

Action Plan

Grantee: Lakeland, FL

Grant: B-08-MN-12-0013

LOCCS Authorized Amount:	\$ 2,005,781.00
Grant Award Amount:	\$ 2,005,781.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 756,728.08
Total Budget:	\$ 2,762,509.08

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

During the prime years of the housing boom, the City of Lakeland and Polk County areas benefited from the successes of the market. But during the years following, our community has suffered from the severe housing market decline. The City of Lakeland developed the Neighborhood Stabilization Program pursuant to the Housing and Economic Recovery Act of 2008 (HERA) to concentrate in target areas of: Greatest percentage of home foreclosures; Highest percentage of homes financed by a subprime mortgage related loan; and Areas identified as the most likely to face a significant rise in the rate of home foreclosures. Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres. These neighborhoods have foreclosure rates of 13.7% to 15.5%. The City of Lakeland will direct its efforts to this area with the NSP funds. However, after resources have been exhausted within the area of greatest need, the City of Lakeland will focus its resources on three (3) other neighborhoods. Utilizing HUD provided data regarding foreclosures, staff identified those census tract block groups which exceed or are projected to exceed the city-wide foreclosure rate of 7.9 percent. The City analyzed the data and established a minimum high cost loan rate of 35% in determining areas of greatest need. Areas identified had abandonment risk scores between three and 10 and predicted 18 month underlying foreclosure rates of 7.9 percent or higher. NSP CDBG activities will meet the low, moderate and middle income national objective of the assisted activity: Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (abbreviated as LMMI). NSP eligible use – Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties; demolish blighted structures; land bank; redevelop demolished or vacated properties and planning and administration. CDBG Eligible Activities are found under: 24 CFR 570.201-(a) Acquisition;(b)Disposition;(i) Relocation;(n) Direct Homeownership Assistance 24 CFR 570.202(a) - Eligible rehabilitation and preservation activities for homes and other residential properties 24 CFR 570.206 - Activity delivery costs for an eligible activity 24 CFR 570.201(d)- Clearance and Demolition and 24 CFR 570.206 (a)- Planning and Administration. The City will solicit one or more Requests for Qualifications for organizations/partners to participate in the program. The City will require many partners such as, but not limited to, housing non-profits/for-profits, lenders, title companies, asset/property managers, appraisers, real estate companies, contractors (including demolition contractors), and inspection firms. The City may provide other incentives for Housing Partners to assist special needs populations, which may include the homeless, disabled, victims of domestic violence, and others, and will provide incentives for improving energy efficiency, conservation, or providing renewable energy source(s). These types of features will pand increased sustainability and attractiveness of housing and neighborhoods. Projects are anticipated to be in place from (September 28, 2008 for Admin) February, 2009 thru July 30, 2013. The City of Lakeland Neighborhood Services Division will administer the program. The contact person is R. Brian Rewis, Neighborhood Services Manager, 1104 Martin L. King, Jr. Avenue, Lakeland, Florida



Distribution and and Uses of Funds:

Based on the City's analysis, the neighborhoods identified as areas of greatest need meet the three requirements of HERA for the use of NSP funds. NSP funds will be used to perform the activities identified in this substantial amendment. The purpose of the distribution to the impacted areas is to stabilize the areas and provide opportunities for low to middle income households to acquire properties. Activity 1) Acquisition and Resale of Foreclosed Properties- Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. The City will provide funding for approved partners to acquire the properties and the properties will be held in a non profit agency's name (to be determined) during the rehab process until sold. Activity 2) Rehabilitation and Resale of Foreclosed Homes - The City of Lakeland's NSP program will be used to rehabilitate both single-family and multi-family residential properties. The local staff will be performing these duties. Costs of rehabilitation can include labor, materials, supplies, permits, lead-based paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos assessment and abatement, and program delivery. Activity 3) Demolition of Acquired Foreclosed Homes and/or Blighted Structures - Housing units acquired through the City's program that are not economically feasible to be rehabilitated, and/or pose a health/safety threat, may be demolished. Activity 4) Land Banking of Foreclosed Properties - Establish land banks for homes that have been foreclosed upon. Land banking and subsequent redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Accounts will be set up for lot maintenance for a maximum of 10 years. Activity 5) Redevelop Demolished or Vacant Properties- Redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Once constructed, these homes will be made available to income eligible households. The City will acquire the services of local housing partners(to be determined) to carry out this function. Activity 6) Planning and Administration - NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting and direct and indirect costs. All Planning and Administration activities are done by the City's staff. The City will use the minimum affordability standards that fall under the federal HOME Investment Partnership Program. Any NSP assisted homebuyer must receive at least eight (8) hours of homebuyer counseling from a HUD approved housing counseling agency prior to obtaining a mortgage loan. And lenders of any first mortgage loan provided to an income eligible household must comply with Treasury's guidance for non-traditional mortgages. Compliance must be documented. All loans must be at a fixed rate not to exceed a term of forty (40) years. Budget: At least 25% of the City's allocation must benefit housing individuals and/or families of 50% and below of AMI. That amount stated in the NSP plan is \$560,000. Acquisition - \$780,000 12 units Rehabilitation - \$405,600 8 units Demolition - \$40,000 8 units Land Bank - \$80,000 4 units Redevelopment - \$500,000 6 units Planning/Admin - \$200,181. Amendment effective 03/01/2010 Revised Budget Activity 50% and below of AMI 51 - 120% of AMI Total per Activity Planning and Administration 200,181 Acquisition of Foreclosed Properties 100,000 680,000 780,000 Rehabilitation of Foreclosed Properties 20,000 465,600 485,600 Demolition of Acquired/Foreclosed Properties 40,000 -0- 40,000 Redevelopment of Demolished or Vacant properties 400,000 100,000 500,000 Total \$560,000 \$1,245,

Definitions and Descriptions:

Blighted Structure is defined as any structure which is unsafe, unsanitary, unfit for human habitation, or not provided with adequate egress, or which constitutes a fire hazard, or is otherwise dangerous to human life.
 The maximum Affordable Rents shall not exceed the Fair Market Rents (FMR) as published annually by the U.S. Department of Housing and Urban Development for the Lakeland, Florida Metropolitan Statistical Area (MSA). The current rents are listed below:

- Efficiency
- 1 Bedroom
- 2 Bedroom
- 3 Bedroom
- 4 bedroom
- FMR
- \$ 586
- \$ 647
- \$ 745
- \$ 945
- \$ 1,109

Definition of "Middle Income Household:" A household having an income equal to or less than 120% of AMI as 2.4 times the current Section 8 income limit for households below 50% of median income, adjusted for family size.

Definition of "Moderate Income Household:" A household having an income equal to or less than 80% of AMI, but greater than 50% of AMI.
 Definition of "Low Income Household:" A household having an income equal to or less than 50% of AMI.

Definition of "Current Market Appraised Value:" The value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the URA at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, subrecipient, developer, or individual homebuyer.

Definition of "Land Bank:" A governmental or non-governmental nonprofit entity established, at least in part, to assemble,



temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. For the purposes of the NSP program, a land bank will operate in a specific, defined geographic area. It will purchase properties that have been abandoned or foreclosed upon and maintain, assemble, facilitate redevelopment of, market, and dispose of the land banked properties. If the land bank is a governmental entity, it may also maintain abandoned or foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of service.

Low Income Targeting:

It is anticipated that the funds set aside for households at or below 50% of AMI will be used for demolition and reconstruction. In that regard, it will be required that any partner selected to conduct demolition and reconstruction activities have a proven track record in this area.

The City of Lakeland may provide other incentives for housing partners to assist special needs populations, and who design creative mechanisms/programs to provide homeownership opportunities to low income households.

In the event that a single-family housing unit does not sell within a specified period to be identified in the subrecipient agreement, the City will require the unit be rented to an income eligible household.

Acquisition and Relocation:

As part of the acquisition process of foreclosed homes, if the cost of the rehabilitation of the unit is greater than fifty percent (50%) of the acquisition price, and/or the cost of acquisition and rehabilitation exceeds one hundred percent (100%) loan-to-value ratio, the City will evaluate the property to determine if demolition is appropriate. If demolition is economically feasible, the City will use NSP funds and/or other City affordable housing funds to construct a new unit.

The City has set a goal to fund the acquisition and demolition of approximately ten housing units for households at or below 80% of area median income.

It is anticipated that the acquisition process will begin in February 2009, followed by rehabilitation assistance if needed during the year. The project will be considered completed upon the transfer to an eligible homeowner. All activities are anticipated to be completed by and will continue through July 30, 2013.

Activity	
50% and below of AMI	
51% - 80% of AMI	
81% - 120% of AMI	
Total	
Acquisition of	
Foreclosed Properties	
4	
4	
4	
12	
Rehabilitation of	
Foreclosed Properties	
1	
5	
4	
10	
Demolition of	
Acquired/Foreclosed Properties	
4	
2	
2	
8	
Redevelopment of	
Demolished or Vacant properties	
5	
1	
0	
6	

The City will follow the Uniform Relocation Act requirements for any affected households where a housing unit is being demolished that has not been vacant for more than ninety (90) days.

Public Comment:

The Neighborhood Services Division advertised the notice of Substantial Amendment to the 2008 -2009 CDBG/HOME Action Plan in the local newspaper, outlining that the Substantial Amendment was available for public review from October 31 through November 14, 2008 on the City's website at www.lakelandgov.net. Additionally, the Neighborhood Services Division made workshop presentations to the City Commission on October 31, 2008, the Citizen's Advisory Committee on November



3, 2008, and the Affordable Housing Advisory Committee on November 13, 2008 (see attached agendas).

Members of the City Commission, CAC and AHAC expressed concerns regarding the Plan such as:

- Ø Short period of time to expend the funds;
- Ø Target areas may not be areas where homebuyers will prefer to purchase homes;
- Ø Possible challenge in selling rehabilitated homes because of the slow economy;
- Ø Target areas were too concentrated or not concentrated enough;
- Ø Expressed preference to reconstruct homes instead of rehabilitate to assist the local builders construction business during the economic slowdown; and
- Ø Use of local builders, realtors, and appraisers to assist with slow business market.

Staff did not receive any written comments from the public.

As outlined in the City's Citizen Participation Plan, the Neighborhood Services Division advertised in the local newspaper for this second Substantial Amendment to the 2008/2009 Action Plan. This amendment was also available for public review from February 12 through February 26, 2010 on the City of Lakeland's website.

For the second Substantial Amendment, Staff did not receive any written comments from the public.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
#7	NSP 1-Revolving Loan Fund	RLF NSP1	Revolving Loan Fund NSP1
1	Acquisition/Resale SFR	Activity 1- Acquisition 50%	Acquisition
		Activity 2-Acquis 25% Set Aside	Acquisiton -25% Set Aside
2	Rehab/Resale SFR	Activity 1-Rehab Single Family	Rehabilitate Residential Structures
		Activity 2-Rehab-25% Set-Aside	Rehabilitate Residential Structure
3	Demo of blighted structures	Activity 1- Demo- 25% Set-Aside	Demo of Foreclosed/Blighted Structures
		Activity 2 - Demo	
4	Land Bank foreclosed Properties	Activity 1 - 7816.5724	Land Banking of foreclosed properties
		Activity 2 - 7816.5724	Land Banking - 25% Set Aside
5	Redevelop Demo/vacant	Activity 1 - Redevelopment 50%	Redevelop demolished/vacant properties
		Activity 2 - Redevelopment 25% Set Aside	Redevelop Demolished/vacant properties
6	Administrative Costs	Activity 1 - 7001.5724	Planning and Administration
9999	Restricted Balance	<i>No activities in this project</i>	



Activities

Project # / #7 / NSP 1-Revolving Loan Fund

Grantee Activity Number: RLF NSP1
Activity Title: Revolving Loan Fund NSP1

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 #7
Projected Start Date:
 03/26/2014
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

Activity Status:
 Cancelled
Project Title:
 NSP 1-Revolving Loan Fund
Projected End Date:
 03/26/2017
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 0.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households				0.0
# of Households				0.0

Proposed Accomplishments	Total
# of Singlefamily Units	
# of Housing Units	

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Lakeland2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
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Location Description:

Activity Description:

Environmental Assessment: COMPLETED

Environmental None

Project # / 1 / Acquisition/Resale SFR

Grantee Activity Number: Activity 1- Acquisition 50%
Activity Title: Acquisition

Activity Type:
Acquisition - general

Project Number:
1

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

Benefit Report Type:
Direct (Households)

Activity Status:
Completed

Project Title:
Acquisition/Resale SFR

Projected End Date:
07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 495,296.96

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 495,296.96



Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	14	9	5	100.00
# of Households	14	9	5	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	14
# of Housing Units	14
# of Parcels acquired voluntarily	
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	14

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Lakeland1	Unknown	\$ 653,477.27

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need:North Lake Wire, Paul A. Diggs, Webster Park South and North, Gladys Leggett, Jewett Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

The City of Lakeland Neighborhood Services Division will work with lenders and/or realtors to acquire homes that have been foreclosed, vacant for at least 90 days and are on the lender’s or investor’s current inventory. Once foreclosed properties have been identified in the target areas, the City will negotiate with the lenders(s) to obtain the maximum reasonable discount for use in the program.

Environmental Assessment:

Environmental None



Grantee Activity Number: Activity 2-Acquis 25% Set Aside
Activity Title: Acquisiton -25% Set Aside

Activity Type:
 Acquisition - general

Project Number:
 1

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

Activity Status:
 Completed

Project Title:
 Acquisition/Resale SFR

Projected End Date:
 07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 183,025.51

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 183,025.51

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	7	4	3	100.00
# of Households	7	4	3	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	7
# of Housing Units	7
# of Parcels acquired voluntarily	
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	7



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Lakeland1

Organization Type

Unknown

Proposed Budget

\$ 183,025.51

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

The City of Lakeland Neighborhood Services Division will work with lenders and/or realtors to acquire homes that have been foreclosed, vacant for at least 90 days and are on the lender's or investor's current inventory. Once foreclosed properties have been identified in the target areas, the City will negotiate with the lenders(s) to obtain the maximum reasonable discount for use in the program.

Environmental Assessment:

Environmental

None

Project # / 2 / Rehab/Resale SFR

Grantee Activity Number:

Activity 1-Rehab Single Family

Activity Title:

Rehabilitate Residential Structures

Activity Type:

Rehabilitation/reconstruction of residential structures

Activity Status:

Completed

Project Number:

2

Project Title:

Rehab/Resale SFR

Projected Start Date:

06/01/2009

Projected End Date:

07/30/2013

Project Draw Block by HUD:

Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:

Activity Draw Block Date by HUD:



Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Total Budget:	\$ 540,532.60
Most Impacted and Distressed Budget:	\$ 0.00
Other Funds:	\$ 0.00
Total Funds:	\$ 540,532.60

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	8	4	4	100.00
# of Households	8	4	4	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	8
# of Housing Units	8
#Low flow showerheads	8
#Low flow toilets	8
#Dishwashers replaced	8
#Clothes washers replaced	8
#Refrigerators replaced	8
#Replaced hot water heaters	8
#Efficient AC added/replaced	8
#Additional Attic/Roof Insulation	8
#Energy Star Replacement Windows	8
# of Properties	8

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Lakeland1	Unknown	\$ 540,532.60

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys



Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

The City of Lakeland's NSP program will be used to rehabilitate both single-family and multi-family residential properties. Costs of rehabilitation can include labor, materials, supplies, permits, lead-based paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos assessment and abatement, and program delivery. Rehabilitation projects involving one or more units in a multi-family unit building owned as a condominium will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property held in common ownership.

12/8/2010

Move funds from Admin to cover miscellaneous expenses such as insurance, lawn care and utilities.

Environmental Assessment:

Environmental None



Grantee Activity Number:
Activity Title:

Activity 2-Rehab-25% Set-Aside
Rehabilitate Residential Structure

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2

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:

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

Activity Status:

Completed

Project Title:

Rehab/Resale SFR

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 28,885.67

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 28,885.67

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	1	1		100.00
# of Households	1	1		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	1
# of Housing Units	1
# ELI Households (0-30% AMI)	
#Low flow showerheads	1
#Low flow toilets	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Replaced hot water heaters	1
#Efficient AC added/replaced	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	1
# of Properties	1



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Lakeland2

Organization Type

Local Government

Proposed Budget

\$ 28,885.67

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following census tracts of greatest need: 102, 103, 108, 109, 110, 111, 112.01, 112.02, 113, 114, 115, 117.31, 117.32, 120.02, and 121.23.

Activity Description:

The City of Lakeland's NSP program will be used to rehabilitate both single-family and multi-family residential properties. Costs of rehabilitation can include labor, materials, supplies, permits, lead-based paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos assessment and abatement, and program delivery. Rehabilitation projects involving one or more units in a multi-family unit building owned as a condominium will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property held in common ownership.

Environmental Assessment:

Environmental

None

Project # / 3 / Demo of blighted structures

Grantee Activity Number:

Activity 1- Demo- 25% Set-Aside

Activity Title:

Demo of Foreclosed/Blighted Structures

Activity Type:

Clearance and Demolition

Activity Status:

Completed

Project Number:

3

Project Title:

Demo of blighted structures

Projected Start Date:

06/01/2009

Projected End Date:

07/30/2013

Project Draw Block by HUD:

Project Draw Block Date 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.

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# of Households	4	4		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	4
# of Housing Units	4
# of Non-business Organizations benefitting	
# of Businesses	
# of public facilities	
# of buildings (non-residential)	
# of Properties	4

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Lakeland1	Unknown	\$ 30,000.00

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

Housing units acquired through the City's program that are not economically feasible to be rehabilitated, and/or pose a health/safety threat, may be demolished. Demolished homes may be placed in the affordable housing land inventory to be subsequently provided to an affordable housing partner. Another option is that the



Neighborhood Services Division may acquire the property, demolish and construct a new home on the property. The City will provide the funds in the form of a grant for the demolition.

03/01/2010- The Land banking strategy was deleted from the NSP Action Plan. The City has elected to utilize this strategy with the 25% set aside to reconstruction homes on lot where houses were demolished.

Environmental Assessment:

Environmental None



Grantee Activity Number: Activity 2 - Demo
Activity Title: Demo of Foreclosed/Blighted Structures

Activity Type:
Clearance and Demolition

Project Number:
3

Projected Start Date:
02/01/2009

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

Activity Status:
Completed

Project Title:
Demo of blighted structures

Projected End Date:
07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 49,900.83

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 49,900.83

Benefit Report Type:
Area Benefit (Census)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Persons	76343	17684	13891	41.36

Proposed Accomplishments	Total
# of Singlefamily Units	5
# of Housing Units	5
# of Properties	5

LMI%:	41.36
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Activity is being carried out by
No

Activity is being carried out through:

Organization carrying out Activity:
City of Lakeland2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Lakeland2	Local Government	\$ 49,900.83

Location Description:



The funds are used to demolished three existing foreclosed or blighted structures.

Activity Description:

12/8/2010
Move funds from Administration to cover local expenses unanticipated.
06/22/2016 Move funds from Rehab/Redev to cover demo project.

Environmental Assessment:

Environmental None

Project # / 4 / Land Bank foreclosed Properties

Grantee Activity Number: Activity 1 - 7816.5724
Activity Title: Land Banking of foreclosed properties

Activity Type:
Land Banking - Acquisition (NSP Only)

Project Number:
4

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

Benefit Report Type:
Area Benefit (Census)

Activity Status:
Under Way
Project Title:
Land Bank foreclosed Properties

Projected End Date:
07/30/2013
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 264,230.81
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 264,230.81

Proposed Accomplishments

Total

# of Singlefamily Units	3
# of Housing Units	3
# of Properties	3

LMI%:	
-------	--

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Lakeland1	Unknown	\$ 264,230.81

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue, and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

Land banking and subsequent redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Accounts will be set up for lot maintenance for a maximum of 10 years.
03/01/2010- The Land Banking strategy was deleted from the NSP Action Plan per the approval of the City Commission.

Environmental Assessment: UNDERWAY

Environmental None



Grantee Activity Number: Activity 2 - 7816.5724
Activity Title: Land Banking - 25% Set Aside

Activity Type:

Land Banking - Acquisition (NSP Only)

Project Number:

4

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:

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

Activity Status:

Completed

Project Title:

Land Bank foreclosed Properties

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

Benefit Report Type:

NA

Proposed Accomplishments

of Housing Units

of Properties

Total

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Lakeland1

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys



# Owner Households	2	2	100.00
# of Households	2	2	100.00

Proposed Accomplishments

Total

# of Singlefamily Units	2
# of Housing Units	2

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed Budget

City of Lakeland1

Unknown

\$ 193,626.50

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

Redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Once constructed, these homes will be made available to income eligible households.

12/8/2010

Move funds from Administration to cover expenses such as insurance, lawn care and utilities.

Environmental Assessment:

Environmental

None



Grantee Activity Number: Activity 2 - Redevelopment 25% Set Aside
Activity Title: Redevelop Demolished/vacant properties

Activity Type:

Construction of new housing

Project Number:

5

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:

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

Activity Status:

Under Way

Project Title:

Redevelop Demo/vacant Properties

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 537,715.83

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 537,715.83

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	5	5		100.00
# of Households	5	5		100.00

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

#Low flow showerheads

#Low flow toilets

Total

5

5

1

1

1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Lakeland1

Organization Type

Unknown

Proposed Budget

\$ 537,715.83



Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

Redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Once constructed, these homes will be made available to income eligible households.

12/8/2010

Move funds from Administration to cover expenses such as insurance, lawn care and utilities.

10/27/2014 Budget adjustment to accomodate expenditures for other activities.

Environmental Assessment:

Environmental None

Project # / 6 / Administrative Costs

Grantee Activity Number: **Activity 1 - 7001.5724**
Activity Title: **Planning and Administration**

Activity Type:

Administration

Project Number:

6

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

Activity Status:

Under Way

Project Title:

Administrative Costs

Projected End Date:

07/30/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 276,250.91

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 276,250.91

Benefit Report Type:

NA

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Lakeland1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Lakeland1	Unknown	\$ 276,250.91

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue, and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Description:

NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting and direct and indirect costs.

12/8/2010

The City under-estimated its expenditures for miscellaneous expenses for homes that was rehabilitated or reconstructed. Staff has amended its Action Plan budget to accommodate miscellaneous expenditures such as insurance, lawn care and etc. Staff adjusted the budget by moving \$61,259.82 from Administrative funds to the following activities:

Redevelopment over 50%	\$7,120.00
Rehab single family over 50%	16,234.92
Demo over 50%	18,269.90
Redevelopment under 25%	19,635.00

Environmental Assessment:

Environmental None

Action Plan Comments:



- Reviewer - Plan modifications included revisions to performance measures. LS 2/4/2011
- Reviewer - Minor modification to the budget. Note, by raising the amount of the projected budget will give room for moving around funds with out making changes to the action plan.
- Reviewer - The total budget for the City of Lakelands action plan is \$2,518,346.00, which includes program funds plus program income. However, the current project and activity budgets total \$2,460,104.49. Please budget remaining funds and verify that 25% of all funds are set aside for LH25 activities and only 10% is budgetted for admin and resubmit for further review and approval by HUD. 3/27/14
- Reviewer - The plan modification is rejected: The current budget is \$2,542,598 (program funds plus program income); however, the actual project budgets total \$2,520,356.54. The City currently has \$22,241.46 in funds that need to be budgetted. LS
- Reviewer - The plan modification is approved in order to allow for the submission of the QPR. The grantee is advised that the project budget does not equal the total program fund plus program income, please modify and resubmit as soon as the QPR for the period ending March 30, 2014 is submitted and approved. LS
- Reviewer - Processed budget transfer to cover expenditures from Rehab to demo.
- Reviewer - Minor budget adjustments to cover the purchase of a home.
- Reviewer - minor budget adjustments preparing to close out
- Reviewer - Minor budget adjustments to expend funds for close out.
- Reviewer - Minor budget adjustments to Program Income from the sale of home and allocated to activities for reimbursement of expenditures.
- Reviewer - No modifications made.
- Reviewer - Budget adjustments to draw remaining funds. LS
- Reviewer - Please remember that all activities must be changed from underway to closed when closing out.
- Reviewer - Minor budget adjustments for grant closeout
- Reviewer - added PI to admin budget



Reviewer - Please work to remove flags.

Reviewer - adjustments made as part of close out procedures

Action Plan History

Version	Date
B-08-MN-12-0013 AP#1	06/02/2010
B-08-MN-12-0013 AP#2	11/30/2011
B-08-MN-12-0013 AP#3	02/28/2012
B-08-MN-12-0013 AP#4	03/26/2012
B-08-MN-12-0013 AP#5	05/31/2012
B-08-MN-12-0013 AP#6	09/25/2012
B-08-MN-12-0013 AP#7	10/16/2012
B-08-MN-12-0013 AP#8	10/18/2012
B-08-MN-12-0013 AP#9	01/07/2013
B-08-MN-12-0013 AP#10	05/31/2013
B-08-MN-12-0013 AP#11	04/21/2014
B-08-MN-12-0013 AP#12	09/29/2014
B-08-MN-12-0013 AP#13	11/03/2014
B-08-MN-12-0013 AP#14	03/30/2015
B-08-MN-12-0013 AP#15	10/14/2015
B-08-MN-12-0013 AP#16	01/21/2016
B-08-MN-12-0013 AP#17	03/25/2016
B-08-MN-12-0013 AP#18	05/20/2016
B-08-MN-12-0013 AP#19	08/01/2016
B-08-MN-12-0013 AP#20	10/17/2016
B-08-MN-12-0013 AP#21	01/21/2017
B-08-MN-12-0013 AP#22	05/02/2017
B-08-MN-12-0013 AP#23	07/05/2018
B-08-MN-12-0013 AP#24	08/08/2018
B-08-MN-12-0013 AP#25	09/26/2019

