

Action Plan

Grantee: Port St. Lucie, FL

Grant: B-08-MN-12-0025

LOCCS Authorized Amount:	\$ 13,523,132.00
Grant Award Amount:	\$ 13,523,132.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 9,300,859.44
Total Budget:	\$ 22,823,991.44

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

HUD provided detailed default and foreclosure data for the NSP1 application and updated that information for NSP2. This information shows the vast scope of the foreclosure crisis as it exists in Port St. Lucie.

Included in the data provided by HUD are the following statistics:

- Rate of housing price decline from peak value to December 2008 value was 33.3% (at the time of NSP1 HUD data, the devaluation was listed at 26%).
- Average percent of high cost and low leverage loans made in targeted census tracts from 2004 to 2007 is 15.1%.
- Estimated number of mortgages starting foreclosure process or seriously delinquent in the past 2 years is 13,302.
- Estimated foreclosure and abandonment risk score as calculated by HUD is 20 in every census tract targeted, and in every census tract in the City.

Additional local data gathered from RealtyTrac and local realtors confirms the pervasiveness of the foreclosure problem, as on a single day in May 2009 there were 2,290 homes in the foreclosure process. While these are remarkably large figures in their own right, they are even more striking in a city the size of Port St. Lucie. The City is unique in that it was originally platted with 80,000 individual quarter-acre residential lots. As a result, the foreclosure crisis for this City is not confined to a particular area but is widespread throughout our original core City boundaries.

The City has been focusing on a fairly large piece of this original core area and attempting to purchase, the foreclosed properties on the same block. We are finding, however, that not all abandoned and neglected homes in a given neighborhood or census tract are eligible for purchase. It appears a number of homes have not completed the foreclosure process, while many homes still exceed the purchase prices/values that low income households can afford, and others have fallen through our grasp because of the lower price we were required to offer. .

In order to expend the funding in a timely manner and to best serve the City as a whole, we need to expand our targeted areas to those additional census tracts with the highest foreclosure and vacancy rates, highest percent of high-cost and low-leverage loans, and those census tracts that qualify as low/moderate/middle income. Port St. Lucie has analyzed the new HUD data and local data and utilizing that information has expanded the targeted area by an additional four Census Tracts (16.03, 18.01, 20.03, and 21.04) as listed:

Targeted Census Tracts
15.03



20.01
16.03
20.02
18.01
20.05
18.02
21.04
20.03
21.05

By designating the targeted area in this manner, the distribution and uses of the NSP funds will meet the requirements of Section 2301 (c)(2) of HERA that funds be distributed to the area of greatest need.

Distribution and and Uses of Funds:

As noted above, HERA requires that NSP funds be targeted to areas with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified as likely to face a significant rise in the rate of home foreclosures. The City of Port St. Lucie has identified the following census tracts which will be targeted in each of its activities.

The City will purchase, repair/rehabilitate and finance multiple properties on the same street or in the same neighborhood, whenever possible, in an attempt to create a stabilizing effect. The core of the city where the population is most dense and where the data indicate the greatest need will be targeted for assistance. Those census tracts are:

Targeted Census Tracts

15.03
20.01
16.03
20.02
18.01
20.05
18.02
21.04
20.03
21.05

Definitions and Descriptions:

1. Blighted Structure. For the purpose of the NSP the City will consider a blighted structure to be a structure that exhibits objectively determinable signs of deterioration sufficient to constitute a threat to the human health, safety, or welfare of the public. Port St. Lucie will generally consider a structure as blighted if one of the following criteria is met: · The structure is open, cannot be secured against entry, and is unsafe or unfit for human occupancy; The unsafe structure is secured against public entry, but it presents a threat to a neighboring property or public right of way (such as a sidewalk) because of a potential collapse or other threat; · The structure is determined to harbor nuisances and threats to human health, safety or welfare which may negatively impact a neighboring property; or · The structure presents a visual blight due to collapse or other un-repaired damage, or · it is determined that repairs will cost more than economically feasible, which, in general would be more than 50%-75% of the appraised value, although mitigating factors may be considered; or · The structure is lying in a state of incomplete construction, resulting in a negative view of the surrounding properties; or other similar conditions. 2. Affordable Rents: Port St. Lucie currently does not plan to use its NSP funds for rental housing. However, should the City amend this plan to include rental we would concentrate our efforts for those low and moderate income clients at 80% of median or below. As such, Port St. Lucie considers rents to be affordable when household rent payments do not exceed HUD-defined Fair Market Rent Limits and Rent Payments added to a household utility allowance do not exceed 30% of a family's adjusted income. Exhibit 3 provides HUD-defined rent limits for Port St. Lucie for 2009. Exhibit 3: Maximum Rent Limits Efficiency 1 BR 2 BR 3 BR 4 BR \$737 \$739 \$936 \$1,237 \$1,275 3. Long Term Affordability of Assisted Homes. The NSP requires that, to the maximum extent practicable and for the longest term feasible, homes remain affordable. The City proposes to provide a financing subsidy on a sliding scale in accordance with income to assist eligible clients purchase foreclosed properties. The City of Port St. Lucie will promote continued affordability for NSP- assisted properties by requiring, in the terms of the mortgage, that the home be held by the income eligible household for 25 years or a prorated amount of the funding is due back to the program for reuse in NSP eligible activities. These requirements will be detailed in the deferred mortgage loan. Also, by recapturing the funds, in whole or in part, if the home is sold prior to the end of the affordability period will prevent the household from selling the home and realizing an early profit. This will be done through the use of desp; The deferred lona is recaptured, in whole or in part, if the home is sold prior to the end of the affordability period. NSP 1 funds will be loaned as follows (Exhibit 4) Exhibit 4 Affordability Period and Loan Repayment Client income Subsidy Affordability PeriodRepayment Schedule for Loan (50% of median) Low income and below Up to \$40,000 (only the amount of subsidy needed to make the purchase affordable will be utilized) 25 years The deferred payment loan mortgage term will be 25 years at 0% interest with loan forgiven at the rate of 4% per year for 25 years. Prorated repayment is due if sold prior to the end of the affordability period. (80% of median income) Moderate Income Up to \$30,000 (only the amount of subsidy needed to make the purchase aff

Low Income Targeting:

The NSP requires that 25% of the allocation to each locality be used for housing to assist low income households – households with incomes at or below 50% of median income adjusted for household size. Port St. Lucie is therefore setting aside \$3,380,783 of its grant to:

· \$3,015,079 for purchase, rehab and resale of foreclosed properties for households whose incomes do not exceed 50



percent of area median income.

- \$365,704 to provide a larger financial subsidy for low income households whose incomes do not exceed 50 percent of the area median income to assist them in the purchase of the city-acquired foreclosed homes.

- Total: \$3,380,783

The City may hold additional funding cycles for low income only or reserve certain homes for low income only in order to ensure a sufficient number of households receive assistance in this income category.

Acquisition and Relocation:

The City will focus its activities on purchase, rehabilitation and resale of foreclosed homes and limited demolition of blighted properties. . The City does not intend to demolish blighted low or moderate income dwelling units owned by low or moderate income homeowners or to convert those dwelling units to other uses. Selective demolition of other foreclosed blighted structures or properties that are not low or moderate income dwellings may be carried out to achieve program objectives. It is the intent to then rebuild single family homes on those lots for eligible clients.

The City estimates that between the start of the program and the year 2012 that the following number of housing units will be made available to homebuyers or eligible renters with the initial appropriation of funds

Activity

< 50% of median

50-80% of median

80%-120% of median

Sales to Homebuyers

38

59

53

NSP funds will be used primarily to acquire vacant foreclosed properties, rehabilitate or demolish those properties and resell to eligible clients as shown above. It is anticipated that approximately 5 properties will be utilized for rental in NSP 1.

Estimated Units to be Demolished:

Average Cost to Demolish

Number of Homes

Moderate Income

Low Income

\$9,500

22

5

17

We do not anticipate recapturing the cost of the demolition of these homes. We may deed the properties to a nonprofit such as Habitat for Humanity after an RFP process for housing redevelopment/reconstruction strategies, or we may reconstruct homes on these lots and resell to eligible applicants. We may also provide the same housing assistance based on income to eligible clients utilizing the same mortgage provisions and forgiveness as detailed in Exhibit 4. Any program income received will be utilized for eligible NSP activities.

Public Comment:

The City published an announcement of the amendment on August 17, 2009 and published the draft of amendment on the web site beginning in July 2009. A public meeting was advertised and held on August 24, 2009. We advertised the availability of comments through September 4, 2009. No comments were received.

We advertised the revised plan in the local newspaper, on TV Channel 20 and posted information on the City's website. The revised plan was posted on the website beginning on February 28, 2012 and was available for review until March 14, 2012. No comments were received.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
1	Financing Mechanisms	FM-1	Financing Mechanisms	
		FM-2		
2	Purchase/Rehab/Disposition	ACQ-1	Acquisition of Foreclosed Residential Property	
		ACQ-2	Acquisition of foreclosed residential properties	
		DISP-1	Disposition of residential properties	
		DISP-2	Disposition of residential properties	



		REDV 1	Redevelopment
		REDV 2	
		RR-1	Rehabilitation of Residential Properties
		RR-2	
3	Demolition of blighted foreclosed	DEM-1	Demolition of blighted properties
		DEM-2	
4	Administration	ADMIN-1	Administration of NSP Program
9999	Restricted Balance	<i>No activities in this project</i>	



Activities

Project # / 1 / Financing Mechanisms

Grantee Activity Number: FM-1

Activity Title: Financing Mechanisms

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

1

Projected Start Date:

03/09/2009

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:

Financing Mechanisms

Projected End Date:

03/09/2013

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:

Direct (Households)

Proposed Beneficiaries

Total Low Mod Low/Mod%

Owner Households

0.0

of Households

0.0

Proposed Accomplishments

Total

of Housing Units

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Port St Lucie

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:

Within the targeted areas: 15.03 Blocks 1-3 18.02 Blocks 1-3 20.01 Blocks 1-6 20.02 Blocks 1-5 20.05 Blocks 1-2 21.05 Blocks 4-5.



August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3

Activity Description:

Set up and provide financing mechanisms in the form of a deferred loan to provide financial assistance for income eligible households to acquire foreclosed properties from the City. The City will provide financing and subsidy that along with client funds will be sufficient to bridge the affordability gap between the private mortgage and the sales price of the home. Number of clients served changed to reflect August 2009 amendment. ** After discussion with HUD it was determined that the funding set aside for financing mechanisms was not necessary as the funds are being provided as a loan at closing from th proceeds of the sale. Therefore we will transfer Financing Mechanism funds to Repair/Rehabilitaiton.**

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: FM-2

Activity Title: Financing Mechanisms

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

1

Projected Start Date:

03/09/2009

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:

Financing Mechanisms

Projected End Date:

03/09/2013

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:

Direct (Households)

Proposed Beneficiaries

Total **Low** **Mod** **Low/Mod%**

Owner Households

0.0

of Households

0.0

Proposed Accomplishments

Total

of Housing Units

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

City of Port St Lucie

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:

Within the targeted areas: 15.03 Blocks 1-3 18.02 Blocks 1-3 20.01 Blocks 1-6 20.02 Blocks 1-5 20.05 Blocks 1-2 21.05 blocks 4-5.

August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3

Activity Description:

Set up and provide financing mechanisms in the form of a deferred loan to provide financial assistance for low income eligible households (50% or below median income) to acquire foreclosed properties from the City. The City will provide financing and subsidy. Number of clients served changed to reflect August 2009



amendment. **After discussions with HUD it was determined that the funding set aside for financing mechanisms was not necessary as the funds are being provided as a loan at closing from the proceeds of the sale. Therefore we will transfer Financing Mechanism funds to Repair/Rehabilitation.**

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / **2 / Purchase/Rehab/Disposition**

Grantee Activity Number: ACQ-1

Activity Title: Acquisition of Foreclosed Residential Property

Activity Type:

Acquisition - general

Project Number:

2

Projected Start Date:

03/09/2009

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 7,216,006.04

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 7,216,006.04

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	112		112	100.00
# of Households	112		112	100.00
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	112
# of Housing Units	112
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	112
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	112

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
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Location Description:

Within targeted areas of the City. Those census tracts and block groups are: 15.03, Blocks 1 - 3 18.02, Blocks 1 - 3 20.01, Blocks 1 - 6 20.02, Blocks 1 - 5 20.05, Blocks 1 - 2 21.05, Blocks 4-5. August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3.

Activity Description:

Acquire foreclosed residential properties in targeted areas. This activity on it's own does not meet a national objective, direct beneficiary data meeting a national objective will be reported under repair/rehab activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: ACQ-2

Activity Title: Acquisition of foreclosed residential properties

Activity Type:

Acquisition - general

Project Number:

2

Projected Start Date:

03/09/2009

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,054,961.57

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 4,054,961.57

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	38	38		100.00
# of Households	38	38		100.00
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	38
# of Housing Units	38
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	38
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	38

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
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Location Description:

Within targeted areas of the City. Those census tracts and block groups are: 15.03 Blocks 1-3, 18.02 Blocks 1-3, 20.01 Blocks 1-6, 20.02 blocks 1-5, 20.05 Blocks 1-2, 21.05 Blocks 4-5. August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3

Activity Description:

Acquire foreclosed residential properties for households at or below 50% of median income. This activity on its own does not meet a national objective, direct beneficiary data meeting a national objective will be reported under repair/rehab activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: DISP-1

Activity Title: Disposition of residential properties

Activity Type:

Disposition

Project Number:

2

Projected Start Date:

03/09/2009

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 303,457.06

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 303,457.06

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	112		112	100.00
# of Households	112		112	100.00
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	112
# of Housing Units	112
# of Properties	112

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Port St Lucie	Unknown	\$ 303,457.06

Location Description:

Within targeted areas: 15.03, Blocks 1 - 3 18.02, Blocks 1 - 3 20.01, Blocks 1 - 6 20.02, Blocks 1 - 5 20.05, Blocks 1 - 2 21.05, Blocks 4 - 5.

August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3



Activity Description:

Dispose of foreclosed properties. Funding will be used for the cost of preparing and advertising properties for resale. This activity on its own does not meet a national objective, direct beneficiary data meeting a national objective will be reported under repair/rehab activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: DISP-2

Activity Title: Disposition of residential properties

Activity Type:

Disposition

Project Number:

2

Projected Start Date:

03/09/2009

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 340,561.04

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 340,561.04

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	38	38		100.00
# of Households	38	38		100.00
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	38
# of Housing Units	38
# of Properties	38

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Port St Lucie	Unknown	\$ 340,561.04

Location Description:

Within the targeted areas: 15.03, Blocks 1 - 3 18.02, Blocks 1 - 3 20.01, Blocks 1 - 6 20.02, Blocks 1 - 5 20.05, Blocks 1 - 2 21.05, Blocks 4 - 5.

August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3



Activity Description:

Dispose of foreclosed properties. Funding will be used for the cost of preparing and advertising properties for resale to households at or below 50% of median income. This activity on its own does not meet a national objective, direct beneficiary data meeting a national objective will be reported under repair/rehab activities.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: REDV 1

Activity Title: Redevelopment

Activity Type:

Construction of new housing

Project Number:

2

Projected Start Date:

01/01/2019

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

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

Total Budget: \$ 518.97

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 518.97

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
#Low flow showerheads	1
#Low flow toilets	1

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

CITY OF PORT ST LUCIE

Organization Type

Local Government

Proposed Budget

\$ 518.97

Location Description:

Scattered vacant lots within Census tracts: 3820.05, 3815.03, 3818.01, 3818.02,3820.01, 3820.02, 3820.03, 3821.04, and 3821.05

Activity Description:

Construction of single family residences on vacant City lots within the nine designated census tracts.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: REDV 2

Activity Title: Redevelopment

Activity Type:

Construction of new housing

Project Number:

2

Projected Start Date:

01/01/2019

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

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

Total Budget: \$ 698,292.66

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 698,292.66

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
#Low flow showerheads	3
#Low flow toilets	3

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
CITY OF PORT ST LUCIE	Local Government	\$ 698,292.66

Location Description:

Scattered vacant lots within Census tracts: 3820.05, 3815.03, 3818.01, 3818.02, 3820.01, 3820.02, 3820.03, 3821.04, and 3821.05

Activity Description:

Construction of single family residences on vacant City lots within the nine designated census tracts.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: RR-1

Activity Title: Rehabilitation of Residential Properties

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2

Projected Start Date:

03/09/2009

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

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

Total Budget: \$ 4,456,058.09

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 4,456,058.09

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	112		112	100.00
# of Households	112		112	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	112
# of Housing Units	112
# of Properties	112

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Port St Lucie	Unknown	\$ 4,456,058.09

Location Description:

Within the targeted areas of the City. Those census tracts and block groups are: 15.03, Blocks 1 - 3 18.02, Blocks 1 - 3 20.01, Blocks 1 - 6 20.02, Blocks 1 - 5 20.05, Blocks 1 - 2 21.05, Blocks 4 - 5. August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3

Activity Description:

Rehabilitation of foreclosed residential properties acquired by the City. The direct beneficiary data meeting a national objective will be reported under this activity because the City of Port St Lucie's program consists of acquisition, repair, demolition, reconstruction, and resale of foreclosed single family residential homes. ** After discussions with HUD it was determined that the funding set aside for financing mechanism was not necessary as the funds are being provided as a loan at closing from the proceeds of the sale. Therefore, we will transfer Financing Mechanism funds to Repair / Rehabilitation.**

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: RR-2

Activity Title: Rehabilitation of Residential Properties

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2

Projected Start Date:

03/09/2009

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:

Purchase/Rehab/Disposition

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,700,271.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,700,271.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	38	38		100.00
# of Households	38	38		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	38
# of Housing Units	38
# ELI Households (0-30% AMI)	
# of Properties	38

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Port St Lucie	Unknown	\$ 2,700,271.00

Location Description:

Within the targeted areas of the City. Those census tracts and block groups are: 15.03 Blocks 1-3, 18.02 Blocks 1-3, 20.01 Blocks 1-6, 20.02 Blocks 1-5, 20.05 Blocks 1-2, 21.05 Blocks 4-5. August 2009 approved amendment added the following census tracts: 16.03, Blocks 2-3, 18.01, Blocks 1-3, 20.03, Blocks 1-3, 21.04, Blocks 1-3

Activity Description:

Rehabilitation of foreclosed residential properties for disposition to eligible households at or below 50% of the median income. The direct beneficiary data meeting a national objective will be reported under this activity because the City of Port St Lucie's program consists of acquisition, repair, demolition, reconstruction, and resale of foreclosed single family residential homes.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 3 / Demolition of blighted foreclosed properties

Grantee Activity Number: DEM-1

Activity Title: Demolition of blighted properties

Activity Type:

Clearance and Demolition

Project Number:

3

Projected Start Date:

03/09/2009

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:

Demolition of blighted foreclosed

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 144,473.46

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 144,473.46

Benefit Report Type:

Area Benefit (Census)

Proposed Accomplishments

of Singlefamily Units

Total

17

of Housing Units

17

Activity funds eligible for DREF (Ike Only)

of Non-business Organizations benefitting

of Businesses

of public facilities

of buildings (non-residential)

of Properties

17

LMI%:	39.78
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Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Port St Lucie

Organization Type

Unknown

Proposed Budget

\$ 144,473.46

Location Description:

Within targeted areas: 20.01, Blocks 1 - 6 / 20.02, Blocks 1 - 5 / 20.05, Blocks 1 - 2 / 21.05, Blocks 4 - 5. August 2009 approved amendment added the following census tracts: 18.01, Blocks 1-3 / 20.03, Blocks 1-3



Activity Description:

Demolition of 17 foreclosed and blighted properties. Direct beneficiary data meeting a national objective will be reported under repair/rehab activities for 9 of these lots as the properties were reconstructed and sold. The remaining 8 lots will have met a national objective under the clearance end use under eligible use D. These remaining 8 lots will be offered to neighboring property owners under a side lot program. Lots that do not sell under the side lot program will be made available to Habitat for Humanity. All proceeds will be repaid to the NSP program.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Grantee Activity Number: DEM-2

Activity Title: Demolition of blighted properties

Activity Type:

Clearance and Demolition

Project Number:

3

Projected Start Date:

03/09/2009

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:

Demolition of blighted foreclosed

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 114,186.60

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 114,186.60

Benefit Report Type:

Area Benefit (Census)

Proposed Accomplishments

of Singlefamily Units

Total

13

of Housing Units

13

Activity funds eligible for DREF (Ike Only)

of Non-business Organizations benefitting

of Businesses

of public facilities

4

of buildings (non-residential)

of Properties

13

LMI%:	47.69
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Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Port St Lucie

Organization Type

Unknown

Proposed Budget

\$ 114,186.60

Location Description:

Within targeted areas: 15.03, Blocks 1 - 4 / 18.02, Blocks 1 - 3 / 20.05, Blocks 1 - 2



Activity Description:

Demolition of 13 foreclosed and blighted properties. Activity funding to be expended for households at or below 50% of median income.

13 blighted properties were demolished in the following low/mod census tracts 15.03 block group 3, 18.02 block group 3, and 20.05 block group 1. The end use being reported for these 13 properties is Clearance under eligible use D.

Of these 13 properties: 4 lots were transferred to the Public Works department and the Utilities department for drainage and utilities infrastructure which is also an area benefit in these identified census tracts. The remaining 9 lots will be offered to neighboring homeowners under an upcoming side lot program. Lots that do not sell under the side lot program will be made available to Habitat for Humanity. All proceeds will be repaid to the NSP program.

The LMI ratio of 47.69% is less than the 51% LMI ratio target however the City of PSL was granted an LMI ratio exception of 45.2%.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 4 / Administration

Grantee Activity Number: ADMIN-1

Activity Title: Administration of NSP Program

Activity Type:

Administration

Project Number:

4

Projected Start Date:

03/09/2009

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)

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

09/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,199,600.36

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,199,600.36

Benefit Report Type:

NA

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Port St Lucie

Organization Type

Unknown

Proposed Budget

\$ 2,199,600.36

Location Description:

n/a

Activity Description:

Administration of NSP program.

Environmental Assessment:

Environmental Reviews:

None

Activity Attributes:

None

Activity Supporting Documents:

None



Action Plan Comments:

- Hembree, 3/27/09 Review concludes revisions discussed on 3/26/09 conference call have been implemented. Plan is acceptable.
- Hembree, Please conduct a spell check.
- Reviewer - I'm approving this now so you can do the quarterly report, but once the QPR gets submitted and approved, please go back and correct the following.
For activities ACQ- 1, ACQ-2, DEM-1, DEM-3, FM1 and FM-2, correct the responsible entity block to reflect the same amount as is in the budget block. Or, check the block that says the activity is carried out by the grantee and zero out the responsible entity block. If you need help on this, let me know. Linda 7/30/10
- Reviewer - Reviewer Talaya Waller- No changes made. Plan accepted by the request of the grantee.
- Serino, Lori Plan modification approved, grantee made adjustments for performance measures.LS 6/30/11
- Reviewer - Port St. Lucie made revisions to budget based on projected program income. Plan has been reviewed and approved. sk 1/30/12
- Reviewer - The Substantial Amendment has been reviewed and approved. The revisions include; restructuring of gap financing, updates to the revised income and rent tables, revisions to allow small grants for closing costs for homebuyers, and provisions for additional entities to apply through the RFP process for rebuilding on demolished lots. sk 4/2/12
- Reviewer - Grantee revised performance measures as advised by OneCPD Completion guidance. sk 9/18/13
- Serino, Lori Action Plan modification is rejected due to non-compliance with the maximum amount of funding for admin. LS
- Serino, Lori Plan rejected due to unobligated funds. LS
- Serino, Lori The following changes have been made to our NSP 1 grant funding budget balances. \$488,038.82
- from Admin grant funds to Repair/Rehab. \$219,787.64 - from Admin grant funds (160,287.10 to Acquisition & \$59,500.54 to R/R)\$44,055.32 ¿ from Disposition grant funds to R/R ¿ \$3,747.40
¿ from Demo grant funds to R/R & to Acquisition
- Serino, Lori The NSP 1 action plan has been revised to reflect the eligible use D for the demolished lots that will not be redeveloped. These remaining lots will be offered to neighboring homeowners under a side-lot program. The grantee worked with a HUD provider to develop the demolition activity to meet the performance measures.
- Serino, Lori budget adjustments to increase admin as program income increases.
- Serino, Lori The City of Port St Lucie's action plan has been revised to reflect an actual depiction of program income that has been earned and drawdown to date. This revision adjusts program income long term projections that were made as a result of DRGR Release 7.3.
These revisions also align the program income totals in preparation of transferring available program income to the CDBG program.
- Serino, Lori Reduced projected income getting ready to move to CDBG.

Serino, Lori PI Transfer Letter attached in the Admin Activity, PI transferred in the amount of \$625,485.49

Serino, Lori Approval letter mailed 2/6/2019.

Serino, Lori Minor modifications to budget.

Serino, Lori budget adjustments

Action Plan History

Version	Date
B-08-MN-12-0025 AP#19	10/29/2021
B-08-MN-12-0025 AP#18	10/29/2021
B-08-MN-12-0025 AP#17	08/12/2021
B-08-MN-12-0025 AP#16	06/24/2020
B-08-MN-12-0025 AP#15	02/06/2019
B-08-MN-12-0025 AP#14	09/28/2016
B-08-MN-12-0025 AP#13	09/28/2016
B-08-MN-12-0025 AP#12	08/17/2016
B-08-MN-12-0025 AP#11	08/16/2016
B-08-MN-12-0025 AP#10	12/10/2015
B-08-MN-12-0025 AP#9	10/24/2014
B-08-MN-12-0025 AP#8	07/28/2014
B-08-MN-12-0025 AP#7	01/24/2014
B-08-MN-12-0025 AP#6	09/18/2013
B-08-MN-12-0025 AP#5	10/23/2012
B-08-MN-12-0025 AP#4	04/02/2012
B-08-MN-12-0025 AP#3	01/30/2012
B-08-MN-12-0025 AP#2	06/29/2011
B-08-MN-12-0025 AP#1	10/26/2010

