

# Action Plan

**Grantee:** Escambia County, FL

**Grant:** B-08-UN-12-0005

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|                                 |                       |
|---------------------------------|-----------------------|
| <b>LOCCS Authorized Amount:</b> | \$ 4,565,918.00       |
| <b>Grant Award Amount:</b>      | \$ 4,565,918.00       |
| <b>Status:</b>                  | Reviewed and Approved |
| <b>Estimated PI/RL Funds:</b>   | \$ 0.00               |
| <b>Total Budget:</b>            | \$ 4,565,918.00       |

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

Neighborhood Stabilization Program (NSP) funding will be targeted to areas of greatest need in keeping with the priorities established in the National Housing and Economic Recovery Act of 2008, summarized as follows: (a) Areas with the greatest percentage of home foreclosures (score of 9 or 10), (b) Areas with the highest percentage of homes financed by a subprime mortgage related loan (score greater than 41.5%), and (c) Areas identified as having a high probability of facing a significant increase in the rate of home foreclosures (score greater than 8.5%) Utilizing these baseline NSP targeting criteria, Escambia County will primarily focus the NSP activities within the following areas of greatest need: Priority 1: Census Tracts: 3, 4, 6, 13, 15, 16, 17, 18, 19, 20, 21, 22, 24, 28.03, 29, 30, 31 & 40 Targeted Neighborhoods: (1) Community Redevelopment Areas (Warrington, Englewood, Brownsville, Palafox Corridor and Barrancas) (2) Pensacola Community Redevelopment Area (3) Century Enterprise Zone (4) Escambia County Enterprise Zone (5) Pensacola Enterprise Zone Priority 2: Census Tracts: 34, 35.02, 37 Targeted Neighborhoods: (6) Ensley CDBG target Area (7) Cantonment CDBG Target Area During the initial twelve months after NSP grant award, Escambia County will target NSP activities to addressing foreclosed, vacant, abandoned and/or blighted homes or properties located with those areas encompassing Priority 1 above, as depicted on target area maps included in this section. Of the total NSP funds expended by Escambia County during this period, a minimum of 80% shall be within Priority 1 areas. Thereafter, the County will consider expending NSP funds within Priority 2 areas.

### Distribution and and Uses of Funds:

Homeownership: Flexible, subordinate NSP second or third mortgage financing will assist eligible LMMI buyers in the purchase, rehabilitation, and/or redevelopment of foreclosed upon homes or residential properties. Assistance shall be tailored to the individual affordability and financing needs of LMMI homebuyers in conjunction with underwriting requirements established with participating first mortgage lenders. Non-Homeownership Tenancy (including Special Needs/Homeless): NSP assisted acquisition/rehabilitation and/or redevelopment of vacant, foreclosed or abandoned properties to provide affordable housing opportunities for LMMI special needs persons or families and/or those in need of affordable rental units. Demolition of Blighted Properties: NSP targeted areas exhibit above average numbers of blighted, dilapidated residential properties and structures that require demolition for the betterment of the impacted neighborhoods. NSP funds will support targeted demolition to address this need at the neighborhood level.

### Definitions and Descriptions:



**Low Income Targeting:**

**Acquisition and Relocation:**

**Public Comment:**

## Project Summary

| Project # | Project Title                            | Grantee Activity #                   | Activity Title  |
|-----------|--|--------------------------------------|---|
| 1         | Financing Mechanism                      | Escambia - 1                         | Home Purchase Financing Mechanism                     |
| 2         | Acquisition/Rehabilitation for Sale/Rent | Escambia - 2 (a)                     | Acquisition (NP for Resale)                           |
|           |  | Escambia - 2 (b)                     | Rehabilitation (NP for Resale)                        |
|           |  | Escambia - 2(c)                      | Acquisition (multifamily for rental)                  |
|           |  | Escambia - 2(d)                      |   |
|           |  | Escambia - 2(e)                      | Rehabilitation/Reconstruction<br>(multifamily/rental) |
|           |  | Escambia - 2(f)                      | Rehabilitation/Reconstruction<br>(Multifamily/Rental) |
| 3         | Demolition of Blighted Properties        | Escambia - 3                         | Demolition of Blighted Properties                     |
| 4         | Redevelopment                            | Escambia - 4 (a)                     | Redevelopment of Vacant Properties<br>(Housing)       |
|           |  | Escambia - 4 (b)                     | Redevelopment (Housing: 25% Set-Aside)                |
| 5         | Administration                           | Escambia - 5                         | Administration  |
| 9999      | Restricted Balance                       | <i>No activities in this project</i> |   |



# Activities

**Project # / Title:** 1 / Financing Mechanism

**Grantee Activity Number:** Escambia - 1  
**Activity Title:** Home Purchase Financing Mechanism

**Activity Type:**  
 Homeownership Assistance to low- and moderate-income

**Activity Status:**  
 Completed

**Project Number:**  
 1

**Project Title:**  
 Financing Mechanism

**Projected Start Date:**  
 05/01/2009

**Projected End Date:**  
 09/30/2013

**Project Draw Block by HUD:**  
 Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:** \$ 308,290.21  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 308,290.21

**Environmental Assessment:**  
 EXEMPT

**Benefit Report Type:**  
 Direct (Households)

| Proposed Beneficiaries | Total | Low | Mod | Low/Mod% |
|------------------------|-------|-----|-----|----------|
| # Owner Households     | 5     | 2   | 3   | 100.00   |
| # of Households        | 5     | 2   | 3   | 100.00   |

| Proposed Accomplishments | Total |
|--------------------------|-------|
| # of Housing Units       | 5     |

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Escambia County/NEFI

**Proposed budgets for organizations carrying out Activity:**

| Responsible Organization | Organization Type | Proposed      |
|--------------------------|-------------------|---------------|
| Escambia County/NEFI     | Unknown           | \$ 275,000.00 |



### Location Description:

NSP financing mechanisms will be available within the following Priority 1 Neighborhoods: Escambia County Community Redevelopment Areas (Brownsfille, Englewood, Palafox Corridor, Warrington & Barrancas); Pensacola Community Redevelopment Area, Escambia County & Pensacola Enterprise Zones, and Town of Century Enterprise Zone. If NSP funds remain, Priority 2 Neighborhoods, including Ensley and Cantonment CDBG Target Areas, will be considered after 12 months. The Priority 2 neighborhoods, including Ensley and Cantonment CDBG Target Areas, were added as NSP eligible areas in February 2010.

### Activity Description:

Overview of NSP Activity 01: Flexible, subordinate NSP second or third mortgage financing will assist eligible LMMI buyers in the purchase, rehabilitation, and/or redevelopment of foreclosed upon homes or residential properties. Assistance shall be tailored to the individual affordability and financing needs of LMMI homebuyers in conjunction with underwriting requirements established with participating first mortgage lenders. Underwriting shall minimally meet current FHA or Fannie Mae standards for 15-40 year fixed rate mortgage products with standard amortization. No subprime, interest only, balloon, adjustable rate, or similar unconventional mortgage products shall be allowed with respect to this NSP activity. NSP assistance shall be paid at closing on the purchase of the home or property for the benefit of the LMMI buyer, including funds to fund the rehabilitation escrow if required to bring the home into code compliance. Tenure of Beneficiaries: Homeownership Terms Applicable to NSP Assistance: (i) Affordability Period (duration): Minimum affordability periods shall conform to the HOME Program Homeownership Assistance requirements at 24 CFR Part 92.254(A)(4). The period shall be predicated upon the amount of permanent NSP assistance per unit. (ii) Financing Terms: Homebuyers assisted via NSP Activity 01 shall receive subordinate mortgage financing in the form of a Deferred Payment Loan at zero percent (0%) interest secured by mortgage, note and deed restriction with repayment due upon default as a result of the sale, transfer, refinancing, encumbrance, or rental of the housing unit or property, unless the home or property is subsequently sold to a qualifying LMMI family (see Mechanism for Maintaining Continued Affordability section below for details). Repayment requirements are: full repayment is required upon default or if the sale, transfer, encumbrance, or rental of the subject housing unit occurs within the applicable affordability period. Assuming occupancy and compliance with program requirements for the full duration of the applicable affordability period, the NSP assistance will be forgiven. (iii) Discount Rate: Individual foreclosed homes or properties assisted through this activity shall be purchased at a minimum five percent (5%) one percent (1%) discount (Activity Revision Amendment #02 -2/18/2010) from the current market-appraised value as defined in the NSP Regulations. , and the local NSP portfolio in aggregate shall reflect a minimum fifteen percent (15%) discount from the current market-appraised value as defined in the NSP Regulations. Local purchase negotiations shall target the deepest discount possible given the condition, length of REO status, and carrying time/costs of the seller (lender). (iv) Sales Price: The sales price shall be in an amount equal to or less than the cost to acquire and redevelop or rehabilitate such home or property up to a decent, safe, and habitable condition. (Sales and closing costs are eligible NSP redevelopment or rehabilitation costs.) The maximum sales price for a property is determined by aggregating all costs of acquisition, rehabilitation, and redevelopment (including related activity delivery costs, which generally may include, among other items, costs related to the sale of the property). Mechanism for Maintaining Continued Affordability: NSP Funds will be provided as a soft second or third mortgage in conjunction with each foreclosed home or property purchase by a LMMI eligible buyer. Such assistance shall be secured by Escambia County with a subordinate mortgage and deed restriction with an affordability period minimally conforming to that specified for Homeownership Assistance under the HOME Program as detailed in 24 CFR Part 92.254(A)(4). The deferred payment loan must be repaid by the buyer in the event of the sale, rental, refinancing, or transfer of ownership of the home or property, unless the initial buyer who is selling the home or property sells the subject home or property to a new buyer with qualifying income in the same range as the initial buyer according to the most current HUD income guidelines. If the initial buyer complies with this requirement, the NSP mortgage and deed restriction shall not become due on sale and or transfer of ownership, but shall be assumed by the subsequent buyer with continuing applicability for any subsequent sales occurring within the affordability period (as denoted above). Compliance with this provision will be verified by NEFI or the County's staff with responsibility for Housing and Community Development Programs at the time of occurrence. Activity revised (7/15/10) to reflect actual anticipated demand between subject date and 9/3/10.

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**Project # / Title:** 2 / Acquisition/Rehabilitation for Sale/Rent

**Grantee Activity Number:** Escambia - 2 (a)



**Activity Title: Acquisition (NP for Resale)**

**Activity Type:**

Acquisition - general

**Project Number:**

2

**Projected Start Date:**

05/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

NA

**Activity Status:**

Completed

**Project Title:**

Acquisition/Rehabilitation for Sale/Rent

**Projected End Date:**

09/30/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 701,709.79

**Other Funds** \$ 0.00

**Total Funds** \$ 701,709.79

**Proposed Accomplishments**

# of Housing Units

# of Parcels acquired voluntarily

# of Parcels acquired by condemnation

# of buildings (non-residential)

# of Properties

**Total**

17

17

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Participating Non-Profit Organizations

**Organization Type**

Unknown

**Proposed**

\$ 701,709.79



## Location Description:

NSP Priority 1 Target Areas in Escambia County, including: Escambia & Pensacola community Redevelopment Areas; Escambia & Pensacola Enterprise Zones; and Town of Century Enterprise Zone. Escambia Priority 2 Target Areas, Ensley and Cantonment CDBG Areas, will be considered only after 12 months should NSP funds remain. Priority Area 2 neighborhoods, including Ensley and Cantonment CDBG Areas, were added as NSP eligible areas in February 2010.

## Activity Description:

Overview of NSP Activity 02: NSP funds will be used to create: (i) a revolving, zero interest loan pool from which agencies implementing this Activity can access NSP funds to finance all costs required to culminate the purchase, rehabilitation/redevelopment and resale of foreclosed upon homes or properties to assist eligible LMMI buyers. Such cost shall include all customary expenses, including a reasonable project delivery/development cost payable to the implementing agency. The Maximum Sales Price shall be an amount equal to or less than the aggregate (total) cost to acquire and rehabilitate or redevelop the subject home or property up to a decent, safe and habitable condition (including related project delivery and soft costs). Project delivery cost shall be calculated as a percentage applied to the aggregate acquisition/rehab cost which is added to such cost to determine the Maximum Sales Price. An 8% project delivery/ development cost shall be deemed reasonable and shall be allowed without necessity for detailed justification. Any percentage above 8% shall only be allowed upon submission of detailed cost documentation by the implementing agency. (ii) soft second/third mortgage assistance to enhance affordability of the homes for the ultimate LMMI buyers. The amount of second mortgage assistance shall be for the benefit of the homebuyers and shall reflect the financing needs of individual LMMI buyers with respect to underwriting requirements of participating first mortgage lenders. Underwriting shall minimally meet current FHA or Fannie Mae standards for 15-40 year fixed rate mortgage products with standard amortization. No subprime, interest only, balloon, adjustable rate, or similar unconventional mortgage products shall be allowed with respect to this NSP activity. NSP assistance for the benefit of the buyer shall be applied at closing on the purchase of the home or property for the benefit of the LMMI buyer. Any residual financing provided to the implementing agency under #1 (above), which is not applied at closing for the direct benefit of the buyer(s), shall be repaid at closing to the Escambia County NSP fund by the implementing agency. Tenure of Beneficiaries: Homeownership Terms Applicable to NSP Assistance: (i) Affordability Period (duration): Minimum affordability periods shall conform to the HOME Program Homeownership Assistance requirements at 24 CFR Part 92.254(A)(4). The period shall be predicated upon the amount of permanent NSP assistance per unit. (ii) Financing Terms: Homebuyers assisted via NSP Activity 02 shall receive subordinate mortgage financing in the form of a Deferred Payment Loan at zero percent (0%) interest secured by mortgage, note and deed restriction with repayment due upon default as a result of the sale, transfer, refinancing, encumbrance, or rental of the housing unit or property, unless the home or property is subsequently sold to a qualifying LMMI family (see Mechanism for Maintaining Continued Affordability section below for details). Repayment requirements are: full repayment is required upon default or if the sale, transfer, encumbrance, or rental of the subject housing unit occurs within the applicable affordability period. Assuming occupancy and compliance with program requirements for the full duration of the applicable affordability period, the NSP assistance will be forgiven. (iii) Discount Rate: Individual foreclosed homes or properties assisted through this activity shall be purchased at a minimum five percent (5%) one percent (1%) discount (Activity Revision Amendment #02 -2/18/2010) from the current market-appraised value as defined in the NSP Regulations. , and the local NSP portfolio in aggregate shall reflect a minimum fifteen percent (15%) discount from the current market-appraised value as defined in the NSP Regulations. Local purchase negotiations shall target the deepest discount possible given the condition, length of REO status, and carrying time/costs of the seller (lender). (iv) Sales Price: Shall be in an amount equal to or less than the cost to acquire and redevelop or rehabilitate such home or property up to a decent, safe, and habitable condition. (Sales and closing costs are eligible NSP redevelopment or rehabilitation costs.) The maximum sales price for a property is determined by aggregating all costs of acquisition, rehabilitation, and redevelopment (including related activity delivery costs, which generally may include, among other items, costs related to the sale of the property). Mechanism for Maintaining Continued Affordability: NSP Funds will be provided as a soft second or third mortgage in conjunction with each foreclosed home or property purchased by a LMMI eligible buyer. Such assistance shall be secured by Escambia County with a subordinate mortgage and deed restriction with an affordability period minimally conforming to that specified for Homeownership Assistance under the HOME Program as detailed in 24 CFR Part 92.254(A)(4). The deferred payment loan must be repaid by the buyer in the event of the sale, rental, refinancing, or transfer of ownership of the home or property, unless the initial buyer who is selling the home or property subsequently sells the subject home or property to a new buyer with qualifying income in the same range as the initial buyer. If the initial buyer complies with this requirement, the NSP mortgage and deed restriction shall not become due on sale and or transfer of ownership, but shall be assumed by the subsequent buyer with continuing applicability for any subsequent sales occurring within the affordability period (as denoted above). (Activity Revision Amendment #02-2/18/2010): In the event NSP assisted homes cannot be sold within a reasonable period of time the County and /or the participating Agency may elect to convert the home to rental use, either via lease/purchase (with a maximum lease 24 month lease period) or alternatively, to permanent long term rental occupancy under the management of the participating Agency. If a unit is converted to rental use, the affordability period and rental rate and occupancy requirements stipulated in applicable rental occupancy and rental rate provisions of NSP Activity 05 shall apply. Tenure of Beneficiaries: Homeownership (priority) with option for conversion to rental - (Activity Revision Amendment #02-2/18/2010):.



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**Grantee Activity Number: Escambia - 2 (b)**  
**Activity Title: Rehabilitation (NP for Resale)**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 2

**Projected Start Date:**  
 05/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition/Rehabilitation for Sale/Rent

**Projected End Date:**  
 09/30/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 157,827.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 157,827.00

|                                 |              |            |            |                 |
|---------------------------------|--------------|------------|------------|-----------------|
| <b>Proposed Beneficiaries</b>   | <b>Total</b> | <b>Low</b> | <b>Mod</b> | <b>Low/Mod%</b> |
| # of Households                 | 17           | 3          | 14         | 100.00          |
| <b>Proposed Accomplishments</b> | <b>Total</b> |            |            |                 |
| # of Housing Units              | 17           |            |            |                 |

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

|  |                          |                 |
|--|--------------------------|-----------------|
| <b>Responsible Organization</b>        | <b>Organization Type</b> | <b>Proposed</b> |
| Participating Non-Profit Organizations | Unknown                  | \$ 157,827.00   |

**Location Description:**  
 Same Location as NSP Activity Escambia - 2(a). Location expanded to include Priority 2 neighborhoods effective February 2010.



**Activity Description:**

Same Activity Description as NSP Activity Escambia - 2(a) Homes acquired under Activity Escambia - 2(a) will be rehabilitated with NSP financing under Activity Escambia - 2(b) in accordance with the terms and conditions described. Activity amended on March 18, 2010 to incorporate options for lease-purchase and/or rental occupancy in the event homes do not sell within a reasonable time period. See NSP Activity Escambia - 2(a) for detailed description of revisions.

Revised on 7/15/10 to reflect actual anticipated funding and units at 9/3/10.

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**Grantee Activity Number:** Escambia - 2(c)  
**Activity Title:** Acquisition (multifamily for rental)

**Activity Type:**  
 Acquisition - general

**Project Number:**  
 2

**Projected Start Date:**  
 11/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition/Rehabilitation for Sale/Rent

**Projected End Date:**  
 12/31/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 207,134.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 207,134.00

| Proposed Beneficiaries   | Total | Low | Mod | Low/Mod% |
|--------------------------|-------|-----|-----|----------|
| # of Households          |       |     |     | 0.0      |
| <br>                     |       |     |     |          |
| Proposed Accomplishments | Total |     |     |          |
| # of Properties          | 18    |     |     |          |

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

| Responsible Organization               | Organization Type | Proposed      |
|--|-------------------|---------------|
| Participating Non-Profit Organizations | Unknown           | \$ 600,000.00 |

**Location Description:**  
 All NSP Priority 1 and Priority 2 eligible areas including all County and City CRA areas, City, County and Century Enterprise Zones, Ensley and Cantonment. The Priority 2 areas were added in February 2010.



**Activity Description:**

Rental Housing (Acquisition): NSP funds will be loaned to capable public or non-profit agencies or private developers acting as developers of affordable rental housing in the form of soft second/third mortgages, typically at zero percent (0%) interest, for a minimum affordability period of 20 years. Escambia County reserves the right to charge a reasonable rate of interest on such loans based upon individual underwriting analysis. Properties will be mortgaged and deed restricted for the full term of the affordability period (Activity Revision Amendment #02 -2/18/2010). Terms and conditions are outlined in the NSP Amendment #1 and #2.

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|                                 |   |
|---------------------------------|---|
| <b>Grantee Activity Number:</b> | <b>Escambia - 2(d)</b>                      |
| <b>Activity Title:</b>          | <b>Acquisition (multifamily for rental)</b> |

**Activity Type:**  
Acquisition - general

**Project Number:**  
2

**Projected Start Date:**  
11/10/2009

**Project Draw Block by HUD:**  
Not Blocked

**Activity Draw Block by HUD:**  
Not Blocked

**Block Drawdown By Grantee:**  
Not Blocked

**National Objective:**  
LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**  
COMPLETED

**Benefit Report Type:**  
NA

**Activity Status:**  
Completed

**Project Title:**  
Acquisition/Rehabilitation for Sale/Rent

**Projected End Date:**  
12/31/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

|                      |               |
|----------------------|---------------|
| <b>Total Budget:</b> | \$ 337,955.00 |
| <b>Other Funds</b>   | \$ 0.00       |
| <b>Total Funds</b>   | \$ 337,955.00 |

**Proposed Accomplishments**  
# of Properties

**Total**  
30

**Activity is being carried out by Grantee:**  
No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

| <b>Responsible Organization</b>        | <b>Organization Type</b> | <b>Proposed</b> |
|--|--------------------------|-----------------|
| Participating Non-Profit Organizations | Unknown                  | \$ 337,955.00   |

**Location Description:**  
NSP Priority 1 and Priority 2 Areas are eligible. Priority 2 areas were added in February 2010. Includes all Escambia County, City of Pensacola and Town of Century CRA areas, Enterprise Zones, and the Ensley and Cantonment communities.

**Activity Description:**



Rental Housing (acquisition): NSP funds will be loaned to capable public or non-profit agencies or private developers acting as developers of affordable rental housing in the form of soft second/third mortgages, typically at zero percent (0%) interest, for a minimum affordability period of 20 years. Escambia County reserves the right to charge a reasonable rate of interest on such loans based upon individual underwriting analysis. Properties will be mortgaged and deed restricted for the full term of the affordability period (Activity Revision Amendment #02 -2/18/2010). Terms, conditions and requirements are detailed in the NSP Plan Amendment #1 and #2.

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**Grantee Activity Number:** Escambia - 2(e)  
**Activity Title:** Rehabilitation/Reconstruction (multifamily/rental)

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 2

**Projected Start Date:**  
 11/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition/Rehabilitation for Sale/Rent

**Projected End Date:**  
 12/31/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 324,866.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 324,866.00

| Proposed Beneficiaries | Total | Low | Mod | Low/Mod% |
|------------------------|-------|-----|-----|----------|
| # Renter Households    | 18    |     | 18  | 100.00   |
| # of Households        | 18    |     | 18  | 100.00   |

| Proposed Accomplishments | Total |
|--------------------------|-------|
| # of Multifamily Units   |       |
| # of Housing Units       |       |

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

| Responsible Organization               | Organization Type | Proposed      |
|--|-------------------|---------------|
| Participating Non-Profit Organizations | Unknown           | \$ 324,866.00 |

**Location Description:**

NSP Priority 1 and Priority 2 Areas are included. Priority 2 areas were added in February 2010. Includes all Escambia County, City of Pensacola and Town of Century CRA areas, Enterprise Zones, and the Ensley and Contonment communities.

**Activity Description:**

Rental Housing (Rehabilitation/Reconstruction): NSP funds will be loaned to capable public or non-profit agencies acting as developers of affordable rental housing in the form of soft second/third mortgages, typically at zero percent (0%) interest, for a minimum affordability period of 20 years. Escambia County reserves the right to charge a reasonable rate of interest on such loans based upon individual underwriting analysis. Properties will be mortgaged and deed restricted for the full term of the affordability period (Activity Revision Amendment #02 -2/18/2010). Terms, conditions and requirements are detailed in the NSP Plan Amendment #1 and #2.

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**Grantee Activity Number:** Escambia - 2(f)  
**Activity Title:** Rehabilitation/Reconstruction (Multifamily/Rental)

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 2

**Projected Start Date:**  
 11/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition/Rehabilitation for Sale/Rent

**Projected End Date:**  
 12/31/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 530,045.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 530,045.00

| Proposed Beneficiaries          | Total        | Low | Mod | Low/Mod% |
|---------------------------------|--------------|-----|-----|----------|
| # of Households                 | 30           | 30  |     | 100.00   |
| <br>                            |              |     |     |          |
| <b>Proposed Accomplishments</b> | <b>Total</b> |     |     |          |
| # of Multifamily Units          |              |     |     |          |
| # of Housing Units              |              |     |     |          |
| # ELI Households (0-30% AMI)    |              |     |     |          |

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

| Responsible Organization               | Organization Type | Proposed      |
|--|-------------------|---------------|
| Participating Non-Profit Organizations | Unknown           | \$ 530,045.00 |

**Location Description:**



NSP Priority 1 and 2 areas are included. Priority 2 areas were added in February 2010. Includes: Escambia County, City of Pensacola and Town of Century CRA areas, Enterprise Zones, and Ensley and Cantonment communities.

**Activity Description:**

Rental Housing (Rehabilitation/Reconstruction): NSP funds will be loaned to capable public or non-profit agencies acting as developers of affordable rental housing in the form of soft second/third mortgages, typically at zero percent (0%) interest, for a minimum affordability period of 20 years. Escambia County reserves the right to charge a reasonable rate of interest on such loans based upon individual underwriting analysis. Properties will be mortgaged and deed restricted for the full term of the affordability period (Activity Revision Amendment #02 -2/18/2010). Terms, conditions and requirements are detailed in the NSP Plan Amendments #1 and #2.

Revision on 7/15/10 to reflect actual project status and obligation at 9/3/10.

**Project # / Title: 3 / Demolition of Blighted Properties**

**Grantee Activity Number: Escambia - 3**  
**Activity Title: Demolition of Blighted Properties**

**Activity Type:**

Clearance and Demolition

**Project Number:**

3

**Projected Start Date:**

06/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Area Benefit (Census)

**Activity Status:**

Completed

**Project Title:**

Demolition of Blighted Properties

**Projected End Date:**

06/01/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 562,615.00

**Other Funds** \$ 0.00

**Total Funds** \$ 562,615.00

**Proposed Beneficiaries**

# of Persons

| Total | Low  | Mod | Low/Mod% |
|-------|------|-----|----------|
| 3110  | 1687 | 674 | 75.92    |

**Proposed Accomplishments**

**Total**



|       |       |
|-------|-------|
| LMI%: | 75.92 |
|-------|-------|

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Escambia County/NEFI

**Proposed budgets for organizations carrying out Activity:**

| Responsible Organization | Organization Type | Proposed      |
|--------------------------|-------------------|---------------|
| Escambia County/NEFI     | Unknown           | \$ 562,615.00 |

**Location Description:**

NSP funds will support the demolition of blighted vacant properties and residential structures within one or more of the following NSP Targeted Neighborhoods: Escambia County Community Redevelopment Areas (Palafox Corridor, Eglewood, Warrington, Barrancas and Brownsville).

**Activity Description:**

Overview of NSP Activity 03: NSP funds will be used to support demolition and stabilization of blighted buildings and structures and associated costs, within NSP targeted neighborhoods. Funds will be used directly by the County and its partner agencies for this purpose, and shall be provided in the form of grants. The overall purpose is to eliminate blighting conditions and aid in stabilizing the targeted neighborhoods. Tenure of Beneficiaries: NSP Activity 03 will benefit all residents of LMMI neighborhoods through the elimination of blighting conditions. Terms Applicable to NSP Assistance: (i) Affordability Period (duration): N/A (ii) Financing Terms: NSP funds expended for demolition shall be a deferred grant secured by a lien on the subject property. (iii) Discount Rate: N/A (iv) Sales Price: N/A Mechanism for Maintaining Continued Affordability: N/A  
Revision also includes local budget revision (per Escambia County CDBG budget revision policy) to move funds from this Activity Escambia 4(b) to Escambia 3 to reflect anticipated actual costs for Demolition per bids and bid contingency (4/12/2010).  
Revised 7/15/10 to reflect actual anticipated total cost (less contingency). Subject to minor adjustments at final completion.

**Project # / Title: 4 / Redevelopment**

**Grantee Activity Number: Escambia - 4 (a)**  
**Activity Title: Redevelopment of Vacant Properties (Housing)**

**Activity Type:**  
Construction of new housing

**Project Number:**  
4

**Projected Start Date:**  
06/01/2009

**Project Draw Block by HUD:**

**Activity Status:**  
Completed

**Project Title:**  
Redevelopment

**Projected End Date:**  
06/01/2011

**Project Draw Block Date by HUD:**



Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Draw Block Date by HUD:**

|                      |               |
|----------------------|---------------|
| <b>Total Budget:</b> | \$ 147,697.98 |
| <b>Other Funds</b>   | \$ 0.00       |
| <b>Total Funds</b>   | \$ 147,697.98 |

**Proposed Beneficiaries**

# of Households

| Total | Low | Mod | Low/Mod% |
|-------|-----|-----|----------|
| 5     |     | 5   | 100.00   |

**Proposed Accomplishments**

# of Housing Units

| Total |
|-------|
| 5     |

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Participating Non-Profit Organizations

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Participating Non-Profit Organizations

**Organization Type**

Unknown

**Proposed**

\$ 148,885.00

**Location Description:**

Activity will be implemented in the following NSP targeted neighborhoods: Escambia & Pensacola Community Redevelopment Areas, Escambia & Pensacola Enterprise Zones, and/or Town of Century Enterprise Zone. Priority 2 NSP eligible areas were authorized added February 2010 as outlined in the Plan.

**Activity Description:**

Overview of NSP Activity 04: NSP funds will be used to create: (i) a revolving, zero interest loan pool from which agencies implementing this Activity can access NSP funds to finance all costs required to culminate the purchase, rehabilitation/redevelopment and ultimate reuse of targeted properties for the benefit of LMMI populations and/or LMMA neighborhoods. Such costs shall include all customary expenses, including a reasonable project delivery/development cost payable to the implementing agency. . The Maximum Sales Price shall be an amount equal to or less than the aggregate (total) cost to acquire and rehabilitate or redevelop the subject home or property up to a decent, safe and habitable condition (including related project delivery and soft costs). Project delivery cost shall be calculated as a percentage applied to the aggregate acquisition/rehab cost which is added to such cost to determine the Maximum Sales Price. For property reuses involving rental or ownership housing development an eight percent (8%) project delivery/development cost shall be deemed reasonable and shall be allowed without necessity for detailed justification. Any percentage above 8% shall only be allowed upon submission of detailed cost documentation by the implementing agency. (ii) The form of assistance provided in conjunction with NSP Activity 04 will depend on the specific reuse of each property, generally summarized as follows: (a) Reuse for Ownership Housing: NSP



funds will be provided as soft second/third mortgage assistance to enhance affordability of the resulting homes for the ultimate LMMI buyers. The amount of second mortgage assistance shall be for the benefit of the homebuyers and shall reflect the financing needs of individual LMMI buyers with respect to underwriting requirements of participating first mortgage lenders. Underwriting shall minimally meet current FHA or Fannie Mae standards for 15-40 year fixed rate mortgage products with standard amortization. No subprime, interest only, balloon, adjustable rate, or similar unconventional mortgage products shall be allowed with respect to this NSP activity. NSP assistance for the benefit of the buyer shall be applied at closing on the purchase of the home or property for the benefit of the LMMI buyer. Any residual financing provided to the implementing agency under #1 (above), which is not applied at closing for the direct benefit of the buyer(s), shall be repaid at closing to the Escambia County NSP fund by the implementing agency. (b) Reuse for Rental Housing: NSP funds will be loaned to experienced and capable public or non-profit agencies acting as developers of affordable rental housing in the form of soft second/third mortgages, typically at zero percent (0%) interest, for a minimum affordability period of 20 years. Escambia County reserves the right to charge a reasonable rate of interest on such loans based upon individual underwriting analysis. Properties will be mortgaged and deed restricted for the full term of the affordability period. Tenure of Beneficiaries: Funds from this Activity may be expended in support Homeownership and/or Rental housing, as well as developments that support neighborhood redevelopment. Terms Applicable to NSP Assistance: (i) Affordability Period (duration): Properties redeveloped for rental or ownership housing shall minimally conform to the HOME Program Homeownership Assistance requirements at 24 CFR Part 92.254(A)(4), or the Rental Assistance requirements at Part 92.252(a)(e), as applicable to the individual housing development project. This is not applicable to the use of NSP funds for non-housing production under this Activity. (ii) Financing Terms: Homebuyers assisted via NSP Activity 04 shall receive subordinate mortgage financing in the form of a Deferred Payment Loan at zero percent (0%) interest secured by mortgage, note and deed restriction with repayment due upon default as a result of the sale, transfer, refinancing, encumbrance, or rental of the housing unit or property, unless the home or property is subsequently sold to a qualifying LMMI family (see Mechanism for Maintaining Continued Affordability section below for details). Repayment requirements are: full repayment is required upon default or if the sale, transfer, encumbrance, or rental of the subject housing unit occurs within the applicable affordability period. Assuming occupancy and compliance with program requirements for the full duration of the applicable affordability period, the NSP assistance will be forgiven. For non-housing activities, NSP funds shall be typically provided as soft or deferred loans with or without interest (example: commercial redevelopment) or grants for public facilities and improvements (example: public park). (iii) Discount Rate: If foreclosed or abandoned properties are acquired under this Activity they shall be purchased at a minimum five percent (5%) discount from the current market-appraised value as defined in the NSP Regulations, and shall be reflected in calculating the local NSP portfolio in aggregate discount. Such purchases shall target the deepest discount possible given the condition, length of REO status, and carrying time/costs of the seller (lender). Blighted properties that do not fall within the foreclosed or abandoned definitions shall be acquired at a price no greater than the market value established by a current market appraisal as defined in the NSP Regulations. (iv) Sales Price (Applicable only to property redeveloped for ownership housing): Shall be in an amount equal to or less than the cost to acquire and redevelop or rehabilitate the property in accordance with governing building codes and standards. (Sales and closing costs are eligible NSP acquisition and redevelopment or rehabilitation costs.) The maximum sales price for a property is determined by aggregating all costs of acquisition, rehabilitation, and redevelopment (including related activity delivery costs, which generally may include, among other items, costs related to the sale of the property). Rental Rates (Applicable only to property redeveloped for rental housing): (1) Low income Units: For units targeted to families with incomes below 50% of median income, monthly rents and related charges shall be calculated and charged to eligible tenants according to the requirements of the Section 8 Housing Choice Voucher Program as administered by the City of Pensacola Housing Department. (2) Low, Moderate and Middle Income Units: For remaining rental units, affordability is defined as housing that costs no more than 30 percent of a household's income on rent, with adjustment for tenant paid utilities. Mechanism for Maintaining Continued Affordability: Housing produced through implementation of this Activity will be provided as a soft second or third mortgage in conjunction with each redeveloped property purchased by a LMMI eligible buyer or a private or non-profit developer for rental purposes. Such assistance shall be secured by Escambia County with a subordinate mortgage and/or deed restriction with an affordability period minimally conforming to that specified for Homeownership Assistance requirements at 24 CFR Part 92.254(A)(4), or the Rental Assistance requirements at 24 CFR Part 92.252(a)(e), as applicable to the individual housing development project. Revised: 7/15/10 to reflect actual demand for NSP assisted housing units to be formally obligated by Habitat for Humanity prior to 9/3/10.

**Grantee Activity Number:** Escambia - 4 (b)  
**Activity Title:** Redevelopment (Housing: 25% Set-Aside)

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Completed

**Project Number:**  
 4

**Project Title:**  
 Redevelopment

**Projected Start Date:**  
 07/01/2009

**Projected End Date:**  
 09/30/2013

**Project Draw Block by HUD:**  
 Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Total Budget:** \$ 843,331.08  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 843,331.08

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 Direct (Households)

| Proposed Beneficiaries       | Total | Low | Mod | Low/Mod% |
|------------------------------|-------|-----|-----|----------|
| # of Households              | 17    | 17  |     | 100.00   |
| <br>                         |       |     |     |          |
| Proposed Accomplishments     | Total |     |     |          |
| # of Housing Units           | 17    |     |     |          |
| # ELI Households (0-30% AMI) |       |     |     |          |

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Escambia County/NEFI

**Proposed budgets for organizations carrying out Activity:**

| Responsible Organization | Organization Type | Proposed      |
|--------------------------|-------------------|---------------|
| Escambia County/NEFI     | Unknown           | \$ 830,000.00 |

**Location Description:**  
 This activity may be utilized in any of the designated Priority 1 NSP target neighborhoods: Escambia & Pensacola Community

Redevelopment Areas, Escambia & Pensacola Enterprise Zones, and/or Town of Century Enterprise Zone. NSP eligible Area expanded to include Priority 2 neighborhoods in February 2010.

### Activity Description:

Overview of NSP Activity 04(b): LMMH Direct Housing Benefit or LMMC Limited Clientele Benefit - NSP Activity 05 will support homeless/special needs and/or affordable rental housing for the benefit of NSP income eligible persons. For Homeless Special Needs Housing (Activity Revision Amendment #02 -2/18/2010) This Activity is focused on families or individuals with incomes below 50% of area median. As noted above, NSP funds provide the financing mechanism to secure foreclosed or abandoned homes or properties and to properly rehabilitate/redevelop them into usable housing facilities that will meet the needs of such agencies and their clients. Most typically, direct grants or very soft mortgages are required to finance the housing component of such projects. This enables the non-profit agency to use its limited resources to meet the long term supportive service needs of the clients. Tenure of Beneficiaries: Primarily Rental (but there may be limited opportunities for creating permanent homeownership housing options for homeless or special needs persons or families) Terms Applicable to NSP Assistance: (i) Affordability Period (duration): NSP assisted homes or properties made available through this Activity shall be deed restricted for use in meeting the needs of targeted special needs populations for a minimum of 20 years from the date of the deed restriction. The only exception to this rule will be that after five years the participating agencies will have the option to "sell" an individual NSP assisted home to a low income client upon the client's demonstrated capacity for homeownership. A low income client shall be defined as a person or family meeting the HUD published 80% of median income limits for the Pensacola area, adjusted for family size. In such an instance, the sales price shall not exceed the original total cost of acquiring and rehabilitating/redeveloping the NSP assisted unit (including a reasonable developer's fee as defined elsewhere in this document). (ii) Financing Terms: Direct Grants are anticipated to be the primary form of assistance under this Activity. Long term affordability will be secured by deed restriction on the property. (iii) Discount Rate: Individual foreclosed homes or properties assisted through this activity shall be purchased at a minimum five percent (5%) discount from the current market-appraised value as defined in the NSP Regulations, and the local NSP portfolio in aggregate shall reflect a minimum fifteen percent (15%) discount from the current market-appraised value as defined in the NSP Regulations. Local purchase negotiations shall target the deepest discount possible given the condition, length of REO status, and carrying time/costs of the seller (lender) (iv) Sales Price: Not applicable, except in the event of down stream sale to a client as described in subsection (d)(i) . Mechanism for Maintaining Continued Affordability: Minimum twenty (20) year deed restricted use of the property for delivery of housing services to special needs populations. Affordability periods shall minimally conforming to that specified for Homeownership Assistance under the HOME Program as detailed in 24 CFR Part 92.254(A)(4).

For Rental Housing, NSP funds will be loaned to capable public or non-profit agencies acting as developers of affordable rental housing in the form of soft second/third mortgages, typically at zero percent (0%) interest, for a minimum affordability period of 15 years. For Homeless/ Special Needs Housing, NSP funds will be granted to capable public or non-profit agencies acting as developers of affordable rental housing in the form of a deferred payment (forgivable) grant with a a minimum affordability period of 15 years. Escambia County reserves the right to charge a reasonable rate of interest on such loans based upon individual underwriting analysis. Properties will be mortgaged and deed restricted for the full term of the affordability period (Activity Revision Amendment #02 -2/18/2010).

Revision also includes local budget revision (per Escambia County CDBG budget revision policy) to move funds from this Activity Escambia 4(b) to Escambia 3 to reflect anticipated actual costs for Demolition per bids and bid contingency (4/12/2010).

Revised on 7/15/10 to reflect contractual commitment to be culminated in early August 2010 for Permanent Housing Facility for the homeless via non-profit developer, Loaves and Fishes Soup Kitchen, Inc.

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## Project # / Title: 5 / Administration

**Grantee Activity Number:** Escambia - 5  
**Activity Title:** Administration

**Activity Type:**

Administration

**Activity Status:**

Completed

**Project Number:**

**Project Title:**



5

Administration

**Projected Start Date:**

04/01/2009

**Projected End Date:**

09/30/2013

**Project Draw Block by HUD:**

Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**

Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Total Budget:**

\$ 444,446.94

**Other Funds**

\$ 0.00

**Total Funds**

\$ 444,446.94

**Environmental Assessment:**

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Escambia County/NEFI

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Escambia County/NEFI

**Organization Type**

Unknown

**Proposed**

\$ 444,446.94

**Location Description:**

Administration activities will be carried out within Escambia County, Florida.

**Activity Description:**

Funding will support overall NSP administration, programmatic and financial management of project activities, NSP reporting, interaction with all participating entities, project compliance monitoring, auditing and related actions as required to effectively implement the NSP program in Escambia County.



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## Action Plan Comments:

- Reviewer - comments discussed with Randy 4/28 for future changes. OK to approve as is.
- Reviewer - Per Escambia County, no changes were made to the action plan. Request that HUD approve the plan in the DRGR system to enable them to submit their QPR. LS 2/1/11
- Reviewer - Plan modification approved for with the following changes:  
1. The Escambia 3/Demolition Activity is fully completed and has now been closed in DRGR.  
2. The problem with reporting "NSP funds expended" under the Escambia 2(a) Activity has been identified and corrected. Beginning with the QPR due on 7/31/11, the expended to date information will be entered to bring this reporting item current and it will be updated thereafter until closed.  
3. We have adjusted the budget line allocations between Escambia Activities 1 and 2(a) to reflect actual expenditures relating to Escambia Activity 1 (Financing Mechanisms) and Escambia Activity 2(a) (Acquisition by participating non-profits). This just reallocates NSP1 funds from one existing, approved NSP activity to another within the overall budget.
- Reviewer - Modified budget from Activities 4a(\$1,187.02) and Admin(\$12,144.06) to Activities 4b (\$13,331.08). sk 3/1/13
- Reviewer - Grantee modified A/P in preparation to close out the grant, marked several activities as complete.
- Reviewer - Modifications made to prepare for close as directed by their TA Provider.

## Action Plan History

| Version              | Date       |
|----------------------|------------|
| B-08-UN-12-0005 AP#1 | 08/01/2014 |
| B-08-UN-12-0005 AP#2 | 08/01/2014 |
| B-08-UN-12-0005 AP#3 | 03/01/2013 |
| B-08-UN-12-0005 AP#4 | 07/05/2011 |
| B-08-UN-12-0005 AP#5 | 04/22/2010 |

