

# Action Plan

**Grantee:** Polk County, FL

**Grant:** B-08-UN-12-0016

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<b>LOCCS Authorized Amount:</b>	\$ 14,586,258.00
<b>Grant Award Amount:</b>	\$ 14,586,258.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 7,738,865.56
<b>Total Budget:</b>	\$ 22,325,123.56

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

The target areas for the Neighborhood Stabilization Program in Polk County were developed pursuant to the three criteria set forth by the Housing and Economic Recovery Act (HERA) of 2008. The three criteria are:

- 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 these three criteria, Polk County identified the areas of: Auburndale, Combee, Eaton Park, Inwood, Jan Phyl Village, Kathleen, Poinciana, South Lake Wales, Wabash, and Wahneta.

The areas in order of greatest need are Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, and Combee.

Initially, the selected target areas were identified as high risk using the foreclosure abandonment risk score system. Areas with foreclosure abandonment risk scores of 8, 9, and 10 were selected. However, after reviewing the data, it has been determined that not all eligible geographic areas with risk scores of 8, 9, and 10 were included in the original NSP1 submittal. In the Substantial Amendment #2 to the 2008-2009 Action Plan Polk County expanded the NSP1 program to include all eligible areas/census tracts with abandonment risk scores of 8, 9 and 10. Polk County also expanded the NSP1 program service area to include tracts that have an abandonment risk score of 5, 6, and 7.

### Distribution and Uses of Funds:

Using NSP funds Polk County proposed to purchase, rehabilitate and resell approximately eighty-six (86) single-family units. Ten (10) units will be targeted to residents 50% and below of the area median income. The other seventy-six (76) units will be sold to residents 51-120% of the area median income.

To further address the needs of the residents that fall into the 50% and below of the area median income levels, Polk County proposes to purchase, rehabilitate and resell approximately twenty-five (25) rental units.

Polk County proposes to demolish and redevelop approximately seventeen (17) units.

### Definitions and Descriptions:



## Low Income Targeting:

## Acquisition and Relocation:

## Public Comment:

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	No activities in this project	
Acq/Rehab/Resale-	Acquisition/Rehabilitation/Resale	MF Rental Rehab LMMI	MF Rental Rehab LMMI
		MF Rental Rehab LH25	MF Rental Rehab LH25
		Reorganized Rental LH25 Activity (Cancelled)	Reorganized Rental LH25 Activity (Cancelled)
		Reorganized Rental LMMI #2	Reorganized Rental LMMI #2
		SF Rental Rehab LH25	SF Rental Rehab LH25
		SF Rental Rehab LMMI	SF Rental Rehab LMMI
Acq/Rehab/Resale-	Acquisition/Rehab/Resale	Acq/Rehab/Owner LH25 #2	Acq/Rehab/Owner LH25 #2
		Acq/Rehab/Owner LH25 #1	Acq/Rehab/Owner LH25 #1
		Acq/Rehab/Owner LH25 #3	Acq/Rehab/Owner LH25 #3
		Acq/Rehab/Owner LH25 #4	Acq/Rehab/Owner LH25 #4
		Acq/Rehab/Owner LH25 #5	Acq/Rehab/Owner LH25 #5
		Acq/Rehab/Owner LMMI #2	Acq/Rehab/Owner LMMI #2
		Acq/Rehab/Owner LMMI #1	Acq/Rehab/Owner LMMI #1
		Administration-01	Administration
		Demo to Reconstruction LH25	Demo to Reconstruction
Administration	Administration	Demo to Reconstruction LMMI	Demo to Reconstruction LMMI
		Demo to Side Yard	Demo to Side Yard
Demo/Redev #3	Demolition/Redevelopment		



## Activities

**Project # / Title:** Acq/Rehab/Resale- Rental#2 /

**Grantee Activity Number:** MF Rental Rehab LMMI  
**Activity Title:** MF Rental Rehab LMMI

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Acq/Rehab/Resale- Rental#2

**Projected Start Date:**

06/16/2009

**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/Resale Rental

**Projected End Date:**

04/02/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 280,010.81

**Other Funds:** \$ 0.00

**Total Funds:** \$ 280,010.81

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
10		5	50.00
10		5	50.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Multifamily Units

# of Housing Units

#Units deconstructed

#Sites re-used

#Units exceeding Energy Star

# of Properties

**Total**

7

3

10

10

5

3

5



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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 280,010.81

**Location Description:**

This activity covers the costs on the 3 LMMI units of the North Van Fleet MF property, as well as the two Duplexes on Fletcher and the Duplex on Albatross. It also covers the SF Rental on Fairway.

**Activity Description:**

LMMI costs for rental properties for acquisition, rehab and disposition for the following properties: Heritage Place apartments (3 units), 518 Albatross Dr., duplex, and 2727 Fletcher Ave., duplex, and 2735 Fletcher Ave., duplex and one single family rental unit located at 1343 Fairway Drive.

Activity MF/SF/Rental Rehab LMMI #2 is a duplicate of this activity administratively retained to hold some costs which were billed under a previous Action Plan structure. All performance measures for this pair of activities will be reported under THIS activity.

**Grantee Activity Number:** MF Rental Rehab LH25  
**Activity Title:** MF Rental Rehab LH25

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Acq/Rehab/Resale- Rental#2

**Projected Start Date:**

06/16/2009

**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/Resale Rental

**Projected End Date:**

03/03/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,642,531.14

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,642,531.14

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	17	17		100.00
# of Households	17	17		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	6
# of Multifamily Units	11
# of Housing Units	17
#Units deconstructed	17
#Sites re-used	3
#Units exceeding Energy Star	11
# of Properties	3



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

No

**Activity is being carried out through:****Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 2,642,531.14

**Location Description:**

Located in one of 10 Target Areas; The areas in order of greatest need are: Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, Combee, Auburndale and Kathleen.

**Activity Description:**

This activity is for all LH 25 costs on rental units for acquisition, rehab and disposition costs. The properties are the Heritage Place Apartments, 1306 33rd Street, NW, Winter Haven Triplex and 1514 Peavy Ave., Lakeland Triplex.

<b>Grantee Activity Number:</b>	<b>Reorganized Rental LH25 Activity (Cancelled)</b>
<b>Activity Title:</b>	<b>Reorganized Rental LH25 Activity (Cancelled)</b>

**Activity Type:**

Acquisition - general

**Project Number:**

Acq/Rehab/Resale- Rental#2

**Projected Start Date:**

01/02/2010

**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.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Cancelled

**Project Title:**

Acquisition/Rehabilitation/Resale Rental

**Projected End Date:**

03/03/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 0.00

**Proposed Beneficiaries**

Total	Low	Mod	Low/Mod%
# Renter Households			0.0
# of Households			0.0

**Proposed Accomplishments**

**Total**

# of Singlefamily Units

# of Housing Units

# of Properties

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.2

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

**Responsible Organization**

Keystone Challenge Fund, Inc.2

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 0.00



**Location Description:**

Project cancelled statistics reported in other activity.

**Activity Description:**

Project cancelled statistics reported in other activity.

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**Grantee Activity Number:**  
**Activity Title:**

**Reorganized Rental LMMI #2**  
**Reorganized Rental LMMI #2**

**Activity Type:**

Acquisition - general

**Project Number:**

Acq/Rehab/Resale- Rental#2

**Projected Start Date:**

06/16/2009

**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/Resale Rental

**Projected End Date:**

04/02/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 243,617.26

**Other Funds:** \$ 0.00

**Total Funds:** \$ 243,617.26

**Proposed Beneficiaries**

# Renter Households

# of Households

**Total**

**Low**

**Mod**

**Low/Mod%**

0.0

0.0

**Proposed Accomplishments**

# of Singlefamily Units

# of Multifamily Units

# of Housing Units

# of Properties

**Total**

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 243,617.26



**Location Description:**

This activity covers the costs on the two Duplexes on Fletcher and the Duplex on Albatross. It also covers the SF Rental on Fairway.

**Activity Description:**

This activity is a duplicate of the other Rental LMMI activity, that was left for administrative reasons. Rather than move dozens of previous draws both activities collectively represent LMMI Rental costs. All performance measures will be reported in the other activity.

LMMI costs for rental properties for acquisition, rehab and disposition for the following properties: 518 Albatross Dr., duplex, and 2727 Fletcher Ave., duplex, and 2735 Fletcher Ave., duplex and one single family rental unit located at 1343 Fairway Drive. These are cost associated with SF Rental Rehab LMMI.

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**Grantee Activity Number:** SF Rental Rehab LH25  
**Activity Title:** SF Rental Rehab LH25

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Acq/Rehab/Resale- Rental#2

**Projected Start Date:**

11/21/2016

**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/Resale Rental

**Projected End Date:**

11/30/2016

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 429,336.83

**Other Funds:** \$ 0.00

**Total Funds:** \$ 429,336.83

**Proposed Beneficiaries**

# Renter Households

**Total**

6

**Low**

6

**Mod**

**Low/Mod%**

100.00

# of Households

6

6

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

6

# of Housing Units

6

# of Properties

2

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 429,336.83



**Location Description:**

1306 33rd Street NW, Winter Haven, Florida - Triplex  
1514 Peavy Ave., Lakeland, Florida - Triplex

**Activity Description:**

Acquisition/Rehabilitation/Resale

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**Grantee Activity Number:** SF Rental Rehab LMMI  
**Activity Title:** SF Rental Rehab LMMI

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Acq/Rehab/Resale- Rental#2

**Projected Start Date:**

11/21/2016

**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/Resale Rental

**Projected End Date:**

11/30/2016

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 339,145.11

**Other Funds:** \$ 0.00

**Total Funds:** \$ 339,145.11

**Ancillary Activities**

Responsible Organization	Activity Type	Project #	Grantee Activity #	Activity Title	Program Income Account
Keystone Challenge Fund, Inc.1	Acquisition - general	Acq/Rehab/Resale-Rental#2	Reorganized Rental LMMI #2	Reorganized Rental LMMI #2	General Account

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households	7		5	71.43
# of Households	7		5	71.43

**Proposed Accomplishments**

	Total
# of Singlefamily Units	7
# of Housing Units	7
# of Properties	4



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

No

**Activity is being carried out through:****Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 339,145.11

**Location Description:**

2727 Fletcher Ave., Lakeland - Duplex  
 2735 Fletcher Ave., Lakeland - Duplex  
 1343 Fairway Drive, Lakeland - Single Family rental  
 518 Albatross Drive, Poinciana, Florida - Duplex

**Activity Description:**

Acquisition/Rehabilitatioin/Resale

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**Project # / Title: Acq/Rehab/Resale-Ownership #1 / Acquisition/Rehab/Resale**
**Grantee Activity Number: Acq/Rehab/Owner LH25 #2****Activity Title: Acq/Rehab/Owner LH25 #2****Activitiy Type:**

Acquisition - general

**Activity Status:**

Completed

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Project Title:**

Acquisition/Rehab/Resale Ownership #1

**Projected Start Date:**

02/18/2013

**Projected End Date:**

12/31/2015

**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:** \$ 256,768.08**Other Funds:** \$ 0.00**Total Funds:** \$ 256,768.08**Environmental Assessment:**

COMPLETED

**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

# of Properties

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

**Organization Type**

**Proposed Budget**

Keystone Challenge Fund, Inc.1

Non-Profit

\$ 497,062.90

**Location Description:**

Existing NSP-1 approved target areas

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by low income beneficiaries. Due to a restructure of the DRGR activities representing the paper Aciton Plan this activity is redundant. As such the reporting on households will be done under Acq/Rehab/Owner LH25 #1 only to avoid duplication.



<b>Grantee Activity Number:</b>	<b>Acq/Rehab/Owner LH25 #1</b>
<b>Activity Title:</b>	<b>Acq/Rehab/Owner LH25 #1</b>

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Projected Start Date:**

09/01/2009

**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/Rehab/Resale Ownership #1

**Projected End Date:**

12/31/2015

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,909,258.11

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,909,258.11

**Proposed Beneficiaries**

# Owner Households

**Total**

35

**Low**

35

**Mod**

**Low/Mod%**

100.00

# of Households

35

35

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

35

# of Housing Units

35

# of Properties

35

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 1,909,258.11





**Location Description:**

NSP designated target areas.

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by low income beneficiaries. Due to a restructure of the DRGR activities representing the paper Aciton Plan this activity has made others redundant. As such the reporting on households will be done under this activity Acq/Rehab/Owner LH25 #1, but the other Owner LH25 activities will only reflect reporting on units.

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**Grantee Activity Number:** Acq/Rehab/Owner LH25 #3  
**Activity Title:** Acq/Rehab/Owner LH25 #3

**Activity Type:**

Acquisition - general

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Projected Start Date:**

09/01/2009

**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/Rehab/Resale Ownership #1

**Projected End Date:**

12/31/2015

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 759,926.88

**Other Funds:** \$ 0.00

**Total Funds:** \$ 759,926.88

**Proposed Beneficiaries**

# Owner Households

# of Households

**Total**

**Low**

**Mod**

**Low/Mod%**

0.0

0.0

**Proposed Accomplishments**

# of Housing Units

# of Properties

**Total**

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 759,926.88

**Location Description:**



Scattered sites in the NSP1 approved target areas

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by low income beneficiaries. Due to a restructure of the DRGR activities representing the paper Aciton Plan this activity is redundant. As such the reporting on households will be done under Acq/Rehab/Owner LH25 #1 only, to avoid duplication.

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**Grantee Activity Number:** Acq/Rehab/Owner LH25 #4  
**Activity Title:** Acq/Rehab/Owner LH25 #4

**Activity Type:**

Acquisition - general

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Projected Start Date:**

06/01/2010

**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.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Acquisition/Rehab/Resale Ownership #1

**Projected End Date:**

12/31/2015

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 181,877.65

**Other Funds:** \$ 0.00

**Total Funds:** \$ 181,877.65

**Proposed Beneficiaries**

# Owner Households

# of Households

**Total**

**Low**

**Mod**

**Low/Mod%**

0.0

0.0

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# of Properties

**Total**

35

35

35

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 50,000.00

**Location Description:**

Resale of acquired properties in the targeted areas

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by low income beneficiaries. Due to a restructure of the DRGR activities representing the paper Aciton Plan this activity is redundant. As such the reporting on households will be done under Acq/Rehab/Owner LH25 #1 only, to avoid duplication.

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<b>Grantee Activity Number:</b>	<b>Acq/Rehab/Owner LH25 #5</b>
<b>Activity Title:</b>	<b>Acq/Rehab/Owner LH25 #5</b>

**Activity Type:**

Acquisition - general

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Projected Start Date:**

06/16/2009

**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/Rehab/Resale Ownership #1

**Projected End Date:**

12/31/2015

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 895,962.40

**Other Funds:** \$ 0.00

**Total Funds:** \$ 895,962.40

**Proposed Beneficiaries**

# Owner Households

# of Households

**Total**

**Low**

**Mod**

**Low/Mod%**

0.0

0.0

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# of Properties

**Total**

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 895,962.40



**Location Description:**

In one of the targeted areas: Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, and Combee

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by low income beneficiaries. Due to a restructure of the DRGR activities representing the paper Action Plan this activity is redundant. As such the reporting on households will be done under Acq/Rehab/Owner LH25 #1 only, to avoid duplication.

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**Grantee Activity Number:** Acq/Rehab/Owner LMMI #2  
**Activity Title:** Acq/Rehab/Owner LMMI #2

**Activity Type:**

Acquisition - general

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Projected Start Date:**

06/16/2009

**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/Rehab/Resale Ownership #1

**Projected End Date:**

12/31/2015

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 3,183,538.43

**Other Funds:** \$ 0.00

**Total Funds:** \$ 3,183,538.43

**Proposed Beneficiaries**

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

**Proposed Accomplishments**

**Total**

# of Singlefamily Units

# of Housing Units

# of Properties

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 2,500,000.00





**Location Description:**

Properties are located in the following target areas: Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, and Combee.

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by moderate and middle income beneficiaries. Due to a restructure of the DRGR activities representing the paper Aciton Plan this activity is redundant. As such the reporting on households will be done under Acq/Rehab/Owner LMMI #1 only, to avoid duplication.

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<b>Grantee Activity Number:</b>	<b>Acq/Rehab/Owner LMMI #1</b>
<b>Activity Title:</b>	<b>Acq/Rehab/Owner LMMI #1</b>

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Acq/Rehab/Resale-Ownership #1

**Projected Start Date:**

06/16/2009

**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/Rehab/Resale Ownership #1

**Projected End Date:**

12/31/2015

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 7,024,826.03

**Other Funds:** \$ 0.00

**Total Funds:** \$ 7,024,826.03

**Proposed Beneficiaries**

# Owner Households

**Total**

**Low**

**Mod**

**Low/Mod%**

79

49

62.03

# of Households

79

49

62.03

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

79

# of Housing Units

79

# of Properties

79

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 7,024,826.03



**Location Description:**

Acquire property in one of 10 Target Areas; The areas in order of greatest need are: Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, and Combee.

**Activity Description:**

This activity represents expenses from Polk County's Acquisition/Rehabilitation and Disposition of SF properties for home ownership by moderate and middle income beneficiaries.

Due to a restructure of the DRGR activities representing the paper Aciton Plan Acq/Rehab/Owner LMML #2 activity is redundant. As such the reporting on households will be done under Acq/Rehab/Owner LMML #1 only, to avoid duplication.

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**Project # / Title: Administration / Administration**

<b>Grantee Activity Number:</b>	<b>Administration-01</b>
<b>Activity Title:</b>	<b>Adminstration</b>

**Activitiy Type:**

Administration

**Project Number:**

Administration

**Projected Start Date:**

09/29/2008

**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)

**Environmental Assessment:****Benefit Report Type:**

NA

**Activity Status:**

Completed

**Project Title:**

Administration

**Projected End Date:**

07/30/2013

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

**Total Budget:** \$ 2,232,511.55

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,232,511.55



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

No

**Activity is being carried out through:****Organization carrying out Activity:**

Polk County Housing &amp; Neighborhood Development Division

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

Polk County Housing &amp; Neighborhood Development Division

**Organization Type**

Unknown

**Proposed Budget**

\$ 2,232,511.55

**Location Description:**

P.O. Box 2097 Lakeland, Florida 33806-2097

**Activity Description:**

The NSP funds will be used to provide administrative activities including but not limited to personnel to carry out contract management functions such monitoring, reporting, and direct and indirect charges. Polk County will also charge any pre-award costs incurred as part of the preparation of the substantial amendment to the Planning and Administration portion of the grant.

**Project # / Title: Demo/Redev #3 / Demolition/Redevelopment****Grantee Activity Number:**

Demo to Reconstruction LH25

**Activity Title:**

Demo to Reconstructon

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Demo/Redev #3

**Projected Start Date:**

06/16/2009

**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:****Activity Status:**

Completed

**Project Title:**

Demolition/Redevelopment

**Projected End Date:**

04/02/2010

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:****Total Budget:** \$ 146,716.70**Other Funds:** \$ 0.00**Total Funds:** \$ 146,716.70

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

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

**Proposed Accomplishments**

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

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

Responsible Organization	Organization Type	Proposed Budget
Keystone Challenge Fund, Inc.1	Non-Profit	\$ 146,716.70

**Location Description:**

Demolition and Redevelopment will take place in the targeted areas: Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, and Combee. Auburndale and Kathleen are an additional 2 targeted areas.

**Activity Description:**

Under this activity the County demolished six properties. The County reconstructed one unit and the other five were sold to Habitat for Humanity. The affordability requirements are recorded on the note and mortgage for each property.



<b>Grantee Activity Number:</b>	<b>Demo to Reconstruction LMMI</b>
<b>Activity Title:</b>	<b>Demo to Reconstruction LMMI</b>

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

Demo/Redev #3

**Projected Start Date:**

06/16/2009

**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:**

Demolition/Redevelopment

**Projected End Date:**

04/02/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 528,244.81

**Other Funds:** \$ 0.00

**Total Funds:** \$ 528,244.81

**Proposed Beneficiaries**

# Owner Households

**Total**

**Low**

**Mod**

**Low/Mod%**

4

4

100.00

# of Households

4

4

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

4

# of Housing Units

4

# of Properties

4

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 528,244.81



**Location Description:**

Located in one of 10 Target Areas; The areas in order of greatest need are: Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, Combee, Auburndale and Kathleen.

**Activity Description:**

The County demolished one property and reconstructed it and sold it to a moderate income household.

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**Grantee Activity Number:** Demo to Side Yard  
**Activity Title:** Demo to Side Yard

**Activity Type:**

Clearance and Demolition

**Project Number:**

Demo/Redev #3

**Projected Start Date:**

06/16/2009

**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:**

Demolition/Redevelopment

**Projected End Date:**

04/02/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 188,699.87

**Other Funds:** \$ 0.00

**Total Funds:** \$ 188,699.87

**Proposed Beneficiaries**

# of Households

**Total**

3

**Low**

3

**Mod**

**Low/Mod%**

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

3

# of Housing Units

3

# of Properties

3

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Keystone Challenge Fund, Inc.1

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

**Responsible Organization**

Keystone Challenge Fund, Inc.1

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 188,699.87

**Location Description:**





Properties will be located in one of 10 targeted areas. The areas include Inwood, Wabash, South Lake Wales, Eaton Park, Jan Phyl Village, Poinciana, Wahneta, and Combee. Auburndale and Kathleen make up the total of 10 targeted areas.

### Activity Description:

These properties were demolished and vacant lots were transferred to low income clients next door.

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## Action Plan Comments:

- Reviewer - Rejected for grantee to enter proper amounts for each appropriate activity and subactivity under each major project element to provide sufficient funds to implement each of them by the party that will actually do them, in a manner such that all activity amounts will add up to the total for the project under which they are to be implemented, and these as well as all project amounts will correctly total to the full grant amount so that they can be funded for future draw downs and accurately tracked in quarterly progress reports or more frequently if needed.
- Reviewer - 6/26/09 corrections made
- Reviewer - Revisions to Action Plan per 1/30/12 e-mail from Nancy Hurley regarding adjustments to program income budgets due to the data migration recently completed by HUD is approved. TT/ 1/30/12
- Reviewer - Revision to the Action Plan project and activity budgets to reflect 4th quarter program income receipts is approved per the 4/23/2012 e-mail from Nancy Hurley. TT/ 4/24/2012
- Reviewer - Revision to Action Plan activity budgets in the Acquisition/Rehabilitation/Resale Single Family #1 Project per the June 25, 2012 e-mail from Nancy Hurley is approved. TT/ 6/25/2012.
- Reviewer - Revision to Action Plan activity budget on SF Resale less than 50% AMI to include an additional \$2,792.58 per the June 28, 2012 e-mail from Nancy Hurley is approved. TT/ 6/28/12.
- Reviewer - Activity Budget adjustments to reflect projected program income is approved per the 7/27/2012 email from Nancy Hurley. Reviewed by TT/ 7/27/2012.
- Reviewer - Activity Budget adjustment to move funds into the disposition activities for maintenance of properties prior to sale is approved per the 8/8/12 email of Nancy Hurley. Grantee reminded HUD considers property maintenance costs and utilities to be disposition costs that can be obligated directly to a project as disposition costs. These costs are not considered general administration costs. The NSP Notice prohibits adding these costs to the price of the home as they are not considered a part of the total development cost. Reviewed by TT/ 8/8/2012.
- Reviewer - Action Plan Modification to combine activities so as to have two activities for rental (single and multi-family) and two activities for single family units split by income, i.e. <50% AMI and 51%-120% AMI is in process per the recommendations of Eric Chatham, a HUD Tech. Asst. Consultant assigned to help Polk County combine NSP1 Action Plan Activities. Changes made to this point are approved so as to permit Polk County to submit its NSP1 QPR by October 30, 2012. TT/ 10/25/2012.
- Reviewer - Action Plan modification is in process to make changes as recommended by Eric Chatham, a HUD Tech. Asst. Consultant. Changes to this point are approved so as to permit Polk County to submit its NSP1

QPR. TT/1-29-2013

- Reviewer - Grantee adjusted the NSP1 Action Plan budgets to reflect current expenditures. The acquisition activities were changed to match the amount expended and the additional funds budgeted moved to the disposition activities where we are occurring the most expenditures. TT; 4-26-2013
- Reviewer - Action Plan minor budget modification moving funds from Rental Resale to Rental Rehab Activity per 7-2-13 email from grantee. Total project budget did not change. TT; 7-2-13
- Reviewer - Budget modification to move funds to existing rehabilitation and disposition activities. Grantee is nearing the final disposition of remaining properties per 7-23-2013 email from Nancy Hurley. TT/ 7/24/2013.
- Reviewer - Grantee made no changes to Action Plan per 7/25/2013 email. Action Plan being re-approved so QPR can be submitted. TT; 7/25/2013
- Reviewer - Action plan modification rejected for non-compliance with 25% set aside. LS
- Reviewer - Action Plan modification approved for minor budget adjustments. LS 1/24/14
- Reviewer - No changes or modifications made to the plan.
- Reviewer - modifications are for minor changes to the plan as suggested by the TA Provider for close out.
- Reviewer - Polk County worked HUD's approved TA provider to make the following revisions to the following activities in DRGR to prepare for closeout: They reorganized data to correctly report the beneficiaries and units. Heritage Place Apartments under the MF/SF Rental activity was reorganized to move three (3) of the fourteen (14) units to LMMI the other eleven (11) units were under the MF/SF Rental Rehab LH25 Activity. I moved one SF unit (Fairway) that is now a rental unit to the appropriate rental activity. Originally this unit was in the Acq/Rehab/Resale Ownership LMMI #1 as we intended to sell it to an individual and was unable to complete the sale. We sold the unit to the Bartow Housing Authority for use as a rental. We addressed our duplicate Activities in the narratives reporting beneficiaries in LH25#1 and LMMI#1 Activities.
- Reviewer - Adjustments to receipt program income subsequent increase in activity budgets as well as adjustments for LH25 activities
- Reviewer - No changes were made to the plan, returning the plan back to the grants as requested.
- Reviewer - Action Plan modified to receipt program income and adjust budget
- Reviewer - Minor budget and performance measure adjustments as advised by the assigned HUD Provider as Polk County prepares for Closeout. LS
- Reviewer - minor revisions to activity set up and budget per HUD TA Provider as part of close out instructions.
- Reviewer - Approved, minor adjustment to performance measures and marking activities as complete for close out. LS

## Action Plan History

Version	Date
B-08-UN-12-0016 AP#1	12/14/2016
B-08-UN-12-0016 AP#2	12/05/2016
B-08-UN-12-0016 AP#3	11/28/2016
B-08-UN-12-0016 AP#4	10/27/2016



B-08-UN-12-0016 AP#5	04/19/2016
B-08-UN-12-0016 AP#6	07/09/2015
B-08-UN-12-0016 AP#7	04/16/2015
B-08-UN-12-0016 AP#8	01/22/2015
B-08-UN-12-0016 AP#9	10/24/2014
B-08-UN-12-0016 AP#10	07/25/2014
B-08-UN-12-0016 AP#11	01/24/2014
B-08-UN-12-0016 AP#12	07/25/2013
B-08-UN-12-0016 AP#13	07/24/2013
B-08-UN-12-0016 AP#14	07/02/2013
B-08-UN-12-0016 AP#15	04/26/2013
B-08-UN-12-0016 AP#16	01/29/2013
B-08-UN-12-0016 AP#17	10/25/2012
B-08-UN-12-0016 AP#18	08/08/2012
B-08-UN-12-0016 AP#19	07/27/2012
B-08-UN-12-0016 AP#20	06/28/2012
B-08-UN-12-0016 AP#21	06/25/2012
B-08-UN-12-0016 AP#22	04/24/2012
B-08-UN-12-0016 AP#23	01/30/2012
B-08-UN-12-0016 AP#24	08/31/2010
B-08-UN-12-0016 AP#25	07/28/2010

