

Action Plan

Grantee: Miramar, FL

Grant: B-08-MN-12-0018

LOCCS Authorized Amount:	\$ 9,312,658.00
Grant Award Amount:	\$ 9,312,658.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 2,602,712.98
Total Budget:	\$ 11,915,370.98

Funding Sources

Funding Source	Funding Type
Neighborhood Stabilization Program	Other Federal Funds

Narratives

Areas of Greatest Need:

Utilizing the available data and the two part NSP formula developed by HUD, the City of Miramar received an abandonment score of 10.2% which is considered high risk. This compares to a statewide 8.0% abandonment score. Miramar is ranked second amongst South Florida cities with the highest number of foreclosures. In addition it had the highest YTD local foreclosure rate according to 2008 data.

Distribution and Uses of Funds:

The City of Miramar will prioritize assistance to the areas that are predominately low/moderate income including contiguous areas east of Palm Avenue and west of State Road 7 and in between the northern and southern boundaries of the City. This is the area that shows the greatest risk of further decline according data. These areas post double digit foreclosure rates according to huduser.org. Available data, provided by HUD, indicates that the greatest percentage of home foreclosures are in this area (City's predominately low/moderate income census tracts) and areas contiguous to them. This is also the area with the greatest percentage of homes financed with subprime related loans.

The City is addressing stabilizing the neighborhoods with a purchase and rehabilitation of units in the NSP target area.

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:



Public Comment:

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
9999	Restricted Balance		<i>No activities in this project</i>	
AcqRehab#08	Acq/Rehab(50% AMI or Below)	AcqRehab08	Aquisition/Rehab-SF Units(0-50% AMI or Below)	
AcqRehab007	Acq/Rehab(51-120% AMI)	AcqRehab07	Acquisition/Rehab-SFUnits(51-120%AMI)	
Admin. 005	Administration	Admin 05 Admin 06	Program Administration	
NSP	Neighborhood Stabilization		<i>No activities in this project</i>	
PA-001	Financing Mechanism (51-120%	PA 01	Purchase Assistance-S. Family Units (51-120% AMI)	
PA-003	Financing Mechanism (50% AMI or	PA 03	Purchase Assistance-SF Units (50% AMI or Below)	
Rehab-002	Rehabilitation (51-120% AMI)	Rehab 02	Rehabilitation-S. Family Units (51-120% AMI)	
Rehab-004	Rehabilitation (50% AMI or Below)	Rehab 04	Rehabilitation-S. Family Units (50% AMI or Below)	



Activities

Project # / AcqRehab#08 / Acq/Rehab(50% AMI or Below)

Grantee Activity Number: AcqRehab08
Activity Title: Aquisition/Rehab-SF Units(0-50% AMI or Below)

Activity Type:
Acquisition - general

Project Number:
AcqRehab#08

Projected Start Date:
03/16/2010

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.

Benefit Report Type:
Direct (Households)

Proposed Beneficiaries

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

Proposed Accomplishments

	Total
# of Singlefamily Units	7
# of Housing Units	7

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Miramar	Local Government	\$ 1,563,564.94



Location Description:

The City's NSP target area is East of Palm Avenue. It includes the following Census Tracts: 1008.01, 915.00, 1105.00, 1104.04, 1104.03, 1104.02, 1103.19, 1103.20 and 1103.23

Activity Description:

As approved by the City commission March 17, 2010, this additional strategy will allow the City to directly acquire NSP eligible properties within the City's target area. Properties will be rehabilitated and made available for purchase or rental to income qualified households enrolled in the City's NSP program.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / AcqRehab007 / Acq/Rehab(51-120% AMI)



Grantee Activity Number: AcqRehab07
Activity Title: Acquisition/Rehab-SFUnits(51-120%AMI)

Activity Type:
Acquisition - general

Project Number:
AcqRehab007

Projected Start Date:
03/17/2010

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:
Under Way

Project Title:
Acq/Rehab(51-120% AMI)

Projected End Date:
03/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 3,723,783.89

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 3,723,783.89

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	17		17	100.00
# of Households	17		17	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	17
# of Housing Units	17

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Miramar	Local Government	\$ 3,723,783.89

Location Description:

The City's NSP Target area includes all eligible properties East of Palm Avenue within th City's boundary limits. Ths includes priority census tracts 915.00, 1105.00, 1008.01, 1104.04, 1104.02, 1104.03, 1103.20, 1103.23, and 1103.19.

Activity Description:

As approved by the City commission March 17, 2010, this additional strategy will allow the City to directly acquire NSP eligible properties within the City's target area. Properties will be rehabilitated and made available



for purchase or rental to income qualified households enrolled in the City's NSP program.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / Admin. 005 / Administration



Grantee Activity Number: Admin 05
Activity Title: Program Administration

Activity Type:

Administration

Project Number:

Admin. 005

Projected Start Date:

03/28/2008

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Benefit Report Type:

NA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Miramar

Funding Source Name

Neighborhood Stabilization Program

Location Description:

N/A

Activity Description:

Plan and implement Neighborhood Stabilization Program activities.

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

02/28/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 288,735.07

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 288,735.07

Organization Type

Local Government

Proposed Budget

\$ 288,735.07

Matching Funds

No

Funding Amount

\$ 0.00



Environmental Reviews: None

Activity Supporting Documents: None



Grantee Activity Number: Admin 06
Activity Title: Program Administration

Activity Type:

Administration

Project Number:

Admin. 005

Projected Start Date:

03/29/2008

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

03/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 656,206.97

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 656,206.97

Proposed budgets for organizations carrying out Activity:

Responsible Organization

CRA of Florida, Inc.

Organization Type

Unknown

Proposed Budget

\$ 656,206.97

Funding Source Name

Neighborhood Stabilization Program

Matching Funds

No

Funding Amount

\$ 0.00

Location Description:

N/A

Activity Description:

Plan and implement Neighborhood Stabilization Program activities.

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None



Environmental Reviews: None

Activity Supporting Documents: None

Project # / PA-001 / Financing Mechanism (51-120% AMI)



Grantee Activity Number: PA 01
Activity Title: Purchase Assistance-S. Family Units (51-120% AMI)

Activity Type: Homeownership Assistance to low- and moderate-income	Activity Status: Under Way
Project Number: PA-001	Project Title: Financing Mechanism (51-120% AMI)
Projected Start Date: 03/02/2009	Projected End Date: 03/01/2013
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	Total Budget: \$ 1,245,884.00
National Objective: LMMI: Low, Moderate and Middle Income National Objective for NSP Only	Most Impacted and Distressed Budget: \$ 0.00
	Other Funds: \$ 0.00
	Total Funds: \$ 1,245,884.00

Benefit Report Type:
Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	45		30	66.67
# of Households	45		30	66.67

Proposed Accomplishments	Total
# of Singlefamily Units	45
# of Housing Units	45

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Miramar	Local Government	\$ 1,245,884.00

Funding Source Name	Matching Funds	Funding Amount
Neighborhood Stabilization Program	No	\$ 0.00

Location Description:
Priority Target Area – Eastern Border: State Road 7, Western Border: Palm Avenue, Northern Border: Pembroke Road, Southern Border: Countyline Road Census Tracts: 110319, 110320, 110403, 110404, 91500, 100801, 110500, 110402, 110323

Activity Description:

This activity sets aside funds for households at 51%-120% of the area median income (AMI). The activity is designed to address the abundance of vacant foreclosed homes in the city by facilitating the purchase of them by qualified moderate and middle income buyers. It will also address the need of high cost and subprime loans in priority neighborhoods. Only conventional, FHA and other approved loan products with responsible lending guidelines are permitted. Funds for households at 50% AMI have been set-aside under a separate activity.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / PA-003 / Financing Mechanism (50% AMI or Below)



Grantee Activity Number: PA 03
Activity Title: Purchase Assistance-SF Units (50% AMI or Below)

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

PA-003

Projected Start Date:

01/08/2009

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.

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Financing Mechanism (50% AMI or Below)

Projected End Date:

03/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,256,500.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,256,500.00

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
2			0.00

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Miramar

Organization Type

Local Government

Proposed Budget

\$ 1,256,500.00

Funding Source Name

Neighborhood Stabilization Program

Matching Funds

No

Funding Amount

\$ 0.00

Location Description:

Priority Target Area – Eastern Border: State Road 7, Western Border: Palm Avenue, Northern Border: Pembroke Road, Southern Border: Countyline Road Census Tracts: 110319, 110320, 110403, 110404, 91500, 100801, 110500, 110402, 110323

Activity Description:

The city is providing assistance to households, who received NSP funds to purchase an eligible home, to use additional NSP funds to make minor repairs and energy efficient improvements to the home. The activity is made possible by the financial mechanisms in place as permitted by the above CDBG entitlement regulations and NSP eligible uses. The primary purpose of the rehabilitation assistance is to provide repairs necessary to



ensure safe and decent housing, eliminate any instances of substandard housing. It is also intended to preserve the city's affordable housing stock which had previously been foreclosed on/vacant and purchased by eligible VLI/LI buyers through the city's NSP activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / Rehab-002 / Rehabilitation (51-120% AMI)



Grantee Activity Number: Rehab 02
Activity Title: Rehabilitation-S. Family Units (51-120% AMI)

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 Rehab-002

Projected Start Date:
 03/02/2009

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:
 Rehabilitation (51-120% AMI)

Projected End Date:
 03/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,427,549.06

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,427,549.06

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	50		50	100.00
# of Households	50		50	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	50
# of Housing Units	50

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Miramar	Local Government	\$ 2,427,549.06

Funding Source Name	Matching Funds	Funding Amount
Neighborhood Stabilization Program	No	\$ 0.00

Location Description:

Priority Target Area – Eastern Border: State Road 7, Western Border: Palm Avenue, Northern Border: Pembroke Road, Southern Border: Countyline Road Census Tracts: 110319, 110320, 110403, 110404, 91500, 100801, 110500, 110402, 110323



Activity Description:

The city is providing assistance to households, who received NSP funds to purchase an eligible home, to use additional NSP funds to make minor repairs and energy efficient improvements to the home. The activity is made possible by the financial mechanisms in place as permitted by the above CDBG entitlement regulations and NSP eligible uses. The primary purpose of the rehabilitation assistance is to provide repairs necessary to ensure safe and decent housing, eliminate any instances of substandard housing. It is also intended to preserve the city's affordable housing stock which had previously been foreclosed on/vacant and purchased by eligible LMMI buyers through the city's NSP activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / Rehab-004 / Rehabilitation (50% AMI or Below)



Grantee Activity Number: Rehab 04
Activity Title: Rehabilitation-S. Family Units (50% AMI or Below)

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 Rehab-004
Projected Start Date:
 03/02/2009

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.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way
Project Title:
 Rehabilitation (50% AMI or Below)
Projected End Date:
 03/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 690,460.08
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 690,460.08

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	2			0.00
# of Households	2			0.00

Proposed Accomplishments	Total
# ELI Households (0-30% AMI)	

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Miramar	Local Government	\$ 690,460.08

Funding Source Name	Matching Funds	Funding Amount
Neighborhood Stabilization Program	No	\$ 0.00

Location Description:
 Priority Target Area – Eastern Border: State Road 7, Western Border: Palm Avenue, Northern Border: Pembroke Road, Southern Border: Countyline Road Census Tracts: 110319, 110320, 110403, 110404, 91500, 100801, 110500, 110402, 110323

Activity Description:

The primary purpose of the rehabilitation assistance is to provide repairs necessary to ensure safe and decent housing, eliminate any instances of substandard housing. It is also intended to preserve the city's affordable housing stock which had previously been foreclosed on/vacant and purchased by eligible LMMI buyers through the city's NSP activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Action Plan Comments:

Reviewer - The Action Plan is being rejected so Grantee can make some changes. April 15, 2010 MW

Bussey, La Grantee revised the line items for the following activities:
Activity# PA-01 from \$1,000,000 to \$1,250,000
Activity# Rehab 02 from \$1,500,000 to \$1,875,000
Activity # AcqRehab 07 from \$3,753,228 to \$3,128,228

Copy of revised budget in Grantee's file.

Revisions have been reviewed and appears reasonable. Action Plan has been approved. Reviewed by: LBussey, CPD Rep on July 20, 2010.

Reviewer - Reviewed substantial amendment and budget adjustments. Action Plan has been approved, August 24, 2010 MW.

Reviewer - Grantee moved \$11,267.00 from Activity # Rehab 04 to Activity # AcqRehab08. Action Plan has been approved, August 30, 2010 MW.

Bussey, La The City made adjustments to the budget to include the program income, which did not trigger a substantial amendment.

Reviewed and approved by La Vora Bussey on July 11, 2014.

Quade, John Action Plan button submitted unintentionally. Action Plan is being rejected so grantee can submit QPRs.

Quade, John Action Plan button submitted unintentionally. Action Plan is being rejected so grantee can submit QPRs.

Quade, John Action Plan approved.



Quade, John Action Plan approved in order for QPR submission by grantee.

Quade, John approved.

Casal Grantee had some changes to budgets due to PI and admin related expenses. Plan being approved in order for grantee to submit QPR. NEC 3-19-19

Casal Grantee made changes to the Action Plan and increased the Program Income \$108,854.00 for the following activities: AcqRehab08 -\$28,350.00, Admin06 - \$5,986.97, PA03 - \$74,517.03 NEC 2/6/2020

Casal Grantee indicates budget revisions for two activities; AcqRehab08 & PA03 had incorrect amounts. NEC 3/19/2020

Casal City decreased their admin activity from \$10,000 to move over to their AcqRehab activity in order to increase that activity's budget. City indicated no other changes were made. NEC 8/24/2020

Casal Grantee received a repayment of Home Loan for an NSP participant in the amount of \$30,000.00. Grantee receipted \$27,300 to PA03 & \$2,700 to Admin 06 and updated budget. NEC 3-15-2021

Action Plan History

Version	Date
B-08-MN-12-0018 AP#14	03/15/2021
B-08-MN-12-0018 AP#13	08/24/2020
B-08-MN-12-0018 AP#12	03/19/2020
B-08-MN-12-0018 AP#11	02/06/2020
B-08-MN-12-0018 AP#10	03/19/2019
B-08-MN-12-0018 AP#9	01/29/2019
B-08-MN-12-0018 AP#8	01/29/2019
B-08-MN-12-0018 AP#7	10/26/2018
B-08-MN-12-0018 AP#6	12/30/2017
B-08-MN-12-0018 AP#5	12/12/2016
B-08-MN-12-0018 AP#4	07/11/2014
B-08-MN-12-0018 AP#3	09/25/2012
B-08-MN-12-0018 AP#2	02/04/2011
B-08-MN-12-0018 AP#1	08/24/2010

