

# Action Plan

**Grantee:** St. Lucie County, FL

**Grant:** B-11-UN-12-0024

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|                                 |                       |
|---------------------------------|-----------------------|
| <b>LOCCS Authorized Amount:</b> | \$ 1,947,657.00       |
| <b>Grant Award Amount:</b>      | \$ 1,947,657.00       |
| <b>Status:</b>                  | Reviewed and Approved |
| <b>Estimated PI/RL Funds:</b>   | \$ 1,196,090.52       |
| <b>Total Budget:</b>            | \$ 3,143,747.52       |

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## Funding Sources

### Funding Source

Program Fund

### Funding Type

Program Income

## Narratives

### Summary of Distribution and Uses of NSP Funds:

In an effort to adequately address rapidly declining neighborhoods, St. Lucie County chose to continue to target two of the areas previously selected for NSP 1, as stated above. These neighborhoods are still facing decline due to the foreclosure crisis. Also considered were the total housing units in the areas, the impact number, economic stability of the block groups, home values and the rate of home value depreciation. In the target areas are a mixture of newer and older homes with various sizes.

Lakewood Park is located in the unincorporated area of St. Lucie County and borders Indian River County to the north. This target area has 33% of housing units with a high cost mortgage between 2004 and 2007. It also has 20.9% of these mortgages 90 or more days delinquent. The home value since peak value (through June 2010) has decreased 47.5%.

Indian River Estates is also in the unincorporated area of St. Lucie County but is centrally located. This target area has 32.1% of housing units with a high cost mortgage between 2004 and 2007. It also has 19.8% of those mortgages 90 or more days delinquent. The home value since peak value (through June 2010) has decreased 47.5%.

River Park is in the unincorporated area of St. Lucie County. This target area has 32.33% of housing units with high cost mortgages between 2004 and 2007. It also has 21.21% of housing units 90 or more days delinquent. The home value since peak value (through June 2010) has decreased 47.5%.

### How Fund Use Addresses Market Conditions:

St. Lucie County utilized the HUD USER GIS map database to draw the boundaries of the target areas. This mapping tool providing a wealth of information of the targeted areas. NSP 3 Planning Data from HUD USER is included as Appendix C. The County was able to use this information to determine the areas that could benefit from NSP3 funding.

St. Lucie County reviewed the foreclosure statistics as well as the price range in each area to determine the areas of greatest need. The areas that were determined were also based upon NSP1 funding received. Currently with NSP1 funding, we have acquired five homes in Lakewood Park, five homes in Indian River Estates and four homes in River Park areas. We feel NSP1 and NSP3 funding together will make an impact in these areas.

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### **Ensuring Continued Affordability:**

All loans provided to households will be contractually subject to recapture per the County's recapture requirements. These recapture provisions will be enforced by a note and second mortgage on the property. The funds that come from St. Lucie County will be in the form of a 0% interest for the total life of the loan that must be paid back to the County when the home is no longer owner occupied, sold, change in title occurs, or the homeowner chooses to refinance. These loans have the following terms:

\$1,000 - \$15,000 - 5 year loan term;

\$15,001 - \$40,000 - 10 year loan term;

Over \$40,000 - 15 year loan term; and

New Construction - 20 year loan term.

Repayments will be re-invested in the NSP program on eligible activities.

### **Definition of Blighted Structure:**

A blighted structure is considered 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. St. Lucie County 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

The repairs will cost more than economically feasible, which, in general would be more than 51% 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.

### **Definition of Affordable Rents:**

St. Lucie County 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 gross income. The table below is the HUD defined rent limits for St. Lucie County for 2011. Preference for support of rental strategies will be given to those proposals that benefit low income (50% of the median and below) until the minimum 25% set aside has been met. At no point will rental strategies target income groups exceeding 80% of the median income.

Maximum Rent Limits Efficiency - \$754

1 Bedroom - \$756

2 Bedroom - \$958

3 Bedroom - \$1,266

4 Bedroom - \$1,305

### **Housing Rehabilitation/New Construction Standards:**

Homes rehabilitated with NSP funds will meet the State of Florida and local building codes. The rehab standards will comply with all applicable laws and codes for housing safety, quality and habitability. All NSP3 assisted projects will include the following standards:

Meet the standard for Energy Star Qualified New Homes;

Meet the American Society of Heating, Refrigerating, and Air Conditioning Engineers Standard (90.1-2004, Appendix G, plus 20%);

Replacement of older obsolete products and appliances with Energy Star 46 rated products;

Water efficient toilets, showers and faucets (such as WaterSense) will be installed;

Improve mitigation to home as needed for natural disasters.

All activities funded with NSP3 dollars will comply with the vicinity hiring rules.



**Vicinity Hiring:**

St. Lucie County had passed a Local Preference Ordinance to promote the use of local vendors. In an effort to promote vicinity hiring, St. Lucie County will be utilizing the provisions of this ordinance on all the rehabilitation bids to ensure the hiring of employees who reside in the vicinity of NSP3 projects. A copy of the ordinance is included as Appendix B. St. Lucie County has adopted and an Anti-Displacement Relocation Plan attached at Appendix F, and will comply with all applicable URA requirements.

**Procedures for Preferences for Affordable Rental Dev.:****Grantee Contact Information:**

Beth Ryder, Director  
ryderb@stlucieco.org  
St. Lucie County Housing and Community Services  
437 N. 7th Street  
Fort Pierce, FL 34950  
772-462-1290  
772-462-2855 (FAX)  
www.stlucieco.org

## Project Summary

| Project #              | Project Title              | Grantee Activity #                   | Activity Title                      |
|------------------------|----------------------------|--------------------------------------|-------------------------------------|
| 01 - Acquisition/Rehab | Acquisition/Rehabilitation | 01 - Acquisition/Rehab LH25          | Acquisition and Rehabilitation LH25 |
|                        |                            | 01- Acquisition/Rehabilitation       | Acquisition and Rehabilitation      |
| 03 - Admin             | Administration             | 02 - Administration                  | Administration                      |
| 04                     | Redevelopment              | 04                                   | Redevelopment                       |
| 9999                   | Restricted Balance         | <i>No activities in this project</i> |                                     |



## Activities

**Project # / Title:** 01 - Acquisition/Rehab / Acquisition/Rehabilitation

**Grantee Activity Number:** 01 - Acquisition/Rehab LH25  
**Activity Title:** Acquisition and Rehabilitation LH25

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

01 - Acquisition/Rehab

**Projected Start Date:**

04/01/2011

**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:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Acquisition/Rehabilitation

**Projected End Date:**

04/01/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 794,940.35

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 794,940.35

**Proposed Beneficiaries**

# Owner Households

| Total | Low | Mod | Low/Mod% |
|-------|-----|-----|----------|
| 7     | 7   |     | 100.00   |
| 7     | 7   |     | 100.00   |

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# of Properties

**Total**

7

7

7



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

No

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

St Lucie County Board of County Commissioners

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

St Lucie County Board of County Commissioners

**Organization Type**

Local Government

**Proposed Budget**

\$ 723,230.07

**Funding Source Name**

Program Fund

**Matching Funds**

No

**Funding Amount**

\$ 0.00

**Location Description:**

Lakewood Park, Indian River Estates, River Park.

**Activity Description:**

St. Lucie County will acquire and rehabilitate at least seven homes to be purchased, rehabilitated and sold to a qualified homebuyer whose income does not exceed 50% AMI. St. Lucie County had passed a Local Preference Ordinance to promote the use of local vendors. In an effort to promote vicinity hiring, St. Lucie County will be utilizing the provisions of this ordinance on all the rehabilitation bids, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

**Grantee Activity Number:** 01- Acquisition/Rehabilitation  
**Activity Title:** Acquisition and Rehabilitation

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

01 - Acquisition/Rehab

**Projected Start Date:**

04/01/2011

**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:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Acquisition/Rehabilitation

**Projected End Date:**

04/01/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,920,110.08

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,920,110.08

**Proposed Beneficiaries**

# Owner Households

| Total | Low | Mod | Low/Mod% |
|-------|-----|-----|----------|
| 14    |     | 9   | 64.29    |
| 14    |     | 9   | 64.29    |

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

14

# of Housing Units

14

# of Properties

14

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

St. Lucie County Board of County Commissioners

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

**Responsible Organization**

St. Lucie County Board of County Commissioners

**Organization Type**

Local Government

**Proposed Budget**

\$ 1,920,110.08

**Funding Source Name**

Program Fund

**Matching Funds**

No

**Funding Amount**

\$ 0.00



**Location Description:**

Lakewood Park, Indian River Estates, River Park

**Activity Description:**

St. Lucie County will acquire and rehabilitate at least fourteen homes to be sold to those clients whose income does not exceed 120% AMI. The Housing and Community Services Department will handle the inspections, work write ups and bidding process. Once the rehabilitation work is complete, the homes will be marketed for sale. St. Lucie County had passed a Local Preference Ordinance to promote the use of local vendors. In an effort to promote vicinity hiring, St. Lucie County will be utilizing the provisions of this ordinance on all the rehabilitation bids, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

Demolition of housing that will be reconstructed is included here. A bidding process to build new homes on the original or similar footprint for low and moderate income clients.

Once the homes have been rehabilitated St. Lucie County will provide principal buy down assistance in the form of a soft second mortgage to seven homebuyers based on need, not to exceed \$30,000.00. Loans will be zero percent interest and will be forgiven on a prorated basis according to the following schedule.

\$1,000-\$15,000 - 5 years

\$15,001-\$40,000 - 10 years

Over \$40,000 - 15 years

New construction - 20 years

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**Project # / Title: 03 - Admin / Administration**

|                                 |                            |
|---------------------------------|----------------------------|
| <b>Grantee Activity Number:</b> | <b>02 - Administration</b> |
| <b>Activity Title:</b>          | <b>Administration</b>      |

**Activity Type:**

Administration

**Project Number:**

03 - Admin

**Projected Start Date:**

04/01/2011

**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:**

EXEMPT

**Activity Status:**

Completed

**Project Title:**

Administration

**Projected End Date:**

04/01/2014

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

**Total Budget:** \$ 314,374.78

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 314,374.78



**Benefit Report Type:**

NA

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

No

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

St. Lucie County Board of County Commissioners

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

St. Lucie County Board of County Commissioners

**Organization Type**

Local Government

**Proposed Budget**

\$ 314,374.78

**Location Description:**

Lakewood Park, Indian River Estates, River Park.

**Activity Description:**

All Administration expended as required, last admin drawn in the amount of \$1,356.07 will be submitted with final closeout documents. Final balance of admin under \$25,000.00 per grant close out requirements requesting review with QPR for final close out.

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**Project # / Title: 04 / Redevelopment**

|                                 |                      |
|---------------------------------|----------------------|
| <b>Grantee Activity Number:</b> | <b>04</b>            |
| <b>Activity Title:</b>          | <b>Redevelopment</b> |

**Activity Type:**

Construction of new housing

**Project Number:**

04

**Projected Start Date:**

10/02/2012

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:****Activity Status:**

Completed

**Project Title:**

Redevelopment

**Projected End Date:**

03/02/2013

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



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)

**Total Budget:** \$ 114,322.31

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 114,322.31

**Proposed Beneficiaries**

# Owner Households

**Total**

**Low**

**Mod**

**Low/Mod%**

1

1

100.00

# of Households

1

1

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

1

# of Housing Units

1

#Units exceeding Energy Star

1

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

St. Lucie County Board of County Commissioners

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

**Responsible Organization**

St. Lucie County Board of County Commissioners

**Organization Type**

Local Government

**Proposed Budget**

\$ 125,000.00

**Funding Source Name**

Program Fund

**Matching Funds**

No

**Funding Amount**

\$ 0.00

**Location Description:**

5604 Palm Drive , Fort Pierce, FL 34982

**Activity Description:**

One newly constructed home will be built on a donated vacant lot in Indian River Estates which remains in the original grant application target area. This lot is an undeveloped in-fill site. No new mapping is required. Sold on 10/15/2013. Owner Jessica Borges. (LH 25%)



## Action Plan Comments:

- Reviewer - Rejected Plan per Grantees request LS 4/6/11
- Reviewer - Action Plan Amendment approved. No changes actually made per message from the grantee. TT 9/1/2011
- Reviewer - Action Plan modification to change from a rental activity to homeownership is rejected, the narrative does not match. Please insert language for homeownership and make mention of the plan modification and why. LS 11/23/11
- Reviewer - Action Plan modification to reflect a change in the 25% set-aside activities from a rental program to a home sales program is approved per the 12/1/11 e-mail from Diana Wesloski. TT 12/1/11.
- Reviewer - Action Plan modification per the 7/18/2012 email of Diana E. Wesloski is approved. In summary TA advice was to change the ERR as complete and all grant funds to be spent by Grantee or contractors and all admin money to be allocated to employee salaries. No changes to funding lines. TT 7/18/2012
- Reviewer - Action Plan Substantial Amendment submitted by email 9/28/12 and by letter 10/9/12 requesting the addition of NSP Eligible Use E, Redevelop Demolished or Vacant Properties, as a new activity for the construction of new housing on donated property in Indian River Estates (Grantee Activity 04) is approved. TT 10/15/2012.
- Reviewer - NSP3 Action Plan Modification to adjust the Project Budget amount to add projected Program Income per the 12/5/2012 email of Emma Velez is approved. TT; 12/5/2012.
- Reviewer - The County has not budgeted all of their program funds plus program income to an activity. The Action Plan is being approved to allow for the submission of the QPR; however, the grantee is directed to budget all funds accordingly and resubmit for approval. LS
- Reviewer - Action Plan is rejected; the entire projected program income has not been budgeted, whereby, making the LH25 set aside under the required 25%. The County is instructed to correct this and resubmit when ready. LS 5/16/14
- Reviewer - The grantee must watch the LH25 total and increase as necessary to meet the 25% requirement, this includes PF and PI. LS
- Reviewer - The actual overall budget equals \$2,727,393.95; however, the estimated budget with program income equals \$2,906,296. Please increase the budget to match the estimated budget since you have budgeted 10% of the estimated budget for admin. According to the action plan, there is \$654,879.51 budgeted for LH25 activities. In order to be in compliance with the 25% set aside requirement: 25% of the program funds (\$1,947,657.00) plus 25% of program income receipted (at this time is \$958,639.41) or \$726,575 should be reserved for LH25 activities. I recommend increasing project budgets to meet the total estimated budget, also increase the LH25 set aside requirement the minimum required budgets.
- Reviewer - The Action Plan continues to be in non-compliance with LH25 set aside requirements for budgeted funds. To date, the Field Office is concerned that continued discussions have not brought the plan into compliance. The action plan is being approved to allow the County to submit the QPR. However, the County is directed to seek technical assistance to bring the plan into compliance and cautions the County moving forward to ensure compliance with the set aside requirements. We recommend tracking LH25 requirements outside of DRGR for compliance. LS 9/29/14
- Reviewer - Noncompliance with LH25 set aside for amount of funds budgeted and total amount of funds project.
- Reviewer - rejected for noncompliance with LH25



Reviewer - No changes were made to the action plan.

Reviewer - Plan modification for revisions to program income received.

Reviewer - Action Plan revised. Program Income was added and increased project activities.

Reviewer - minor activity adjustments to close out per TA Providers direction.

## Action Plan History

| Version               | Date       |
|-----------------------|------------|
| B-11-UN-12-0024 AP#1  | 12/01/2011 |
| B-11-UN-12-0024 AP#2  | 07/18/2012 |
| B-11-UN-12-0024 AP#3  | 10/15/2012 |
| B-11-UN-12-0024 AP#4  | 12/05/2012 |
| B-11-UN-12-0024 AP#5  | 04/21/2014 |
| B-11-UN-12-0024 AP#6  | 06/11/2014 |
| B-11-UN-12-0024 AP#7  | 09/29/2014 |
| B-11-UN-12-0024 AP#8  | 10/24/2014 |
| B-11-UN-12-0024 AP#9  | 01/16/2015 |
| B-11-UN-12-0024 AP#10 | 10/19/2015 |
| B-11-UN-12-0024 AP#11 | 07/14/2016 |
| B-11-UN-12-0024 AP#12 | 02/16/2017 |
| B-11-UN-12-0024 AP#13 | 03/30/2017 |