- 469-UF	30-6934-11-4150	14072 SW 272 ST		11/12/93	12/06/94
93-8729-UF	30-6934- 1- 680	14295 SW 272 ST	EDNA M. MIKEL	05/27/93	11/24/93
93-6619-UH	30-6934- 1- 680	14295 SW 272 ST		09/20/93	11/18/93
94-2635-UH	30-6934- 1- 410	14325 SW 272 ST	CHARLES BENITEZ & REBECA H/W	06/20/94	03/21/96
94- 308-UH	30-6934- 1- 420	14335 SW 272 ST	JOSE E GAMEZ &/W BENITA	10/26/93	12/29/94
96- 367-U	30-6934- 1- 420	14335 SW 272 ST		02/28/96	04/16/96
94-2663-UH	30-6934- 6- 40	14360 SW 272 ST	M.W. PULKIN & SIIRI L. PULKIN H/W	06/20/94	05/30/95
94-3968-UH	30-6933- 6- 400	14515 SW 272 ST		10/25/94	10/25/94
94-3664-UH	30-6932- 0- 212	16350 SW 272 ST		10/25/94	10/25/94
94-3665-UH	30-6932- 1- 10	16460 SW 272 ST		10/25/94	10/25/94
93-6542-UH	30-6936- 5- 530	11948 SW 272 TERR	DAVID C. ALLEN &/W GABRIELLE A.	09/15/93	03/25/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
95- 942-UH	30-6936- S-1610	11851 SW 273 ST	M.F.R.P. CORPORATION	08/15/95	
95- 569-UH	30-6936- S- 840	12002 SW 273 ST	EQUITABLE HOUSING CORP.	08/15/95	06/17/96
94- 654-UF	30-6934-15-2050	13830 SW 273 TERR		11/30/93	01/25/95
94- 656-UF	30-6934-15- 220	13841 SW 273 TERR		12/01/93	01/25/95
94- 655-UF	30-6934-15- 260	13860 SW 273 TERR		11/30/93	01/25/95
94- 662-UF	30-6934-15-2120	27325 SW 273 TERR		12/01/93	01/25/95
94- 639-UF	30-6934-15-1940	13771 SW 274 LN		11/29/93	01/25/95
94- 642-UF	30-6934-15-1750	13810 SW 274 LN		11/29/93	01/25/95
94- 643-UF	30-6934-15-1840	13819 SW 274 LN		11/29/93	01/25/95
94- 652-UF	30-6934-15-1880	13820 SW 274 LN		11/30/93	01/25/95
94- 644-UF	30-6934-15- 610	13828 SW 274 LN		11/29/93	01/25/95
94- 645-UF	30-6934-15- 490	13841 SW 274 LN		11/29/93	01/25/95
94- 646-UF	30-6934-15- 670	13848 SW 274 LN		11/30/93	01/25/95
94- 647-UF	30-6934-15- 510	13861 SW 274 LN		11/30/93	01/25/95

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
95- 678-UH	30-6936- 5-1000	11937 SW 274 ST	FERNANDO COSTOYA	04/26/95	01/08/96
97- 80-U	30-6936- 5-1040	12007 SW 274 ST	OSNAL AVALOS &/W CLARA AVALOS	11/01/96	01/21/97
95- 570-UH	30-6936- 5-1090	12037 SW 274 ST	JAMES R. HAUENSCHILD	08/15/95	12/04/95
94- 651-UF	30-6934-15-1990	13831 SW 274 TERR		11/30/93	01/25/95
94- 650-UF	30-6934-15- 480	13840 SW 274 TERR		11/30/93	01/25/95
94- 649-UF	30-6934-15- 320	13851 SW 274 TERR		11/30/93	01/25/95
94- 632-UF	30-6934-15-1380	13730 SW 275 LN		11/23/93	01/25/95
94- 633-UF	30-6934-15-1340	13741 SW 275 LN		11/23/93	01/25/95
94- 631-UF	30-6934-15-1280	13760 SW 275 LN		11/23/93	01/25/95
94- 630-UF	30-6934-15-1220	13780 SW 275 LN		11/23/93	01/25/95
94- 432-UF	30-6934-11-2670	14001 SW 275 ST		11/05/93	12/06/94
94 431-UF	30-6934-11-2660	14013 SW 275 ST		11/05/93	12/06/94
94- 430-UF	30-6934-11-2600	14025 SW 275 ST		11/05/93	12/06/94
94 435-UF	30-6934-11-2880	14193 SW 275 ST		11/05/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 434-UF	30-6934-11-2820	14205 SW 275 ST		11/05/93	12/06/94
94- 433-UF	30-6934-11-2760	14217 SW 275 ST		11/05/93	12/06/94
94- 443-UF	30-6934-11-3260	14225 SW 275 ST		11/10/93	12/06/94
94- 442-UF	30-6934-11-3240	14229 SW 275 ST		11/10/93	12/06/94
94- 441-UF	30-6934-11-3180	14241 SW 275 ST		11/10/93	12/06/94
94- 440-UF	30-6934-11-3120	14253 SW 275 ST		11/10/93	12/06/94
94- 439-UF	30-6934-11-3080	14261 SW 275 ST		11/10/93	12/06/94
94- 438-UF	30-6934-11-3020	14273 SW 275 ST		11/10/93	12/06/94
94- 437-UF	30-6934-11-2960	14285 SW 275 ST		11/05/93	12/06/94
94- 436-UF	30-6934-11-2890	14293 SW 275 ST		11/05/93	12/06/94
94- 627-UF	30-6934-15-1120	13817 SW 275 TERR		11/23/93	01/25/95
94 628-UF	30-6934-15-1060	13820 SW 275 TERR		11/23/93	01/25/95
94- 625-UF	30-6934-15-1000	13831 SW 275 TERR		11/23/93	01/25/95
94- 626-UF	30-6934-15- 960	13840 SW 275 TERR		11/23/93	01/25/95

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 623-UF	30-6934-15- 920	13861 SW 275 TERR		11/22/93	01/25/95
94- 624-UF	30-6934-15- 860	13872 SW 275 TERR		11/22/93	01/25/95
94- 622-UF	30-6934-15- 820	13882 SW 275 TERR		11/22/93	01/25/95
97- 165-UT	30-6935-13- 230	13208 SW 276 TERR	UNITED COMPANIES LENDING CORP.	12/04/96	
94-1306-UH	30-6935-13- 240	13210 SW 276 TERR	ANA MARIA RAMIREZ	02/15/94	09/05/95
94-1363-UH	30-6932- 4- 40	16340 SW 278 ST		02/28/94	03/15/94
93-6226-UH	30-6932- 4- 80	16325 SW 279 ST		12/01/93	10/06/94
94-3666-UH	30-6932- 4- 80	16325 SW 279 ST		10/25/94	10/25/94
94-1866-UH	30-6932- 4- 80	16325 SW 279 ST		04/06/94	10/11/94
94-1365-UH	30-6932- 4- 130	16390 SW 279 ST		02/28/94	03/15/94
93-6227-US	30-6932- 4- 140	16380 SW 279 ST (P)	DAVID DALE MADISON &/W KATHRYN A.	09/21/93	10/25/93
94- 215-UF	30-6933- 9-4470	14207 SW 280 ST		10/20/93	12/06/94
94- 216-UF	30-6933- 9-4410	14221 SW 280 ST		10/20/93	12/06/94
94 214 UF	30-6933- 9-4350	14233 SW 280 ST		10/20/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 213-UF	30-6933- 9-4310	14257 SW 280 ST		10/20/93	12/06/94
94- 212-UF	30-6933- 9-4290	14263 SW 280 ST		10/20/93	12/06/94
94- 211-UF	30-6933- 9-4160	14301 SW 280 ST		10/21/93	12/06/94
94- 207-UF	30-6933- 9-4100	14321 SW 280 ST		10/21/93	12/06/94
94- 205-UF	30-6933- 9-4060	14331 SW 280 ST		10/21/93	12/06/94
94- 204-UF	30-6933- 9-4000	14343 SW 280 ST		10/21/93	12/06/94
94- 206-UF	30-6933- 9-4280	14359 SW 280 ST		10/21/93	12/06/94
94- 208-UF	30-6933- 9-4240	14367 SW 280 ST		10/21/93	12/06/94
94- 209-UF	30-6933- 9-4170	14375 SW 280 ST		10/21/93	12/06/94
94- 143-UF	30-6933- 9-1280	14501 SW 280 ST		10/05/93	12/06/94
94- 142-UF	30-6933- 9-1240	14521 SW 280 ST		10/05/93	12/06/94
94- 141-UF	30-6933- 9-1190	14601 SW 280 ST		10/19/93	12/06/94
94- 140-UF	30-6933- 9-1160	14611 SW 280 ST		10/05/93	12/06/94
94- 139-UF	30-6933- 9-1120	14621 SW 280 ST		10/05/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 138-UF	30-6933- 9-1080	14701 SW 280 ST		10/05/93	12/06/94
94- 137-UF	30-6933- 9-1040	14721 SW 280 ST		10/05/93	12/06/94
94- 136-UF	30-6933- 9-1000	14741 SW 280 ST		10/19/93	12/06/94
94- 135-UF	30-6933- 9- 960	14761 SW 280 ST		10/18/93	12/06/94
94- 134-UF	30-6933- 9- 920	14801 SW 280 ST		10/05/93	12/06/94
94- 133-UF	30-6933- 9- 880	14821 SW 280 ST		10/05/93	12/06/94
94- 132-UF	30-6933- 9- 840	14841 SW 280 ST		10/05/93	12/06/94
94- 131-UF	30-6933- 9- 760	14861 SW 280 ST		10/19/93	12/06/94
94- 129-UF	30-6933- 9- 720	14881 SW 280 ST		10/18/93	12/06/94
94- 128-UF	30-6933- 9- 680	14901 SW 280 ST		10/18/93	12/06/94
94- 127-UF	30-6933- 9- 590	14913 SW 280 ST		10/18/93	12/06/94
94- 126-UF	30-6933- 9- 860	14923 SW 280 ST		10/06/93	12/06/94
94- 130-UF	30-6933- 9- 770	14927 SW 280 ST		10/19/93	12/06/94
94- 125-UF	30-6933- 9- 560	14939 SW 280 ST		10/05/93	12/06/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 124-UF	30-6933- 9- 490	14951 SW 280 ST		10/05/93	12/06/94
94- 123-UF	30-6933- 9- 460	14961 SW 280 ST		10/05/93	12/06/94
94- 122-UF	30-6933- 9- 440	14965 SW 280 ST		10/05/93	12/06/94
94- 121-UF	30-6933- 9- 380	14977 SW 280 ST		10/15/93	12/06/94
94- 119-UF	30-6933- 9- 300	14993 SW 280 ST		10/15/93	12/06/94
94- 118-UF	30-6933- 9- 230	15001 SW 280 ST		10/05/93	12/06/94
94- 117-UF	30-6933- 9- 170	15021 SW 280 ST		10/05/93	12/06/94
94- 116-UF	30-6933- 9- 160	15041 SW 280 ST		10/05/93	12/06/94
94- 115-UF	30-6933- 9- 110	15061 SW 280 ST		10/05/93	12/06/94
94- 114-UF	30-6933- 9- 70	15071 SW 280 ST		10/12/93	12/06/94
94- 112-UF	30-6933- 9- 60	15081 SW 280 ST		10/05/93	12/06/94
94- 113 UF	30-6933- 9- 10	15091 SW 280 ST		10/05/93	12/06/94
94- 111 UF	30-6933-10- 200	15101 SW 280 ST		10/05/93	01/25/95
94- 108 UF	30-6933-10- 110	15111 SW 280 ST		10/05/93	01/25/95

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 109-UF	30-6933-10- 50	15121 SW 280 ST		10/06/93	01/25/95
94-1173-UH	30-6933-10- 50	15121 SW 280 ST		01/21/94	02/10/94
96- 376-UH	30-6931- 6- 160	16701 SW 280 ST	ISRAEL O. PEREZ &/W ZOILA PEREZ	04/16/96	
94-1260-UF	30-7903-17- 190	13955 SW 280 TERR		02/04/94	
96- 600-UF	30-7903-17- 160	13961 SW 280 TERR	CONFRATERNIDAD DEL AMOR UNIVERSAL, INC.	04/12/96	07/15/96
96- 601-UF	30-7903-17- 320	13972 SW 280 TERR	NARCISO AIVAR	04/10/96	04/12/96
93-6259-UH	30-7903-17- 110	13973 SW 280 TERR	ALTON J & RHONDA G. SMITH H/W	09/04/93	12/06/93
96- 599-UF	30-7903-17- 110	13973 SW 280 TERR	MAXIMO MORRILLO	04/10/96	04/12/96
96- 598-UF	30-7903-17- 80	13981 SW 280 TERR	MISC. PROPERTIES, INC.	04/12/96	
96- 598-UM	30-7903-17- 70	13983 SW 280 TERR	MICHAEL L GARNER	04/10/96	04/12/96
96- 597-UF	30-7903-17- 10	13997 SW 280 TERR	GRACIE SUTCH	04/10/96	04/12/96
96- 602-UF	30-7903-17- 380	13998 SW 280 TERR	DAVID MAYFIELD	04/12/96	
94- 811-UF	30-7903-16- 400	14000 SW 280 TERR		12/16/93	11/07/95
94 679-UF	30-7903-16- 510	14001 SW 280 TERR		12/06/93	

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94- 673-UF	30-7903-16- 60	14121 SW 280 TERR		12/01/93	07/28/94
93-5973-UH	30-7903-16- 10	14131 SW 280 TERR	EDWARD R. /W DONNA L. MARTIN	08/11/93	09/20/94
94- 120-UF	30-6933- 9- 320	14985 SW 281 ST		10/15/93	12/06/94
94-1490-UH	30-7905-10- 560	15940 SW 281 ST		03/10/94	03/28/94
94- 681-UF	30-7903-18- 110	13940 SW 281 TERR		12/06/93	07/28/94
96- 604-UF	30-7903-18- 80	13946 SW 281 TERR	EDDY D. BARRIOS	04/12/96	
94- 677-UF	30-7903-16- 360	14003 SW 281 TERR		12/01/93	07/28/94
96- 596-UF	30-7903-16- 360	14003 SW 281 TERR	PERRY M. BOYD & ROSEMARIE	04/10/96	04/12/96
94- 682-UF	30-7903-18- 170	14012 SW 281 TERR		12/06/93	07/28/94
96- 605-UF	30-7903-18- 170	14012 SW 281 TERR	LEOMAR PINTO	04/12/96	
96- 607-UF	30-7903-18- 400	14021 SW 282 ST	CONFRATERNIDAD DEL AMOR UNIVERSAL	04/10/96	04/12/96
96- 997-UT	30-7903-23- 920	13812 SW 282 TERR	GREGORY ELLIOT MANGRAM &/W SHELLY ELIZABETH	01/16/97	
93-6355-UF	30-7903-11- 360	14202 SW 281 ST		03/18/93	
93-6401-UF	30-7903-11- 380	14210 SW 281 ST		03/18/93	

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
93-6408-UF	30-7903-13-1210	14226 SW 283 ST		09/20/93	
93-6432-UF	30-7903-13- 460	14236 SW 283 ST		03/23/93	01/20/94
93-6402-UF	30-7903-13- 490	14242 SW 283 ST		03/18/93	04/12/96
93-5659-UF	30-7903-13- 540	14252 SW 283 ST		03/18/93	
93-6380-UF	30-7903-13-1110	14253 SW 283 ST		03/17/93	
93-6342-UF	30-7903-13-1160	14261 SW 283 ST		03/17/93	
93-6344-UF	30-7903-13-1260	14270 SW 283 ST		03/23/93	
93-6446-UF	30-7903-13- 620	14290 SW 283 ST		03/23/93	01/20/94
93-6353-UF	30-7903-13- 670	14300 SW 283 ST		03/22/93	
97- 660-UT	30-7903-13- 680	14302 SW 283 ST		06/03/97	
93-6358-UF	30-7903-13- 720	14310 SW 283 ST		03/22/93	
93-6345-UF	30-7903-13-1460	14330 SW 283 ST		03/18/93	
93-6441-UF	30-7903-13- 800	14350 SW 283 ST		03/22/93	01/20/94
93 6445-UF	30-7903-13- 840	14360 SW 283 ST		03/22/93	01/20/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
93-6459-UF	30-7903-13-1380	14378 SW 283 ST		09/20/93	01/20/94
94-1494-UH	30-7905-10-1220	15880 SW 283 ST		03/17/94	03/28/94
94-1153-UH	30-7905-10-1050	16040 SW 283 ST	FRED D. WALKER & CHRISTA A. MULLIS	02/03/94	01/03/96
94-3643-UH	30-7903- 4- 170	14320 SW 284 ST		10/25/94	10/25/94
93-5590-UH	30-7903- 3- 290	14370 SW 284 ST	WILLIAM MONTGOMERY	04/20/93	04/27/94
93-3297-US	30-7903- 2- 300	14510 SW 284 ST	NORMAN NELLESSON & MARILYN HOGAN	07/19/93	09/17/93
93-3292-UH	30-7093- 2- 340	14600 SW 284 ST	HUMBERTO BOAN	03/31/93	06/02/94
97-1036-UT	30-7904-10- 40	14740 SW 284 ST		08/26/97	
95- 883-U	30-7905-10-1180	15831 SW 284 ST	RICARDO A. SEGEBRE &/W PATRICIA	06/29/95	01/11/96
94-3702-UH	30-7801- 0- 281	18425 SW 284 ST		10/25/94	10/25/94
93-5454-UH	30-7902- 2- 550	13552 SW 285 ST		04/23/93	09/27/93
95- 431-UH	30-7903- 4- 230	14300 SW 285 ST		01/05/95	01/05/95
94-2280-UH	30-7903- 4- 200	14334 SW 285 ST		05/26/94	09/26/94
94-2810-UH	30-7901- 2- 640	14510 SW 285 ST		07/14/94	02/28/95

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
95- 490-UH	30-7903- 2- 640	14530 SW 285 ST	MIRLEDYS RAMOS & CHRISTOPHER LOTIERZO	04/19/95	02/09/96
94-3143-UH	30-7903- 2- 660	14550 SW 285 ST		09/07/94	10/14/94
94-1357-UH	30-7902- 1- 110	13623 SW 285 TERR	ADAMIC INVESTMENTS, INC.	03/24/94	
93-1538-UH	30-7903-23-1830	13730 SW 285 TERR		03/04/93	10/27/93
93- 507-UH	30-7903-23-1830	13730 SW 285 TERR	SILVIO M. DIAZ, JR. &/W GISELLE SANTANA DIAZ	03/19/93	03/03/95
94-3746-UH	30-7903- 9- 10	14255 SW 285 TERR		10/25/94	10/25/94
94-3747-UH	30-7903- 9- 40	14285 SW 285 TERR		10/25/94	10/25/94
94-2257-UH	30-7903- 9- 90	14335 SW 285 TERR		05/26/94	09/26/94
95- 435-UH	30-7903- 2- 710	14503 SW 285 TERR		01/05/95	01/05/95
97- 173-U	30-7903- 2- 950	14445 SW 286 ST	CHASE MANHATTAN MORTGAGE CORP.	03/26/97	
94-2670-UH	30-7905-20- 40	16142 SW 286 ST		06/20/94	09/26/94
94 273-UH	30-7905-22- 160	16201 SW 286 ST		10/15/93	05/12/94
94-1371-UH	30-7803 0- 890	19900 SW 286 ST	SUSAN WIESE	05/26/94	08/16/95
94-1360-UH	30-7902 2 380	13543 SW 286 TERR		02/25/94	03/14/94

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94-2830-UH	30-7902- 2- 340	13559 SW 286 TERR		07/12/94	02/28/95
94-1696-UH	30-7902- 2- 320	13567 SW 286 TERR	WILLIAM F. BOREK	03/14/94	07/24/95
95- 37-UT	30-7902- 2- 450	13570 SW 286 TERR		10/06/94	03/15/95
93-8725-UF	30-7903-21- 160	14290 SW 287 ST	RAUL E. MOLINA &/W LETICIA C.	10/15/93	08/26/94
94-1188-UH	30-7905-18- 80	15950 SW 287 ST	COLE DOUGLAS MURRAY & LINDA SUE HAMILTON	01/13/94	02/22/94
94-3877-UH	30-7905-18- 80	15950 SW 287 ST		10/25/94	10/25/94
96- 387-U	30-7905-20- 80	16061 SW 287 ST		02/28/96	04/16/96
93- 411-UH	30-7903-19- 10	14100 SW 288 ST	FEDERAL DEPOSIT INSURANCE CORP.	03/11/93	03/15/95
93-5479-UH	30-7903-21- 260	14301 SW 288 ST	DEBORAH A. WASHINGTON	04/20/93	04/11/94
93-8776-UF	30-7903-21- 260	14301 SW 288 ST	DEBORAH A. WASHINGTON	05/27/93	07/27/95
95- 434-UH	30-7903- 6- 40	14330 SW 288 ST		01/05/95	01/05/95
93 5591-UH	30-7903- 6- 60	14350 SW 288 ST	MARIE A. CASSIDY & A. WAYNE COPE, III	04/20/93	01/03/94
94-2743-UH	30-7903- 1- 10	14400 SW 288 ST		06/27/94	02/28/95
95 488-UH	30-7903- 1- 10	14400 SW 288 ST		02/28/95	05/03/95

DEPARTMENT OF PLANNING, DEVELOPMENT AND REGULATION
CODE ENFORCEMENT SECTION
UNSAFE STRUCTURES UNIT

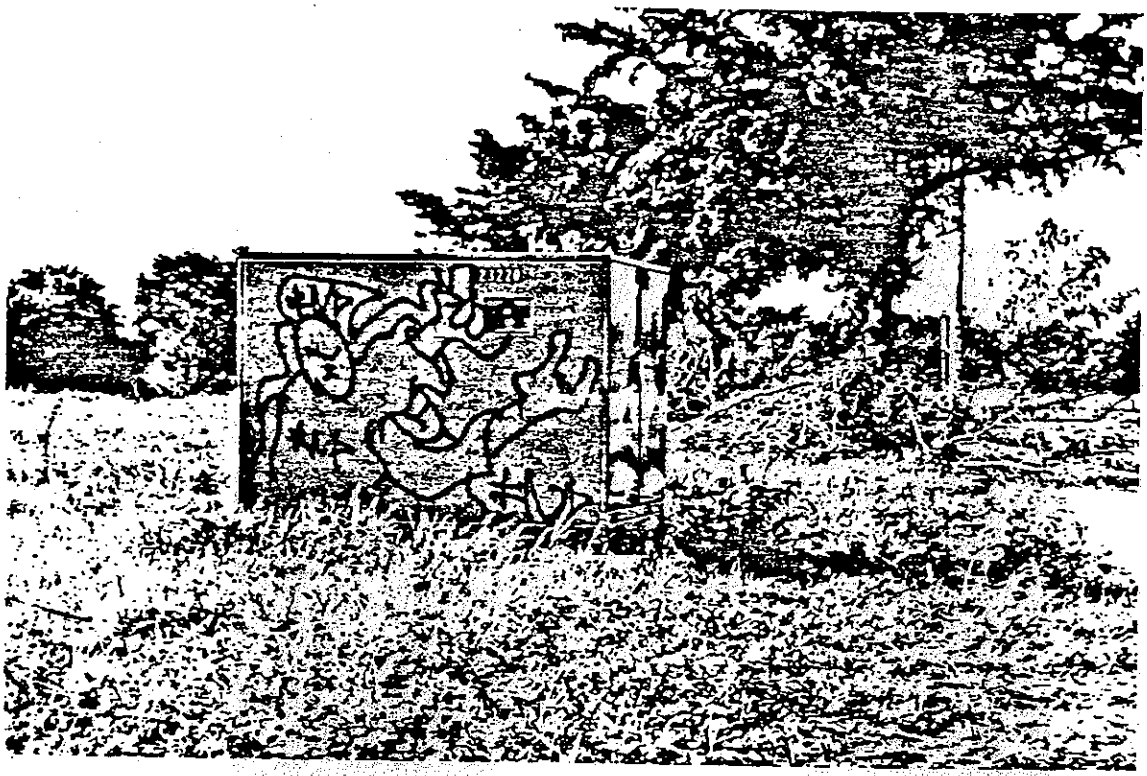
LISTING OF OPEN AND CLOSED CASES FROM 08/24/92 TO 08/29/97
AREA SOUTH OF KENDALL DRIVE

CASE NUMBER	FOLIO NUMBER	CASE ADDRESS	OWNER NAME	OPEN DATE	CLOSED DATE
94-3639-UH	30-7903- 1- 20	14420 SW 288 ST		10/25/94	10/25/94
93-5896-US	30-7903- 1- 100	14510 SW 288 ST	THOMAS AGRAIT &/W PAMELA	07/07/93	08/10/93
94- 877-UH	30-7905-18- 20	15979 SW 288 ST	GLADSTONE GARDENER &/W JANETH A.	01/13/94	
95- 408-UH	30-7905- 3- 40	15980 SW 288 ST		01/20/95	01/20/95
94-1444-UH	30-7905- 3- 70	16040 SW 288 ST		03/07/94	03/14/94
4-1701-UH	30-7905- 3- 70	16040 SW 288 ST	V. EUGENE MILLS & LOUISE MILLS H/W	03/10/94	09/06/94
95- 407-UH	30-7906- 0- 620	16970 SW 288 ST		01/19/95	01/19/95
95- 729-UH	30-7903- 6- 180	14310 SW 289 ST	NIDIA E. FORMEZA	05/10/95	
94-3742-UH	30-7903- 6- 130	14331 SW 289 ST		10/25/94	10/25/94
97- 970-U	30-7903- 6- 130	14331 SW 289 ST		08/06/97	
95- 116-UH	30-7903- 1- 40	14440 SW 289 ST		11/04/94	11/08/94
94-1702-UH	30-7903- 1- 230	14445 SW 289 ST		04/05/94	10/07/94
94-1865-UH	30-7903- 1- 230	14445 SW 289 ST		04/08/94	10/07/94
94-1703-UH	30-7903- 1- 220	14455 SW 289 ST		04/05/94	10/07/94

APPENDIX E

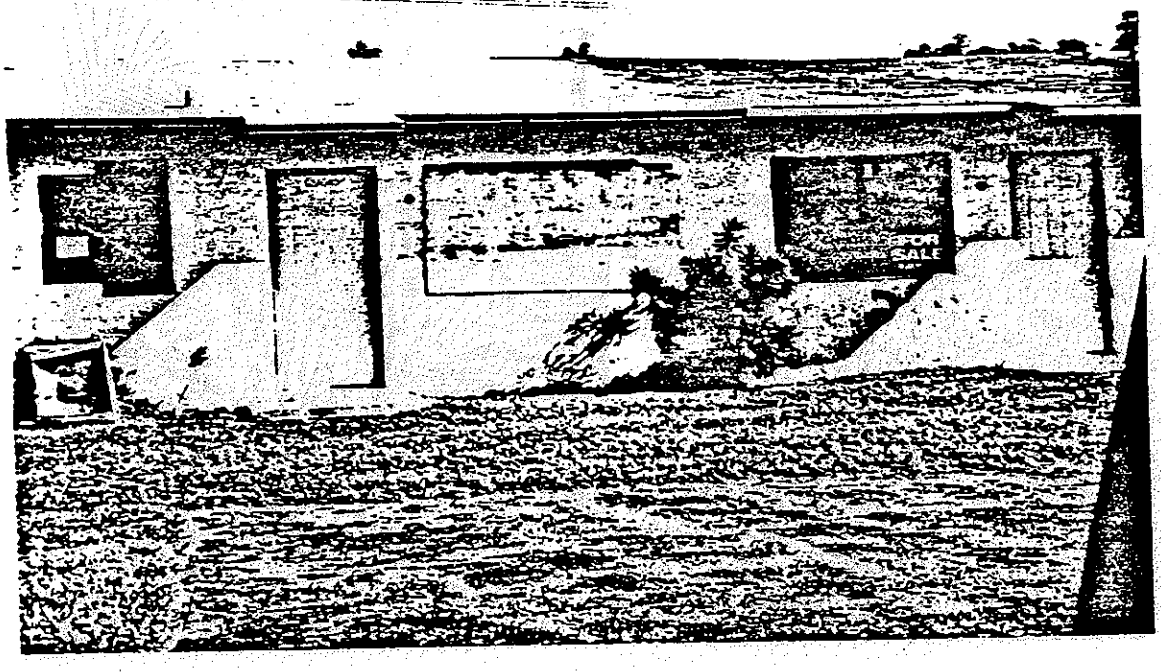
PHOTOGRAPHS OF CONDITIONS

THE PHOTOS ON THIS PAGE DEMONSTRATE
DETERIORATED SITE CONITIONS

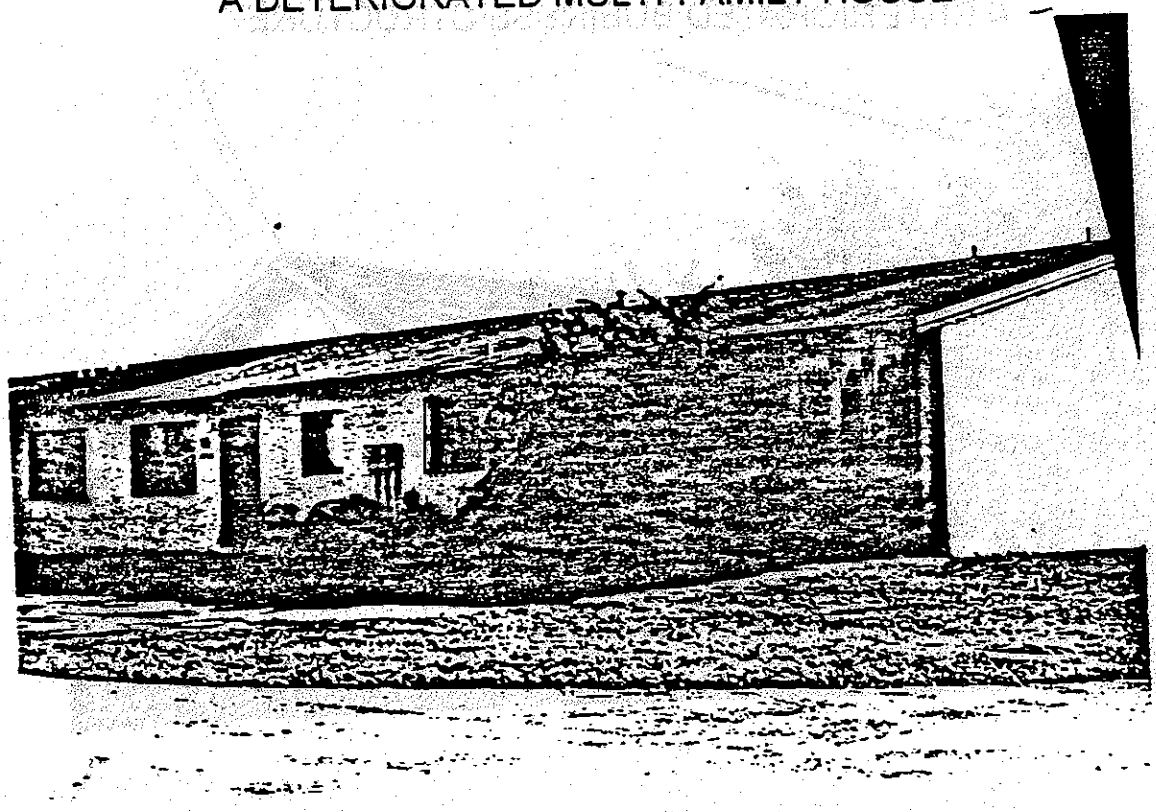


THE PHOTO ON THIS PAGE DEMONSTRATES
DETERIORATED SITE CONDITIONS

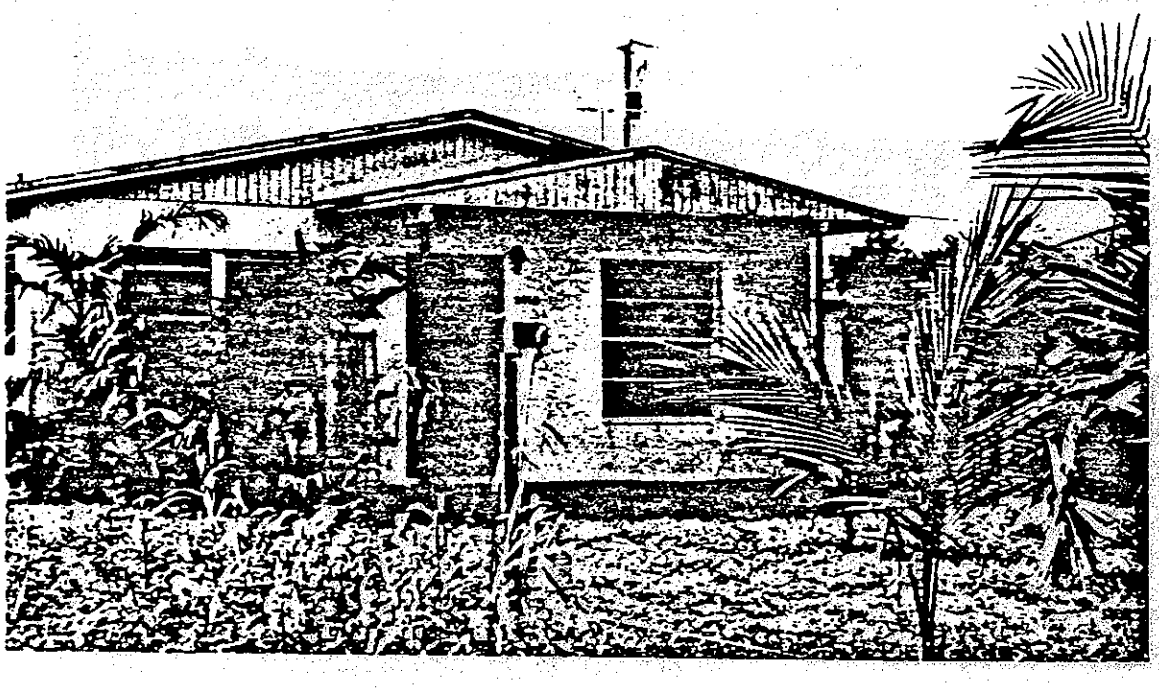
SUBSTANDARD STRUCTURAL CONDITIONS
DILAPIDATED MULTI-FAMILY HOUSE



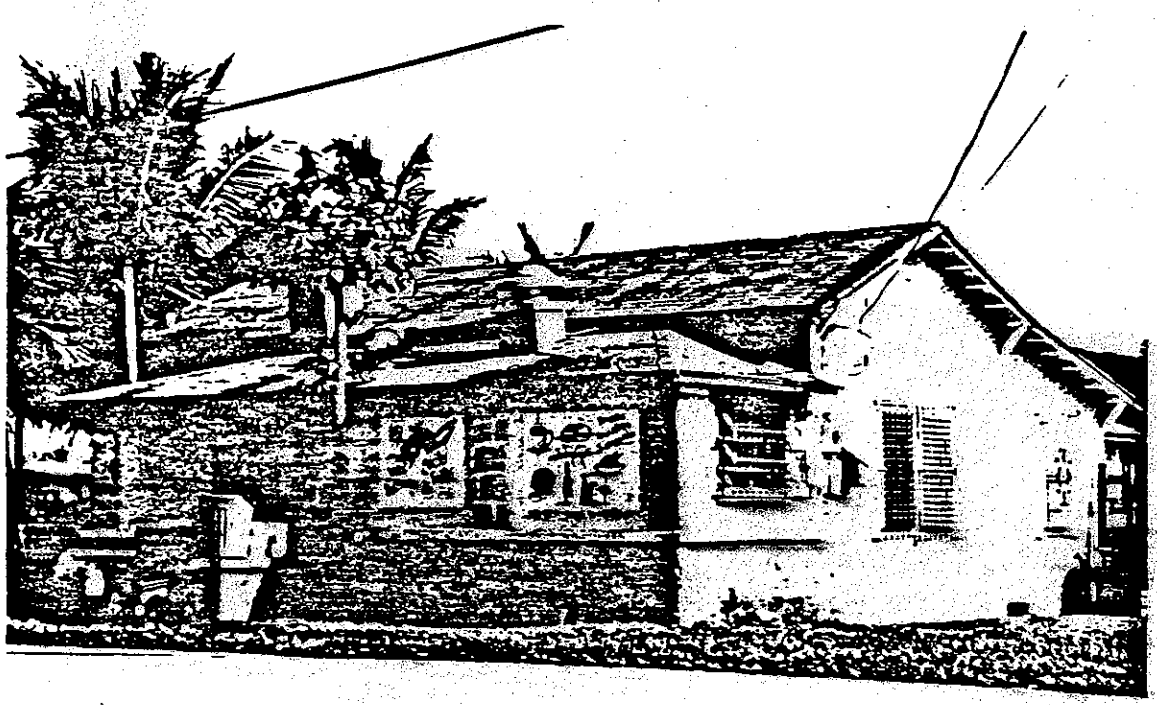
A DETERIORATED MULTI-FAMILY HOUSE



A DETERIORATED SINGLE FAMILY STRUCTURE

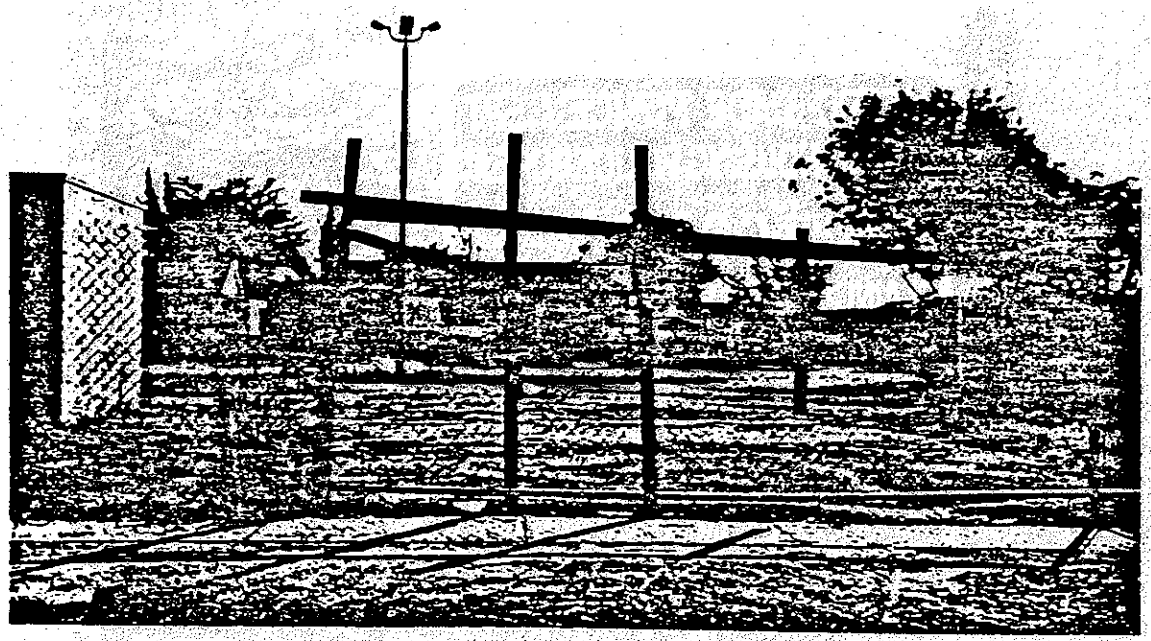


A DETERIORATED BUSINESS STRUCTURE

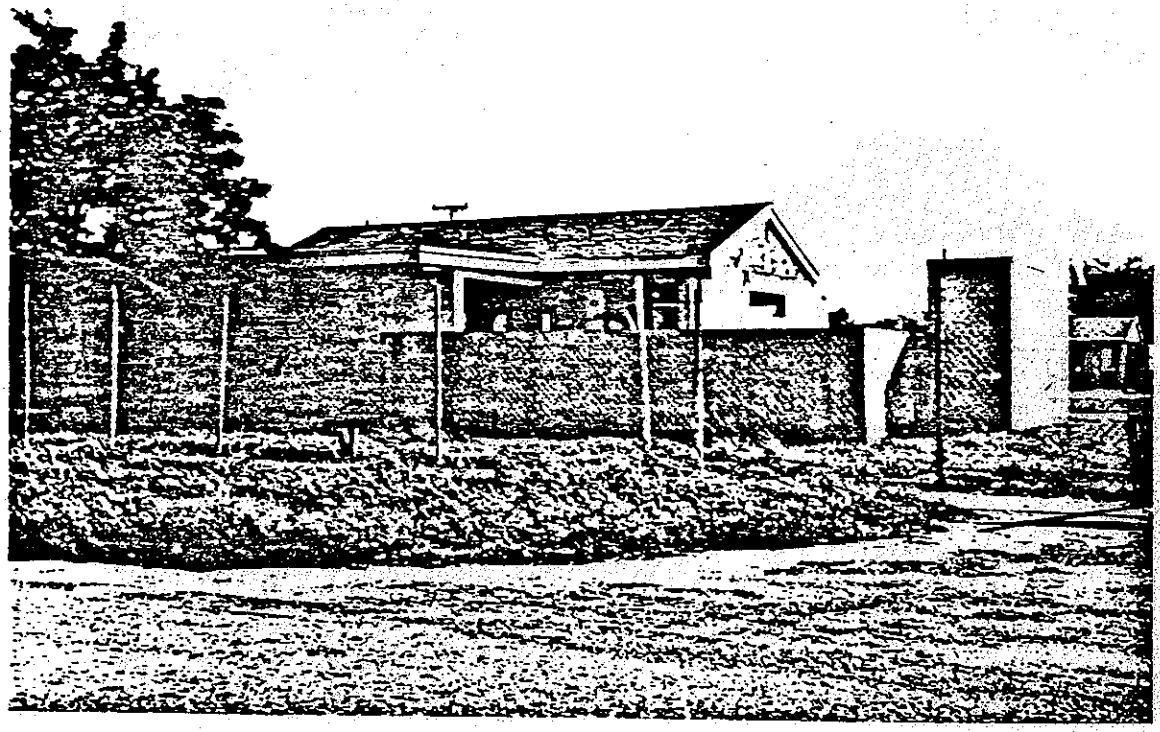


A DILAPIDATED SINGLE FAMILY HOME

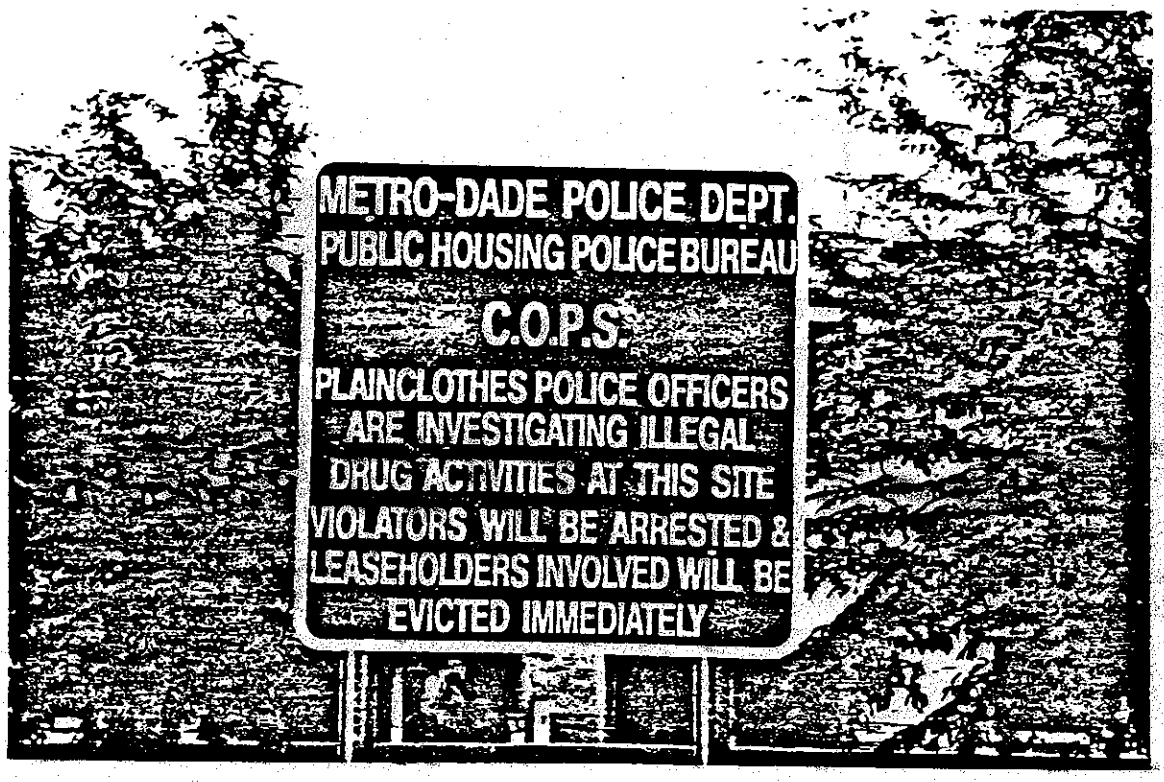
A DILAPIDATED GROUP OF SINGLE FAMILY HOMES CAUSED BY HURRICANE ANDREW



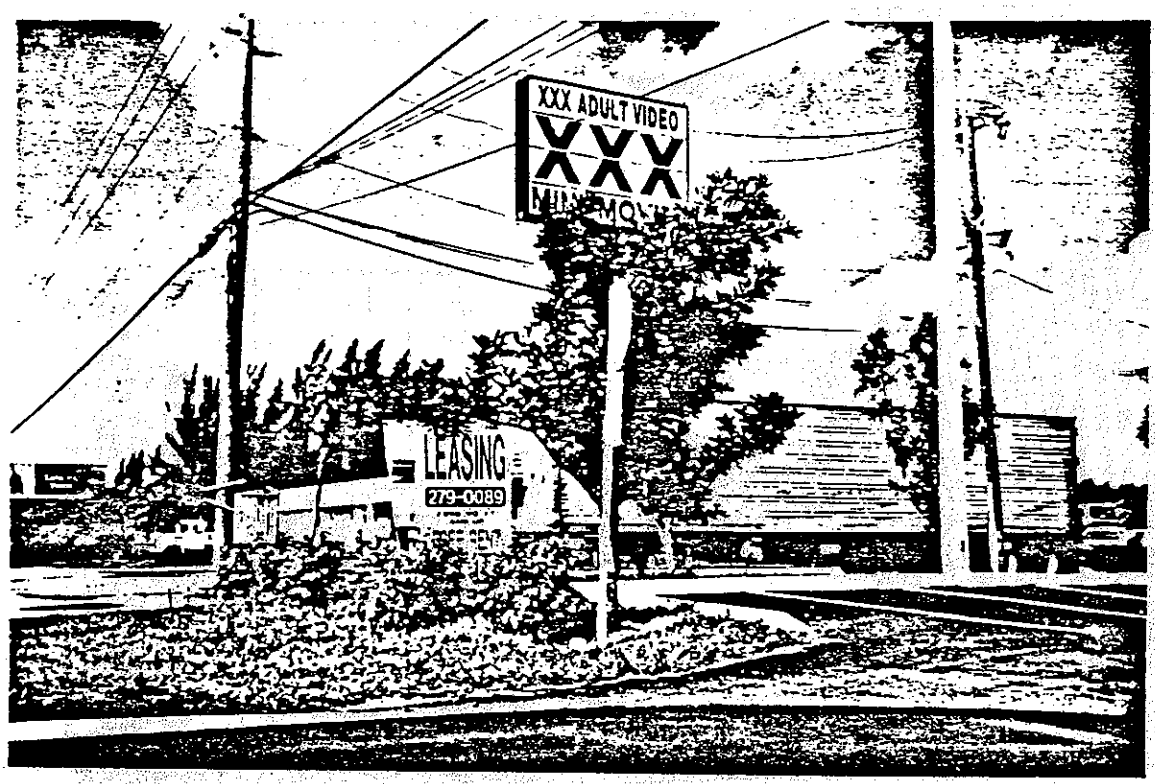
A DILAPIDATED SINGLE FAMILY HOME



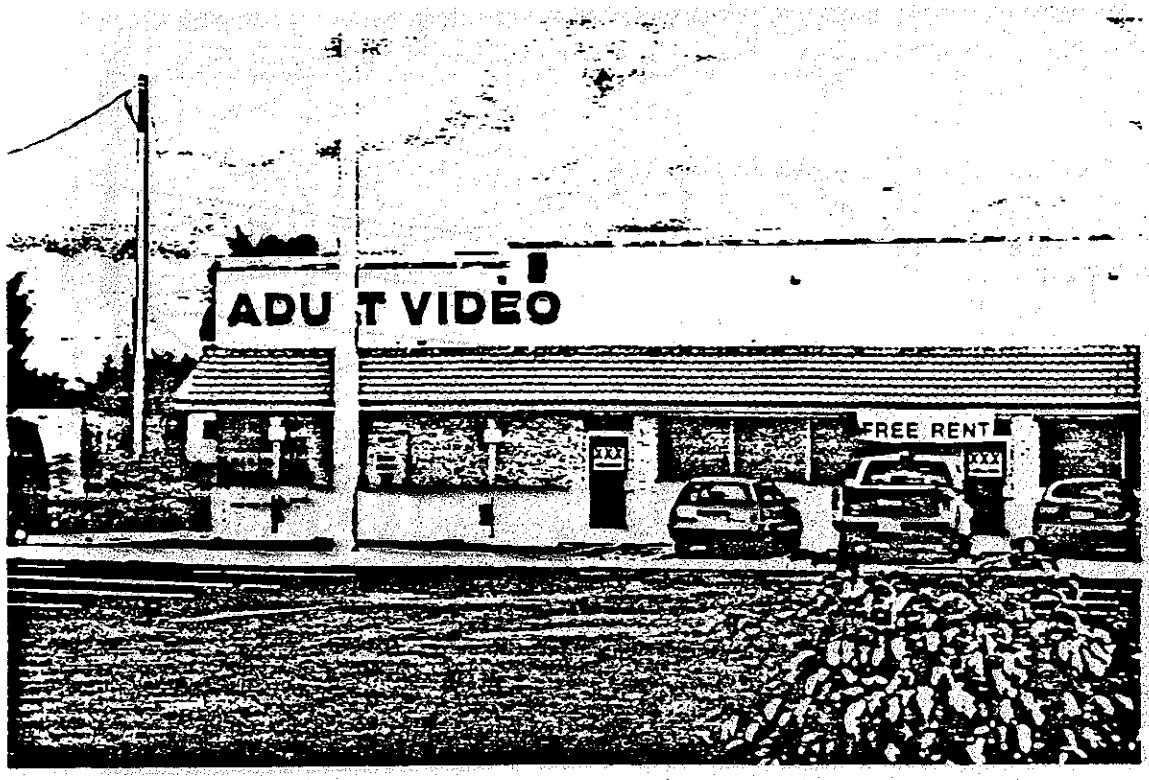
AN INDICATOR OF CRIME LEVELS



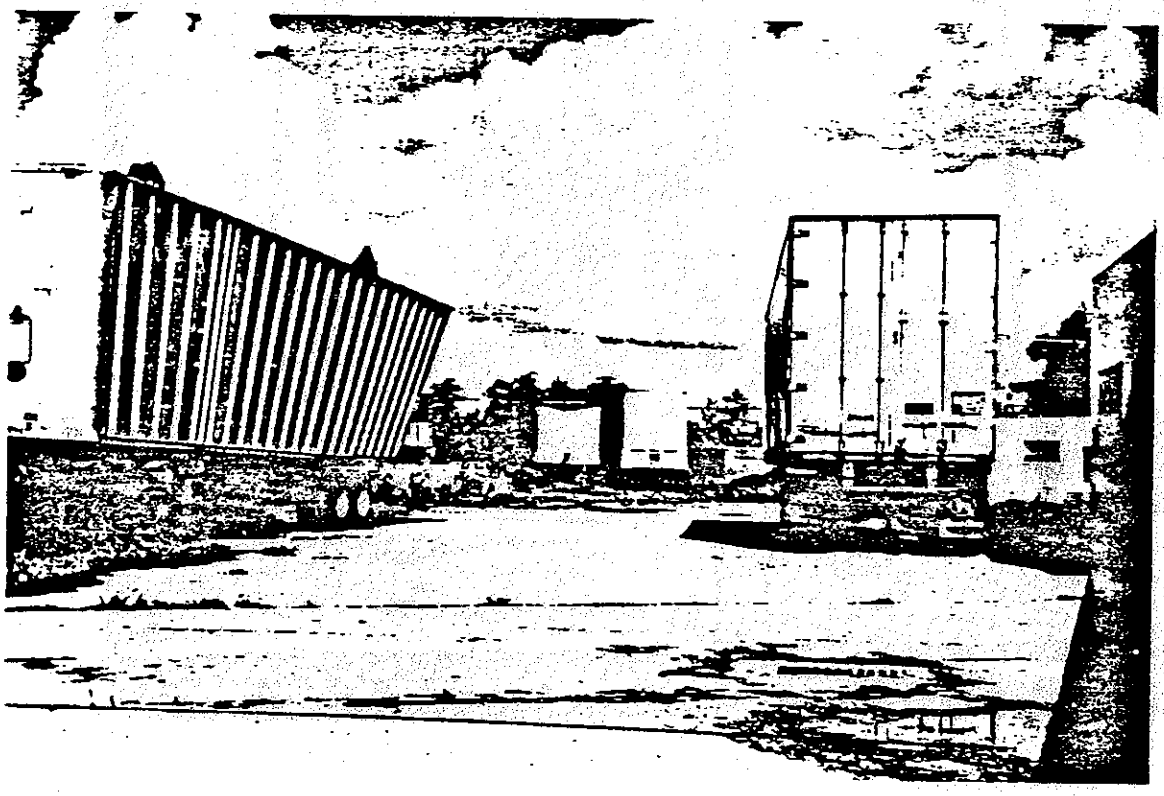
INAPROPRIATE MIX OF LAND USES



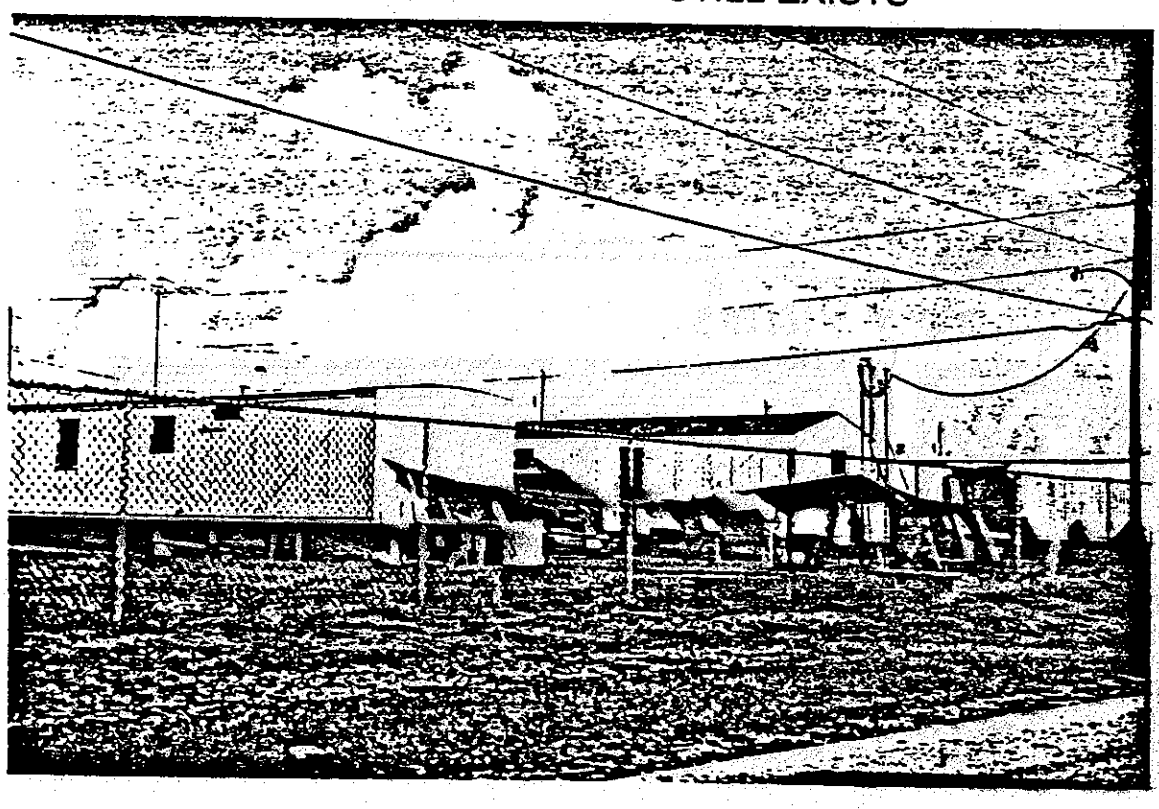
UNDESIRABLE LAND USE



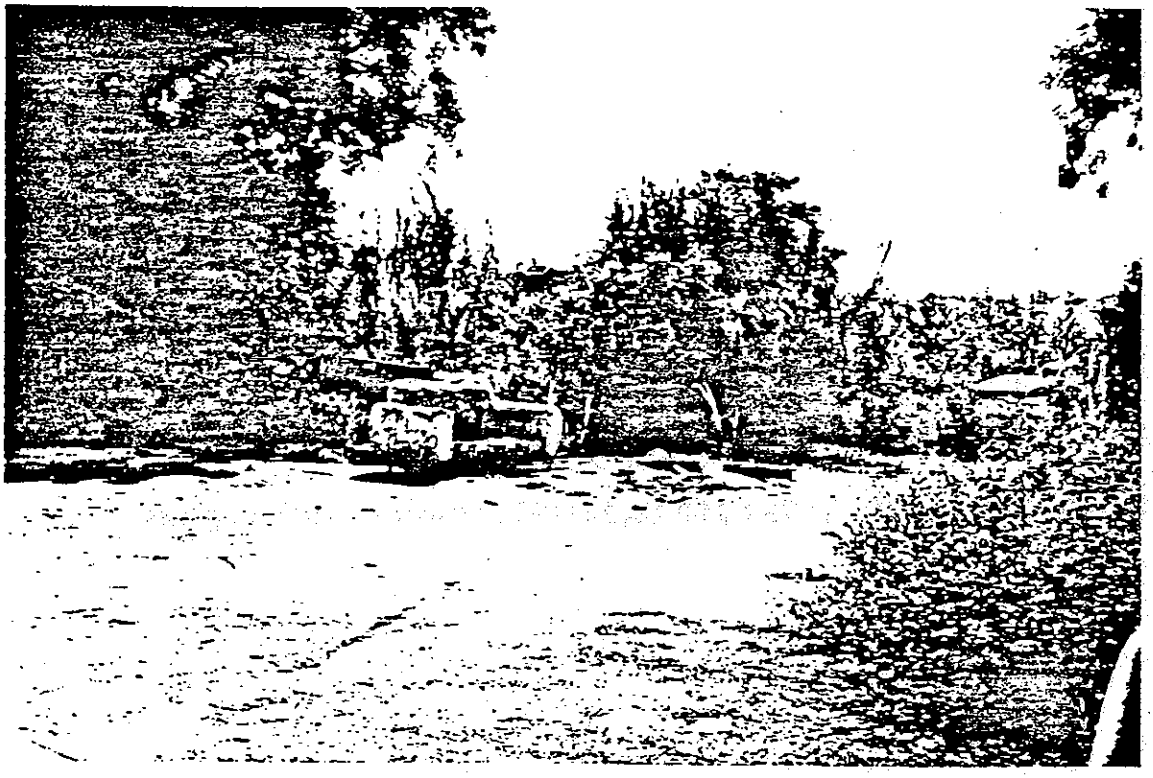
UNDESIRABLE LAND USE - JUNK TRUCK BODIES



ADDITIONAL LOW AND MODERATE INCOME HOUSING
TEMPORARY HOUSING FROM
HURRICANE ANDREW STILL EXISTS



MENACE TO PUBLIC HEALTH, SAFETY, MORALS
AND GENERAL WELFARE
THE FORMER NARANJA LAKES CONDOMINIUM



APPENDIX F

REPORT OF THE RECEIVER FOR NARANJA LAKES CONDOMINIUMS

Stanley G. Tate, Receiver

1175 N.E. 125 Street • Suite 102 • North Miami, Florida 33161
Dade (305) 891-1106 • Broward (305) 981-4205 • Boca Raton (407) 428-8399
Fax (305) 891-6750

CASE NUMBER:

PROPERTY: **93-6217 CA 25**

Naranja Lakes Condominium No. One, Inc. and
Naranja Lakes Condominium No. Four, Inc. ("Associations")

September 15, 1997

Dear Unit Owner:

This letter, once again, will attempt to serve as an update on the many efforts and accomplishments of the Receiver, since our last letter to you, dated May 31, 1997.

As was previously reported, Joseph J. Blake & Associates (M.A.I.) were awarded the Contract to complete the Appraisal of the Naranja Lakes property. The appraisal specifications required the Appraiser to provide a valuation for each of the five separate parcels (Sections One, Two, Three, Four and the Recreation Area), which in total, make up the Naranja Lakes development. The Appraisal additionally required the Appraiser to determine a valuation of the entire property, as one single parcel.

The Appraiser's Report reflected an appraised value of the entire Naranja Lakes property, of "approximately $8,000,000".

As has been reported, the Receiver and/or Receiver's Agent, Brenda Alderman, have continued to attend all the various workshop meetings of the "Sorenson Group". Pursuant to information previously reported, this

OTHER OFFICE LOCATIONS

Delray Beach, FL (407) 498-3277 | Ft. Pierce, FL (407) 466-2701 | Tallahassee (904) 681-6710 | Arlington, TX (817) 277-3434 | Denver, Colo. (303) 293-2992 | Alexandria, VA (703) 524-1113

"Group" has been working to establish a Planned Unit Development (P.U.D,), for over 1,000 acres of lands, in the Naranja Lakes area. As the Court, and all the parties are aware, this proposed P.U.D., would include all the lands in Naranja Lakes Condominiums, designated as Section Nos. One, Two, Three, Four and the Recreation Area. These types of planned communities are becoming extremely popular and more advantageous for developers around the country. The homes and residential units in these type of communities appreciate at a much higher rate than any other type of community developments.

With regard to the Partition Action and Quiet Title Activities, even though it appears that these activities are moving at a "snail's pace", in actuality, these efforts are moving forward as projected. When the Receiver, in behalf of the Sections One, Four and the Recreation Area, and counsel, in behalf of Sections Two and Three, entered into the Agreement with Chicago Title on June 21, 1995 to perform this work, the "Time for Completion" in this Agreement, estimated the work to take anywhere from 18 months, but no later than three (3) years from the date of its original issuance. As you have been informed in several previous newsletters from the Receiver, this Partition Action is the largest of its type ever filed on a parcel of land in the United States.

Because so much time elapsed prior to the Receivership appointment, after the Hurricane destroyed your units, and because there were multiple lawsuits that had to be settled, the title work could not have been started until all those issues were resolved.

A report reflecting the efforts expended through July 31, 1997, in this regard, is as follows:

A. Compliance with requirements of Chicago Title Insurance Company in order to clear title.

The Receiver and his counsel have been communicating with unit owners, their attorneys and their legal representatives, both telephonically and in writing, throughout the entire second quarter of 1997, in furtherance of their efforts to satisfy the requirements of Chicago Title Insurance Company's ("Chicago Title") title insurance commitments. Many unit owners have responded, either personally or through their attorneys, heirs or representatives, to the Receiver's counsel's correspondence, requesting status of mortgages, liens and judgments for persons other than the individual unit owner(s). From others, we were provided Death Certificates and Continuous Marriage Affidavits.

In addition to requiring the status of mortgages, liens and judgments, Chicago Title, in its recently updated commitments, added requirements of proof of payment of Federal and State Estate Taxes, as to several dozen deceased unit owners. These requirements were not included in the initial commitments because, at the time they were issued, either the particular unit owner was still living, or if already deceased, no Death Certificate had been recorded as yet in the public records. Accordingly, Chicago Title would have no way of knowing that any respective unit owner was deceased. The Receiver and his counsel have been actively involved in the ongoing process of identifying deceased unit owners, obtaining Certified Death Certificates, and

recording such Death Certificates, for nearly two years. As Death Certificates are recorded, they are furnished to Chicago Title. Chicago Title then updates its commitments to incorporate any appropriate additional title requirements for the estate of the deceased unit owner.

For estates of unit owners which are not subject to Estate Taxes, Chicago Title will accept a "Non-Taxable Certificate" from the State of Florida Department of Revenue, stating that the estate of the deceased unit owner is not subject to taxation. The Receiver's counsel has corresponded with the surviving spouses, heirs, agents or personal representatives of dozens of these deceased unit owners notifying them of this requirement and explaining that they may comply by providing a "Non-Taxable Certificate" from the Department of Revenue.

The Receiver's counsel, anticipating that many of the surviving spouses, agents, and personal representatives would not have previously obtained a "Non-Taxable Certificate" (from the Department of Revenue) and would be unfamiliar with the procedure for applying for a "Non-Taxable Certificate", included with his correspondence, a form entitled "Preliminary Notice and Report". This form, which is to be completed on behalf of the deceased unit owner, is the application for a "Non-Taxable Certificate". The surviving spouse, agent and/or personal representative has been advised that if they complete the form, had it signed and notarized, and returned it to the Receiver's counsel, counsel would assist in compliance with this requirement, by filing the "Preliminary Notice and Report" forms with the Department of Revenue.

A majority of the surviving spouses, agents, and/or their representatives who received these letters, telephoned the Receiver's

counsel to request assistance in completing the application forms. During the second quarter of 1997, the Receiver has received completed "Preliminary Notice and Report" forms on behalf of over 25 deceased unit owners, which are being reviewed for completeness, and then submitted to the State of Florida Department of Revenue. Once the application forms have been processed, the Department of Revenue will issue "Non-Taxable Certificates" and these Certificates will be recorded in the Dade County Public Records and thereafter forwarded to Chicago Title.

Another requirement pertaining to the estates of deceased unit owners involves opening of a Probate Estate in Dade County. This requirement is imposed upon estates of deceased unit owners, who were not survived by a spouse, or whose ownership interest in the unit was not held with another person, as joint tenants with rights of survivorship. The Receiver's counsel has notified the representatives of these unit owners that the estate must be probated in Dade county. Many of the unit owners have responded that they are unable to assume this responsibility, therefore, as previously reported, the Receiver has agreed to seek from the Court, the Appointment of Counsel, to specifically handle the probate of estates for the heirs and beneficiaries of deceased unit owners who are otherwise without any means to retain their own counsel

Also, in the course of updating its commitments, Chicago Title has searched the records of the United States Bankruptcy Courts and included in its updated commitment requirement, items pertaining to certain unit owners whose names appeared as bankrupt debtors. If the unit owner is the same person as the named bankrupt debtor, he or she is

required to furnish evidence of discharge of the bankruptcy proceeding, either by a Court Order, authorizing conveyance of the interest in the unit by the debtor, or by a release of the automatic stay from the bankruptcy court, to enable the quiet title and partition actions to proceed. For those individuals who are not one and the same person who appears as debtor, Chicago Title requires a Non-Identity Affidavit, stating that he or she is not the same person as the bankrupt debtor.

The Receiver's counsel has transmitted correspondence to over fifty (50) unit owners, whose names appeared in bankruptcy court records as possible bankrupt debtors. The Receiver's counsel explained to the affected unit owners that their names had appeared, and described how Chicago Title's requirements could be satisfied. Included with the Receiver's correspondence was an appropriate Non-Identity Affidavit, for the unit owners who were not the same person as reflected in the Court records. Those persons were instructed to complete and return the Non-Identity Affidavit to the Receiver's counsel. Many of the recipients of these letters telephoned the Receiver and the Receiver's counsel (many quite indignant), to advise that they had never filed for bankruptcy. The Receiver's counsel explained to these persons that Chicago Title had identified bankruptcy proceedings for an individual with the same name and then instructed the unit owners to complete and return the Non-Identity Affidavit.

In addition to the foregoing, the Receiver's counsel reviewed Chicago Title's updated commitments for other new requirements to clear title, and he has prepared appropriate correspondence to unit owners, advising them of the new requirements and explaining what documentation

is necessary to satisfy the requirements. Some of these requirements included providing copies of trust instruments, proof that a deceased unit owner was not survived by a spouse or a minor child, affidavits attesting to the value of the estate of deceased unit owners, evidence of assignment of mortgages, and status of recently filed tax liens.

Also during the second quarter of 1997, the Receiver's counsel has continued to attempt to locate former unit owners who sold their condominium units prior to Hurricane Andrew, in 1992, in an effort to resolve title problems which resulted from improper and/or incomplete conveyances. As anticipated, this process has been the most challenging aspect of the partition process to date. Information as to the location of former unit owners has been sparse and very few responses have been received even from those former unit owners who have been located. However, efforts to locate former unit owners are ongoing.

B. Partition Action - Service of Process and "Skip Tracing"

Approximately 80% of the Summonses which were issued by the Clerk of the Court, and Complaints, which were given to process servers Seth Gissen & Associates (for Defendants in Dade, Broward and Palm Beach Counties) and All State Process Service (for Defendants residing outside of these three South Florida Counties) have been served. Included in this 80% number are Summonses for Defendants for whom there were no known addresses. "Skip traces" were performed by Mr. Allan Gorman, of All State, and Mr. Seth Gissen. Mr. Gissen and Mr. Gorman reported that they were unable to serve approximately 10% of the named Defendants, because these individuals were deceased. Proper service of process will be attempted on their heirs and beneficiaries, and the duly appointed

Personal Representatives of the estates of these individuals, after probate estate have been opened. As previously reported, the Receiver's counsel will be amending the Complaint to reflect all of the heirs and beneficiaries as parties, once the Court has made an appropriate determination in each probate proceeding.

The Receiver's Counsel has requested a report from Mr. Gissen on the status of the Summonses which have not been served, with a summary of the efforts by Mr. Gissen to locate the Defendants and the results of any "skip traces". Mr. Gorman has been reporting (telephonically) to the Receiver's counsel on a regular basis.

C. Responses from Defendant/Unit Owners

Although approximately 70 Defendants were served with Summonses and Complaints during the second quarter of 1997, fewer than five (5) Defendant/unit owners responded with telephone calls to the Receiver and/or his counsel. Two of the Defendants/unit owners served during this quarter served written responses on the Receiver. In early May, the Receiver's counsel performed a search of the court files at the office of the Dade County Clerk, to ascertain whether any written other responses had been filed with the Court, but not sent to the Receiver or to his counsel. The Receiver's counsel located four (4) written responses in the Court files which had not been furnished to the Receiver or his counsel. Similar searches are being performed periodically to ensure that the Receiver has updated and accurate information as to the Defendants/unit owners who have responded in writing.

D. Motions filed and Hearings conducted during the Second Quarter

In response to the affirmative defenses asserted by two of the Defendants, the Receiver's counsel filed two separate Motions to Strike Affirmative Defenses on behalf of the Receiver. Hearings were conducted and both of the Receiver's Motions were granted. The Court acknowledged that there were no factual or legal grounds for the affirmative defenses.

Three Defendants served Motions for Extension of Time to File Answers. The Receiver scheduled and conducted Hearings on these Motions and only one of the Defendants (who were served with Notice of the Hearing) appeared in Court. The Motions were denied.

Counsel for the former spouse of a deceased unit owner served a Notice of Improper Service. However, no responsive action is necessary because there was no purported service, only attempted service. When the process server learned that the unit owner was deceased, an Affidavit of Non-Service was filed with the Court. The Receiver will be re-attempting service once an estate has been opened and heirs, beneficiaries, and a personal representative have been determined.

E. Processing Affidavits and Service and preparing Motions for Default.

Process servers Gissen and Gorman have provided Receiver's counsel with Affidavits of Service for all of the Defendants served to date. They have also provided Affidavits of Non-Service, as to deceased Defendants.

The Receiver's counsel docketed the due date for service of a response by each of the Defendants, for whom Affidavits of Service were

filed (20 days after service of process), and prepared Motions for Default for approximately 70 Defendants during the second quarter of 1997. The Receiver's counsel also prepared Non-Military Affidavits for execution by process servers Gissen and Gorman, attesting to the fact that the individual Defendants served were not in the military service.

The Clerk of Court entered Defaults against approximately 50 Defendants. As to these Defendants, no further action is required until the Receiver's counsel deems it appropriate to seek default final judgments. Many of the Receiver's Motions for Default have been returned by the Default Clerk, with a Notice of Default Not Entered. The Clerk has refused to enter defaults on Defendants who reside outside the State of Florida. Defaults as to out of state Defendants must be obtained from the Judge. Appropriate Motions are being prepared for filing and a Hearing will be scheduled. Although the Clerk of Court previously accepted Non-Military Affidavits from the process server, the Clerk recently notified the Receiver's counsel that it has changed its prior policy. Affidavits as to military status must now be provided by the Receiver or the Receiver's counsel rather than the process server. Accordingly, appropriate Non-Military Affidavits are being prepared and will be resubmitted with the Motions for Default, which were previously rejected.

On another matter, the Receiver continues to hold approximately $170,000 in escrow, for the benefit of subcontractors of ADA Assistance Corporation, who have still not been paid in full. ADA Assistance Corporation has been conducting negotiations with Metropolitan Dade County, in an effort to settle the pending claims of ADA Assistance

Corporation and its subcontractors. Once a settlement is reached, and that settlement is approved by the Court, the Receiver will release the monies being held by him in escrow, to ADA Assistance Corporation and to the subcontractors and to Metropolitan Dade County, who will then release their liens on the Property.

As previously reported, the Notices from the Dade County Property Appraiser's office reflected assessed values of $2,962,927 for Naranja Lakes Condominium Association No. One, $2,635,831 for Naranja Lakes Condominium Association No. Four, and $246,964 for the Naranja Lakes Recreation Area Operating Corporation. These Notices show assessments substantially in excess of the amount of the original assessments for 1995 and for 1996, all of which were appealed and then reduced by the Special Master. The reductions granted by the Dade County Property Appraiser's Special Master, are not reflected in the new 1997 Proposed Assessment Notices.

Accordingly, the Receiver once again, hired the National Tax Appraisal firm of Marvin Poer & Company to appear with him, before a Special Tax Master, in order to contest these new 1997 assessed valuations. Approximately one week prior to the Special Master Hearing, which had been scheduled for Friday, August 1, 1997, the Assistant Dade County Attorney, representing the Dade County Property Appraiser, Thomas Logue, Esq., contacted Receiver's Counsel to set up a meeting between the parties, in an attempt to negotiate a settlement of this lawsuit.

The Receiver, Receiver's Counsel and the Receiver's Agent attended a mediation session on Friday, July 31, 1997. The Marvin Poer & Company representative handling this matter attended this meeting via telephone.

In addition to Mr. Logue, Robert M. Perez, Senior Property Appraiser Supervisor, and Gilberto Torres, Legal Assistant to the Property Appraiser, attended in behalf of Joel Robbins, Dade County Property Appraiser. At this mediation, no formal settlement was reached, however, the Receiver and the County's representatives set forth numbers that could be utilized as those valuations each party felt were fair. The County representatives requested copies of the Appraisal and the Surveys for this property. It was understood that Juan Figueras, of Marvin Poer & Company, would deliver to the Property Appraiser's Office, all the requested documents. Another mediation session was scheduled for August 8, 1997.

It is anticipated that a satisfactory settlement will probably result. If not, the Receiver is prepared to attend the Tax Valuation Adjustment Board Hearing, scheduled for August 15, 1997.

The Dade County Tax Collector has not as yet completed the process of preparing new tax bills that will be in the names of the specific individual unit owners who have outstanding delinquent taxes for the years 1988 through 1993. To date, the Receiver has not received any indication of when these new tax bills may be completed for mailing to the unit owners.

Enclosed is a copy of the Financial Statements for the year ending December 31, 1996, for Condominium Associations One and Four. As has been reported previously, the Receiver does not have any breakdown of the labels of the units owners in Association One, versus Association Four. Therefore, the Receiver is enclosing with this letter the Financial Statements for the year ending December 31, 1996 for both

Associations, without a separate mailing in regard to the section in which you used to reside. The financial statements for both Condominium Associations actually are very comparable.

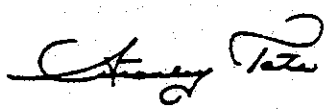
You will note that the independent auditors, the firm of Gerstle, Rosen, & Associates, CPAs, have issued a clean "Opinion Letter" for the expenditures conducted and approved by the Receiver and/or the Court, since the commencement of the Receivership, through December 31, 1996. This firm performed a Certified Audit, pursuant to the request of the Receiver.

If anyone has any questions concerning any item reflected in the Financial Statements, I will try to answer them. I would request, through this means, no unit owner contact the auditing firm on a direct basis, since they will charge the Receiver (and thus the Association) for any time they may spend in that regard.

The Receiver intends to continue to furnish reports to all the unit owners in these condominiums approximately quarterly, at approximately the same time as Reports are submitted to the Court.

Sincerely,

NARANJA LAKES RECEIVERSHIP



STANLEY G. TATE
Receiver

SGT/h

cc: Ronald S. Lowy, Esquire
Brenda Alderman
David Rogel, Esquire
Randall Roger, Esquire
Helio De La Torre, Esquire
Hugo Benetiz, Assistant County Attorney
Honorable Juan Ramirez, Jr.

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

FINANCIAL STATEMENTS

DECEMBER 31, 1996

GERSTLE, ROSEN & ASSOCIATES, P.A.
Certified Public Accountants

Robert N. Rosen, C.P.A.

Gerstle, C.P.A.

INDEPENDENT AUDITORS' REPORT

April 25, 1997

Board of Directors and Members
Naranja Lakes Condominium No. One, Inc.

Dear Members:

We have audited the accompanying balance sheet for Naranja Lakes Condominium No. One, Inc., as of December 31, 1996, and the related statements of revenues, expenses, changes in fund balance, and cash flows for the year then ended. These financial statements are the responsibility of the Association's Board of Directors. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Naranja Lakes Condominium No. One, Inc., as of December 31, 1996, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Gerstle, Rosen & Associates, P.A.

GERSTLE, ROSEN & ASSOCIATES, P.A.
Certified Public Accountants

One Turnberry Place • 19495 Biscayne Boulevard • Suite 705 • Aventura, Florida 33180
Dade (305) 937-0116 • Broward (954) 389-1616 • Boca Raton (561) 347-8917 • Palm Beach (561) 687-2192 • Fax (305) 937-0128
Compson Financial Center • 980 North Federal Highway • Suite 4012 • Boca Raton, Florida 33432
Phone (561) 447-4000 • Fax (561) 447-4004

Member: American and Florida Institute of Certified Public Accountants

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

BALANCE SHEET

December 31, 1996

Cash/Investments	$ 302,815
Investment in Recreation Area	351,908
Due From Naranja Condominium 4	10,076
Due From Dade County Tax	60,153
Total Assets	$ 724,952
LIABILITIES	
Accounts Payable	$ 53,993
Real Estate Tax Reimbursement - Due Owner	21,068
Total Liabilities	75,061
UNDISTRIBUTED EQUITY	
Deferred Undistributed Casualty Proceeds - Net	649,891
TOTAL LIABILITIES AND EQUITY	$ 724,952

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

STATEMENT OF REVENUES AND EXPENSES
AND CHANGES IN FUND BALANCE

Year Ended December 31, 1996

REVENUES	
Interest	$ 16,139
Settlement Income	30,000
	46,139
EXPENSES	
Settlement Expenses	5,000
Accounting	1,500
Insurance	5,184
Legal	23,865
Management Fee/Receiver	34,466
Miscellaneous Administration	9,538
Legal/Partition	40,780
Total Expenses	120,333
EXCESS (EXPENSES)	(74,194)
DEFERRED UNDISTRIBUTED CASUALTY PROCEEDS - NET December 31, 1995	590,885
DISTRIBUTION FROM NARANJA REC. AREA	133,200
DEFERRED UNDISTRIBUTED CASUALTY PROCEEDS - NET December 31, 1996	$ 649,891

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

STATEMENT OF CASH FLOWS

Year Ended December 31, 1996

CASH FLOWS FROM OPERATING ACTIVITIES:	
Sources of Cash:	
Naranja Rec Area Distribution	$ 133,200
Interest/Other Income Received	16,139
	149,339
Uses of Cash:	
Operating Fund Expenses paid	(654,218)
NET CASH PROVIDED BY OPERATING ACTIVITIES	(504,879)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	807,694
CASH AND CASH EQUIVALENTS AT END OF PERIOD	$ 302,815
RECONCILIATION OF EXCESS REVENUE (EXPENSES) TO CASH PROVIDED BY OPERATING ACTIVITIES:	
Excess (Expenses)	$ (74,194)
Naranja Rec Area Distribution	133,200
Decrease (Increase) in Assets:	
Prepaid Expenses & Receivable	17,808
Increase (Decrease) in Liabilities:	
Accounts Payable	(581,693)
NET CASH PROVIDED BY OPERATING ACTIVITIES	$(504,879)

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

NOTES TO FINANCIAL STATEMENTS

December 31, 1996

1. SIGNIFICANT ACCOUNTING POLICIES

Organization/Termination

Naranja Lakes Condominium No. One, Inc. (Condominium), a Florida not-for-profit corporation was formed to maintain and protect the common areas owned by the individual unit owners in common pursuant to the Condominium Act of the State of Florida.

In August, 1992, the Association incurred material damage from Hurricane Andrew. Pursuant to Article K(7) of the Declaration of Condominium, the Association did not elect to rebuild, but rather terminate the condominium and refund the appropriate proportionate amount of the insurance proceeds to the owners.

In addition, the Association has approved to initiate legal proceedings to enable the sale of its portion of the recreation area property (note 2). The costs are estimated between $600,00 and $1,000,000, of which the Association would be responsible for approximately its 33.3 percentage interest. An appraisal of the value of the land has been initiated but was not completed until April, 1997.

Basis of Presentation

The Association's financial statements are presented utilizing the accrual method of accounting. Under this accounting method, monthly maintenance assessments, which are billed on the first of each month, are recorded as revenue when billed and expenses are recorded when they are incurred.

Real and common area property acquired by the original individual unit owners from the Developer is not capitalized on the Condominium's financial statements, as it is owned by the individual unit owners and not the Association. Replacement and improvements to the real and common area property are not capitalized for the above reason.

Reserves For Deferred Maintenance and Capital Improvements

The Association has terminated and therefore does not provide for future deferred maintenance and capital improvements.

Income Taxes

The Association may be subject to tax on investment income. Settlement amounts received from insurance proceeds are deferred until distributed. The net amount distributed will be reported as the responsibility of the members.

2. INVESTMENT IN RECREATION AREA CORPORATION

Each of the five Naranja Lakes Condominium Associations entered into a 99 year lease for the use of the clubhouse, pool and lake facilities. In 1992, a separate corporation was formed to manage the responsibilities of the recreation area.

As a result of the damage inflicted by Hurricane Andrew (Note 2), the Association voted in 1993 to purchase the recreation facility lease and then terminate the lease. The members now own an undivided interest in the shares of the Naranja Lakes Recreation Area Corporation, which in turn owns the real property formerly under the lease agreement.

NARANJA LAKES CONDOMINIUM NO. ONE, INC.

NOTES TO FINANCIAL STATEMENTS
Continued

December 31, 1996

2. INVESTMENT IN RECREATION AREA CORPORATION (Continued)

The purchase price was $1,098,704 (including four months prorated rent for 1992), of which the Association was responsible for approximately 33 percent of the purchase price, plus closing costs totaling $351,908.

The Association has approved to initiate legal proceedings to enable the land to be sold. The total costs of this action, including the sale of the condominium common property, are estimated at between $600,000 and $1,000,000, of which the Association would be responsible for approximately its one half interest. An appraisal of the value of the land has been initiated.

3. UNDISTRIBUTED DEFERRED CASUALTY PROCEEDS - NET/INSURANCE SETTLEMENT

The following is a recap of the activity involving the insurance proceeds that comprise the fund balance of December 31, 1996:

	1992	1993	1994	1995	1996	TOTAL
(A) Distribution by Rec. Area					$133,200	$ 133,200
Receipt of Insurance Proceeds-1992	$15,154,998	$ 489,269	2,425	$737,459		16,384,151
Offset Operating Fund Balance 8/92	36,135	-0-	-0-	-0-		36,135
Payoff to Home Savings Bank	<1,082,632>	-0-	-0-	-0-		<1,082,632>
Payout to Owners	<12,176,097>	<952,702>	-0-	-0-		<13,128,799>
Refund From Home Savings Bank	14,342	-0-	-0-	-0-		14,342
Payout to Owners From Home Savings Overpayment	<15,579>	-0-	-0-	-0-		<15,579>
Expenses Incurred	<110,609>	<467,633>	*<471,452>	<727,817>	(120,333)	<1,897,844>
Interest/ Other Income	88,162	38,343	18,994	15,279	46,139	206,917
FUND BALANCE	$ 1,908,720	$<892,723>	$<450,033>	$ 24,921	$ 59,006	$ 649,891

* Adjusted (Note 4)

(A) In 1996, the Naranja Recreation Area Corporation distributed $400,000 in total to Naranja Condominiums One, Two, Three and Four proportionately.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

FINANCIAL STATEMENTS

DECEMBER 31, 1996

GERSTLE, ROSEN & ASSOCIATES, P.A.

Certified Public Accountants

rk R. Gerstle, C.P.A. *Robert N. Rosen, C.P.A.*

INDEPENDENT AUDITORS' REPORT

April 25, 1997

Board of Directors and Members
Naranja Lakes Condominium No. Four, Inc.

Dear Members:

We have audited the accompanying balance sheet for Naranja Lakes Condominium No. Four, Inc., as of December 31, 1996, and the related statements of revenues, expenses, changes in fund balance, and cash flows for the year then ended. These financial statements are the responsibility of the Association's Board of Directors. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Naranja Lakes Condominium No. Four, Inc., as of December 31, 1996, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Gerstle, Rosen & Associates, P.A.

GERSTLE, ROSEN & ASSOCIATES, P.A.
Certified Public Accountants

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Members American and Florida Institutes of Certified Public Accountants

130

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

BALANCE SHEET

December 31, 1996

Cash/Investments	$ 322,206
Investment in Recreation Area	354,725
Due From Dade County Tax	55,242
Due From Naranja Recreation Area Corporation	1,674
Total Assets	$ 733,847
LIABILITIES	
Accounts Payable	$ 53,993
Due To Naranja One	10,076
	64,069
UNDISTRIBUTED EQUITY	
Deferred Undistributed Casualty Proceeds - Net	669,778
TOTAL LIABILITIES AND EQUITY	$ 733,847

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

STATEMENT OF REVENUES AND EXPENSES
AND CHANGES IN FUND BALANCE

Year Ended December 31, 1996

REVENUES	
Settlement Proceeds	$ 30,000
Interest	17,021
Other - Real Estate Tax Rebate	11,046
Total	58,067
EXPENSES	
Settlement Expenses	5,000
Accounting	1,500
Insurance	5,184
Legal	34,290
Management Fee/Receiver	34,466
Miscellaneous Administration	7,997
Legal/Partition	40,780
Real Estate Tax	63,509
Total Expenses	192,726
EXCESS (EXPENSES)	(134,659)
DEFERRED UNDISTRIBUTED CASUALTY PROCEEDS - NET December 31, 1995	670,837
NARANJA REC. AREA DISTRIBUTION	133,600
DEFERRED UNDISTRIBUTED CASUALTY PROCEEDS - NET December 31, 1996	$ 669,778

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

STATEMENT OF CASH FLOWS

Year Ended December 31, 1996

CASH FLOWS FROM OPERATING ACTIVITIES:	
Sources of Cash:	
Recreation Area Distribution	$ 133,600
Interest/Other Income Received	88,067
	221,667
Uses of Cash:	
Operating Fund Expenses paid	(758,753)
NET CASH PROVIDED BY OPERATING ACTIVITIES	(537,086)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	859,292
CASH AND CASH EQUIVALENTS AT END OF PERIOD	$ 322,206
RECONCILIATION OF EXCESS REVENUE TO CASH PROVIDED BY OPERATING ACTIVITIES:	
Excess (Expenses)	$ (74,659)
Distribution From Naranja Rec. Area	133,600
Decrease (Increase) in Assets:	
Prepaid Expenses & Receivable	(94,730)
Increase (Decrease) in Liabilities:	
Accounts Payable	(501,297)
NET CASH PROVIDED BY OPERATING ACTIVITIES	$(537,086)

See Accountants' Report and Accompanying Notes to Financial Statements.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

NOTES TO FINANCIAL STATEMENTS

December 31, 1996

1. SIGNIFICANT ACCOUNTING POLICIES

Organization/Termination

Naranja Lakes Condominium No. Four, Inc. (Condominium), a Florida not-for-profit corporation was formed to maintain and protect the common areas owned by the individual unit owners in common pursuant to the Condominium Act of the State of Florida.

In August, 1992, the Association incurred material damage from Hurricane Andrew. Pursuant to Article K(7) of the Declaration of Condominium, the Association did not elect to rebuild, but rather terminate the condominium and refund the appropriate proportionate amount of the insurance proceeds to the owners.

In addition, the Association has approved to initiate legal proceedings to enable the sale of its portion of the recreation area property (note 2). The cost are estimated between $600,00 and $1,000,000, of which the Association would be responsible for approximately its 33.4 percentage interest. An appraisal of the value of the land has been initiated but was not completed until April, 1997.

Basis of Presentation

The Association's financial statements are presented utilizing the accrual method of accounting. Under this accounting method, revenues are recorded as earned when billed and expenses are recorded when they are incurred.

Real and common area property acquired by the original individual unit owners from the Developer is not capitalized on the Condominium's financial statements, as it is owned by the individual unit owners and not the Association. Replacement and improvements to the real and common area property are not capitalized for the above reason.

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As a result of the damage inflicted by Hurricane Andrew (Note 2), the Association voted in 1993 to purchase the recreation facility lease and then terminate the lease. The members now own an undivided interest in the shares of the Naranja Lakes Recreation Area Corporation, which in turn owns the real property formerly under the lease agreement.

NARANJA LAKES CONDOMINIUM NO. FOUR, INC.

NOTES TO FINANCIAL STATEMENTS
Continued

December 31, 1996

2. INVESTMENT IN RECREATION AREA CORPORATION (Continued)

The purchase price was $1,098,704 (including four months prorated rent for 1992), of which the Association was responsible for approximately 33 percent of the purchase price, plus closing costs totaling $351,908.

The Association has approved to initiate legal proceedings to enable the land to be sold. The total costs of this action, including the sale of the condominium common property, are estimated at between $600,000 and $1,000,000, of which the Association would be responsible for approximately its one half interest. An appraisal of the value of the land has been initiated but is uncompleted at this time.

3. UNDISTRIBUTED DEFERRED CASUALTY PROCEEDS - NET/INSURANCE SETTLEMENT

The following is a recap of the activity involving the insurance proceeds that comprise the fund balance of December 31, 1996:

	1992	1993	1994	1995	1996	TOTAL
(A) Distribution by Rec Area					$133,600	$ 133,600
Receipt of Insurance Proceeds-1992	$15,347,255	$ 460,767	-0-	$737,459		16,545,481
Offset Operating Fund Balance 8/92	5,687	-0-	-0-	-0-		5,687
Payoff to Home Savings Bank	<1,346,456>	-0-	-0-	-0-		<1,346,456>
Payout to Owners	<12,996,965>	53,632		-0-		<12,943,333>
Refund From Home Savings Bank	14,342	-0-	-0-	-0-		14,342
Payout to Owners From Home Savings Overpayment	<9,672>	-0-	-0-	-0-		<9,672>
Expenses Incurred	<105,843>	<436,608>	<469,648>	<719,465>	(192,726)	<1,924,290>
Interest /Other Income	61,456	26,886	28,985	19,025	58,067	194,419
FUND BALANCE	$ 969,804	$ 104,677	$<440,663>	$ 37,019	$ (1,059)	$ 669,778

(A) In 1996, the Naranja Recreation Area Corporation distributed $400,000 in total to Naranja Condominiums One, Two, Three and Four proportionately.

APPENDIX G

LEGAL DESCRIPTION

LEGAL DESCRIPTION

Legal Description to the proposed Naranja Lakes Tax Increment Financing District.

A portion of Sections 33, 34 and 35, Township 56 South, Range 39 East, and a portion of Sections 3, 4 and 5, Township 57 South, Range 39 East, all in Dade County, Florida as delineated and described in Board of County Commissioners resolution No. R-1038-96 adopted on September 17, 1996 and being more particularly described as follows: That portion of the above described Sections bounded on the South by S.W. 288th Street (Biscayne Drive); bounded on the East by S.W. 137th Avenue and its intersection with the Homestead Extension of Florida's Turnpike (State Road No. 821); bounded East, Northeasterly by said Homestead Extension of Florida's turnpike; bounded on the North by S.W. 268th Street (Moody Drive) to its intersection with S.W. 266th Street; bounded Northeasterly by S.W. 266th Street and its intersection with Old Dixie Highway; and bounded on the West by Old Dixie Highway..

A portion of Sections 33, 34 and 35, Township 56 South, Range 39 East, and a portion of Sections 3, 4 and 5, Township 57 South, Range 39 East, all in Dade County, Florida as delineated and described in Board of County Commissioners resolution No. R-1038-96 adopted on September 17, 1996 and being more particularly described as follows: That portion of the above described Sections bounded on the South by S.W. 288th Street (Biscayne Drive); bounded on the East by S.W. 137th Avenue and its intersection with the Homestead Extension of Florida's Turnpike (State Road No. 821); bounded East, Northeasterly by said Homestead Extension of Florida's turnpike; bounded on the North by S.W. 268th Street (Moody Drive) to its intersection with S.W. 266th Street; bounded Northeasterly by S.W. 266th Street and its intersection with Old Dixie Highway; and bounded on the West by Old Dixie Highway.

APPENDIX H

PROPOSED NARANJA LAKES PLAN