

Action Plan

Grantee: Brevard County, FL

Grant: B-11-UN-12-0001

LOCCS Authorized Amount:	\$ 3,032,850.00
Grant Award Amount:	\$ 3,032,850.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 750,000.00
Total Budget:	\$ 3,782,850.00

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Brevard County's Housing and Human Services Department plans to utilize NSP3 funds to acquire and rehabilitate a total of 21 single family or multifamily foreclosed units in designated areas of greatest need. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP3 funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than 2,259 foreclosed properties available under \$100,000 (<http://www.realtytrac.com>).

- Six (6) of the units will be set aside as rental properties for households at or below 50% of area median income (LH). A minimum of 25% or \$758,513 will be utilized to accomplish this activity.
- Fifteen (15) of the units will be resold to households between 51% and 120% of area median income (LMMH). \$1,971,052 will be utilized to accomplish this activity.
- \$303,285 will be utilized for administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting and direct and indirect charges.

How Fund Use Addresses Market Conditions:

In choosing the two Areas of Greatest Need for NSP3 three main factors were considered (1) areas with greatest need scores equal to or greater than the Florida neediest score of 17, (2) estimated number of units required to impact the chosen areas; and, (3) funding available. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP3 funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than 2,259 foreclosed properties available under \$100,000 (<http://www.realtytrac.com>).

The first area in Cocoa (see map in Attachment 2) has a NSP3 score of 19.78, has 875 housing units in the area, 83.63% of persons are under 120% of Area Median Income (AMI), and 70.86% of persons are under 80% AMI. Between 2004 and 2007, the area had 264 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 38.82%. There have been 33 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 8 properties need to be assisted in the area to make an



impact.

The second area in Port St. John (see map in Attachment 2) has an NSP3 score of 19, has 913 housing units in the area, 67.7% of persons are under 120% of AMI, and 37.6% of persons are under 80% AMI. Between 2004 and 2007, the area had 593 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 27.6%. There have been 65 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 13 properties need to be assisted in the area to make an impact.

Utilizing the above information we have determined that the two chosen Areas of Greatest Need will face a significant rise in home foreclosures.

On September 20, 2012 the draft NSP3 Action Plan was placed on the Brevard County Housing and Human Services Department website (www.brevardcounty.us/HumanServices/Home), and, as required by HUD, a Public Notice was placed in the Florida Today newspaper, and copies of the draft Action Plan were made available at: the Brevard County Housing and Human Services Department. The Public Notice informed residents that the draft Action Plan was available for review, listed review location, and notified that comments would be accepted until October 8, 2012. There was also an agenda item place under Public Hearing before the Brevard County Board of County Commissioners on October 9, 2012. No public comments were received. The Brevard County Board of County Commissioners approved the NSP3 Plan on October 9, 2012. Below are the five new target areas.

The first area is in Cocoa (see Cocoa 3 map in Attachment 2) and has a NSP3 score of 19, has 250 housing units in the area, 60.6% of persons are under 120% of Area Median Income (AMI), and 31% of persons are under 80% AMI. Between 2004 and 2007, the area had 120 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 27.4%. There have been 12 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 2 properties need to be assisted in the area to make an impact.

The second area is in Rockledge (see Fiske/Barton map in Attachment 2) and has an NSP3 score of 19, has 289 housing units in the area, 79.42% of persons are under 120% of AMI, and 54% of persons are under 80% AMI. Between 2004 and 2007, the area had 135 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 27.4%. There have been 14 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 3 properties need to be assisted in the area to make an impact.

The third area is in north east Port St. John (see NE PSJ map in Attachment 2) and has an NSP3 score of 19, has 981 housing units in the area, 69.2% of persons are under 120% of AMI, and 47.9% of persons are under 80% AMI. Between 2004 and 2007, the area had 304 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 23.9%. There have been 31 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 6 properties need to be assisted in the area to make an impact.

The fourth area is in central Port St. John (see PSJ2 map in Attachment 2) and has an NSP3 score of 19, has 553 housing units in the area, 55.9% of persons are under 120% of AMI, and 25.3% of persons are under 80% AMI. Between 2004 and 2007, the area had 338 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 27.6%. There have been 37 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 8 properties need to be assisted in the area to make an impact.

The fifth area is in West Melbourne (see West Melb 1 map in Attachment 2) and has an NSP3 score of 19, has 155 housing units in the area, 58.76% of persons are under 120% of AMI, and 37.97% of persons are under 80% AMI. Between 2004 and 2007, the area had 70 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 21.7%. There have been 7 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 1 property needs to be assisted in the area to make an impact.

Ensuring Continued Affordability:

Brevard County will ensure long term affordability through the use of a Land Use Restriction Agreement (LURA) which will be recorded against the property. If an owner, who has been assisted through this program, transfers title to the property before the affordability period expires, the assistance provided by the County will be subject to recapture. The County will annually monitor rental developments that are assisted with NSP funds during the affordability period to ensure that the specified units are affordable and that the property(s) continue to meet minimum housing quality standards. Rental units created or developed through the use of NSP funds will have a minimum 20 year affordability period.

All properties receiving NSP funding for homeownership will be secured by a recorded mortgage or land use agreement on the property, in favor of the County. When a Housing Partner sells a property to an eligible homebuyer, a portion of the mortgage may be transferred to the applicant in the form of down payment and/or closing cost assistance.

For homeownership assistance the County will follow the affordability period defined through the HOME program standards at 24 CFR 92.254, which establishes the minimum affordability period as listed below:

- Up to \$15,000 = 5 years
- \$15,000 - \$40,000 = 10 years
- Over \$40,000 = 15 years



Definition of Blighted Structure:

The Brevard County Code of Ordinances (Chapter 22, Article II, Section 22-47: 101.4.2.3.2) defines unsafe buildings using the Standard Unsafe Building Abatement Code, 1997 edition, promulgated by the Southern Building Code Congress International, Inc. For the purpose of the NSP, Brevard County will utilize this as the definition of &ldquoblighted structure&rdquo.

Definition of Affordable Rents:

The maximum Affordable Rents shall not exceed the HOME Program Rents as published annually by the U.S. Department of Housing and Urban Development for the Palm Bay-Melbourne-Titusville Area (MSA).

Housing Rehabilitation/New Construction Standards:

The Brevard County Housing and Human Services Department will utilize the State of Florida Department of Community Affairs (DCA) Building Code (<http://www.floridabuilding.org/BCISOld/bc/default.asp>) for all NSP assisted activities. Additionally, Brevard County in association with the Florida Solar Energy Center (FSEC) has developed Energy Efficiency Standards that will be utilized for NSP properties (http://www.brevardcounty.us/Housing_Services) DEVELOPER PRO software to write rehabilitation specifications by location and trade (<http://www.communitydevelopmentsoftware.com/hdp.asp>).

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In addition, the County will comply with NSP3 standards, including:

- ,
- . All gut rehabilitation or new construction up to three stories will be designed to meet the standard for Energy Star Qualified New Homes;
- ,
- . All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy);
- ,
- . Where applicable, Energy Star-46 labeled products shall be used to replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers); and
- ,
- . Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.

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Additionally, where relevant, all properties will be improved to mitigated the impact of disasters (e.g., earthquakes, hurricane, flooding, fires).

Vicinity Hiring:

All Grantees, Contractors, and/or agencies will be required to comply with vicinity hiring as a condition of receiving NSP3 funds.&enspThe County will develop a list of approved vendors via a Request for Proposal (RFP) process. The RFP will encourage the hiring of local employees through the use of bonus points for agencies/organization that are located within Brevard County and/or within the targeted areas. &ensp&ensp&ensp&ensp

Procedures for Preferences for Affordable Rental Dev.:

Brevard County will utilize the funding set aside for households at or below 50% of Area Median Income (AMI) for rental housing. A minimum of 25% or \$758,513 will be set a side to serve families at or below 50% of AMI, however it shall be the intent of the County to expend as many of the NSP funds as possible for persons at or below 50% of AMI. The County will require that any potential multifamily development acquisitions be reviewed by the Housing and Human Services Department for financial feasibility.

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

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In the event that a single family housing unit (identified for LMMI) does not sell within a specified time period (to be identified in the subrecipient agreement) the County will require the unit to be rented to a low income eligible household (at or below 50% of AMI).

Grantee Contact Information:

NSP3 Program Administrator: Ian Golden
,
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,
Telephone Number: (321) 633-2007
,
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,
Mailing Address: 2725 Judge Fran Jamieson Way, B-103, Viera, FL 32940
,
Web Address: www.brevardcounty.us/Human_Services

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1	Administration	Admin	Administration
2	Acquisition/Rehabilitation	LH25a	Acquisition - LH
		LH25b	Rehabilitation - LH
		MM1a	Acquisition - MMI
		MM1b	Rehabilitation - MMI
9999	Restricted Balance		<i>No activities in this project</i>



Activities

Project # / Title: 1 / Administration

Grantee Activity Number: Admin
Activity Title: Administration

Activity Type:

Administration

Project Number:

1

Projected Start Date:

03/10/2011

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:

Under Way

Project Title:

Administration

Projected End Date:

03/09/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 303,285.00

Other Funds \$ 0.00

Total Funds \$ 303,285.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Brevard County Housing and Human Services Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Brevard County Housing and Human Services Department

Organization Type

Unknown

Proposed

\$ 303,285.00

Location Description:



N/A

Activity Description:

NSP-3 funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting, and direct and indirect charges.

Project # / Title: 2 / Acquisition/Rehabilitation

Grantee Activity Number: LH25a
Activity Title: Acquisition - LH

Activity Type:

Acquisition - general

Project Number:

2

Projected Start Date:

08/01/2011

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:

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acquisition/Rehabilitation

Projected End Date:

03/09/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 420,000.00

Other Funds \$ 0.00

Total Funds \$ 420,000.00

Proposed Beneficiaries

Renter Households

	Total	Low	Mod	Low/Mod%
6	6			100.00
# of Households	6	6		100.00

Proposed Accomplishments

of Singlefamily Units

of Multifamily Units

of Housing Units

Total

6

6



Total acquisition compensation to owners

of Parcels acquired voluntarily 6
of Parcels acquired by admin settlement
of Parcels acquired by condemnation
of buildings (non-residential)
of Properties 6

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

Brevard County Housing and Human Services Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Brevard County Housing and Human Services Department	Unknown	\$ 500,000.00

Location Description:

This activity will be carried out in the target areas as referenced in the substantial amendment maps identifying Areas of Greatest Need. After analysis within the target area, specific properties will be evaluated. Factors may include elements such as block location, amount of rehabilitation needed, and other criteria affecting costs.

Activity Description:

Brevard County's Housing and Human Services Department plans to purchase 6 single family and or multifamily foreclosed units in areas of greatest need for rental to households at or below 50% of AMI. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP funding.

Grantee Activity Number: LH25b
Activity Title: Rehabilitation - LH

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2

Projected Start Date:
 08/01/2011

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:

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Acquisition/Rehabilitation

Projected End Date:
 03/09/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 338,513.00
Other Funds: \$ 0.00
Total Funds: \$ 338,513.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	6	6		100.00
# of Households	6	6		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	6
# of Multifamily Units	
# of Housing Units	6
# ELI Households (0-30% AMI)	
#Units < other green	6
#Units exceeding Energy Star	6
#Low flow showerheads	6
#Low flow toilets	6
#Dishwashers replaced	6
#Clothes washers replaced	6
#Refrigerators replaced	6
#Light fixtures (outdoors) replaced	6
#Light Fixtures (indoors) replaced	6
#Replaced hot water heaters	6
#Replaced thermostats	6
#Efficient AC added/replaced	6



#Additional Attic/Roof Insulation	6
#Energy Star Replacement Windows	6
# of Properties	6

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

Brevard County Housing and Human Services Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Brevard County Housing and Human Services Department	Unknown	\$ 338,513.00

Location Description:

This activity will be carried out in the target areas as referenced in the substantial amendment maps identifying Areas of Greatest Need. After analysis within the target area, specific properties will be evaluated. Factors may include elements such as block location, amount of rehabilitation needed, and other criteria affecting costs.

Activity Description:

Brevard County's Housing and Human Services Department plans to rehabilitate 6 single family and or multifamily foreclosed units in areas of greatest need for rental to households at or below 50% of AMI.



Grantee Activity Number: MM1a
Activity Title: Acquisition - MMI

Activity Type:
 Acquisition - general

Project Number:
 2

Projected Start Date:
 08/01/2011

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:

Activity Status:
 Under Way

Project Title:
 Acquisition/Rehabilitation

Projected End Date:
 03/09/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,050,000.00
Other Funds: \$ 0.00
Total Funds: \$ 1,050,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	15		15	100.00
# of Households	15		15	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	15
# of Multifamily Units	
# of Housing Units	15
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	15
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	15



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Brevard County Housing and Human Services Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Brevard County Housing and Human Services Department

Organization Type

Unknown

Proposed

\$ 1,050,000.00

Location Description:

This activity will be carried out in the target areas as referenced in the substantial amendment maps identifying Areas of Greatest Need. After analysis within the target area, specific properties will be evaluated. Factors may include elements such as block location, amount of rehabilitation needed, and other criteria affecting costs.

Activity Description:

Brevard County’s Housing and Human Services Department plans to purchase 15 single family and or multifamily foreclosed units in areas of greatest need for resale to households up to 120% of AMI.



Grantee Activity Number:	MMIb
Activity Title:	Rehabilitation - MMI

Activity Type:
Rehabilitation/reconstruction of residential structures

Project Number:
2

Projected Start Date:
08/01/2011

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:

Activity Status:
Under Way

Project Title:
Acquisition/Rehabilitation

Projected End Date:
03/09/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 921,052.00

Other Funds: \$ 0.00

Total Funds: \$ 921,052.00

Benefit Report Type:
Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	15		15	100.00
# of Households	15		15	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	15
# of Housing Units	15
#Units w/ other green	15
#Low flow showerheads	15
#Low flow toilets	15
#Dishwashers replaced	15
#Clothes washers replaced	15
#Refrigerators replaced	15
#Replaced hot water heaters	15
#Replaced thermostats	15
#Efficient AC added/replaced	15
#Additional Attic/Roof Insulation	15
#Energy Star Replacement Windows	15
# of Properties	15



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Brevard County Housing and Human Services Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Brevard County Housing and Human Services Department	Unknown	\$ 921,052.00

Location Description:

This activity will be carried out in the target areas as referenced in the substantial amendment maps identifying Areas of Greatest Need. After analysis within the target area, specific properties will be evaluated. Factors may include elements such as block location, amount of rehabilitation needed, and other criteria affecting costs.

Activity Description:

Brevard County’s Housing and Human Services Department plans to rehabilitate 15 single family and or multifamily foreclosed units in areas of greatest need for resale to households up to 120% of AMI.

Action Plan Comments:

- Reviewer - 4/8/11: AP rejected because Projects/Activites were set up incorrectly.
- Reviewer - 4/11/11: AP rejected again because Projects were still set up incorrectly.
- Reviewer - 4/11/11: Grantee corrected project set-up and AP was approved 4/11/11.
- Reviewer - Action Plan modification rejected so the grantee can budget the estimated PI to a project/activity. LS
- Reviewer - grantee will be receiving TA from a HUD Provider to assist with plan modification to increase budget for PI. LS 12/10/13
- Reviewer - Rejected per grantees request to add additional information.
- Reviewer - No changes were made to the action plan.

Action Plan History

Version	Date
B-11-UN-12-0001 AP#1	02/10/2015
B-11-UN-12-0001 AP#2	12/10/2013
B-11-UN-12-0001 AP#3	11/29/2012

