

Action Plan

Grantee: Tamarac, FL

Grant: B-11-MN-12-0028

LOCCS Authorized Amount:	\$ 1,427,857.00
Grant Award Amount:	\$ 1,427,857.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 975,313.55
Total Budget:	\$ 2,403,170.55

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

11-27-13 with the estimation of \$900,000 in Program Income, the project/activity budget were adjusted accordingly. With an estimate NSP3 total including Program funds and Program Income of \$ 2,327,857.00, the project/activities were funded as such: LH25 = \$1,14,072.00, LMMI = \$1,000,000.00 and Admin = \$187,785.00. A. Bauldree In order to determine the City's "areas of greatest need", staff mapped foreclosures identified by CoreLogic, and layered data from other resources, to find the concentration of potential NSP3 eligible properties. The number of potential eligible properties increased substantially when the definition of "foreclosure" was expanded on by HUD to include properties that are: · 60 Days delinquent under Mortgage Bankers of America delinquency calculations and owner notified, · Property owner 90 days or more delinquent on tax payments, · Foreclosure proceedings initiated or completed, · Foreclosure proceedings complete, title transferred to intermediary that is NOT an NSP grantee, sub, contractor, developer, or end user. CoreLogic provided a report that shows all properties within Tamarac that are in some stage of foreclosure, from a Lis Pendis to Real Estate Owned (REO). Staff ran this report as late as December 2010 which resulted in over 3,200 properties. Additionally, data from South Florida Block Shopper and an internal Foreclosure Registration program were mapped and used to identify neighborhoods with a concentration of foreclosures. Under the NSP3 program, only single-family properties will be considered. With these combined factors, staff was able to identify at least six "areas of greatest need" on which to obtain pertinent data in order to narrow down the number of areas of greatest need to three. Data from HUD User (NSP3) Mapping further assisted with the gathering of information such as need scores, vacancy rates, high cost mortgages, and market analysis. Once the data for the potential six areas of greatest need was obtained, the City was able to narrow the number down to three areas of greatest need. The City chose to identify three potential areas for the following reasons: · The Neighborhood NSP3 Score for all three areas is 20, the highest possible score. · All three neighborhoods had over 50% of the population at less than 120% AMI. · The percentage of delinquencies was high in each area. · A high number of homeowners had high cost mortgages. · Excessive deteriorating Code conditions and violations were concentrated in the three areas. The City's areas of greatest need are as follows: 1) Sunflower (Central area) ap;ap;ap;ap;ap;ap;ap;ap;ap;ap; Project Summary with map - Exhibit A NSP3 Planning Data (HUD User) - Exhibit B 2) Tamarac Lakes North(South of Prospect Rd/ Project Summary with map - Exhibit C NSP3 Planning Data (HUD User) - Exhibits D 3) Mainlands Section 7 Project Summary with map - Exhibit E

How Fund Use Addresses Market Conditions:

Although the City utilized several data sources to locate "current" eligible properties to identify the areas of greatest need, the constantly changing influx and sale of foreclosures will alter the data from one month to another. The City will continually run data reports identifying the "current" eligible properties to ensure there is still high volume in the defined areas.



Ensuring Continued Affordability:

Under its NSP3 Program the City will follow HOME Affordability Terms for its soft-second in the form of a Deed Restriction. For any down payment assistance offered utilizing SHIP or HOME funds the City will implement the affordability terms associated with that program. With extensive affordability time frames, recipients are encouraged to remain in their property to keep from repaying the loan. Should the property change ownership during the affordability terms, the City would recapture the balance due allowing the funds to go back into the program and assist another homebuyer.

Should leveraging be utilized for Down Payment Assistance or closing costs, the affordability terms described within that funding sources agreement will be implemented. If HOME funds are utilized, HOME Affordability terms will be applied.

Definition of Blighted Structure:

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

Properties identified for demolition will meet one or more of the following criteria as a blighted structure:

1. Building Deterioration
2. Site Deterioration or site deficiencies
3. Unsanitary and unsafe conditions and incompatible uses
4. Six or more ownership parcels per block
5. Buildings greater than 40 years of age
6. Presence of closed/vacant buildings
7. Presence of vacant lots
8. Buildings in violation of property maintenance code violations
9. Presence of buildings scheduled for demolition

Definition of Affordable Rents:

Those requiring not more than 30 percent of an income cut-off defined in relation to Low-Moderate Area Median Income (AMI).

Housing Rehabilitation/New Construction Standards:

All housing rehabilitation work will follow Broward County Housing Standards, and Florida Building Code as well as City Code.

Home Rehabilitation work specifications include such health and safety items as, roof repair and replacement, repair to exterior walls and stucco, repair or replacement of unsafe electrical, plumbing and mechanical systems, removal of lead and asbestos, and installation of impact resistant windows or storm shutters. All replacement of appliances will incorporate the installation of energy star rated systems where applicable.

Vicinity Hiring:

All contractors and consultants have participated in local contractor training informing them of the City's vicinity hiring preference and Section 3 hiring if possible. In this economy many of the City's contractors have been reducing their crews, however, will implement these programs if applicable. Additionally, proper purchasing procedures have been followed with regard to consultants, general contractors or other professionals required to carry out NSP3 activities.

Procedures for Preferences for Affordable Rental Dev.:

The City is not conducting any rental activities under this grant.

Grantee Contact Information:

NSP3 Program Administrator Contact Information
 Name (Last, First)
 Bauldree, Angela
 Email Address
 angelab@tamarac.org
 Phone Number
 954-597-3539
 Mailing Address
 7525 NW 88 Avenue, Room 206 , Tamarac, FL 33321

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
AR-LH25	Acquisition and Rehabilitation-	AR-LH25	Acquisition Rehabilitation LH25
AR-LMMI	Acquisition and Rehabilitation-	AR-LMMI	Acquisition/Rehabilitation of Eligible Properties



FM001	Financing Mechanisms	FM-LH25	Financing Mechanisms - LH25
		FM-LMMI	Financing Mechanism - LMMI
NSP3 Admin	Program Administration	NSP3 Admin	Program Administration



Activities

Project # / Title: AR-LH25 / Acquisition and Rehabilitation-LH25

Grantee Activity Number: AR-LH25
Activity Title: Acquisition Rehabilitation LH25

Activity Type:

Acquisition - general

Project Number:

AR-LH25

Projected Start Date:

03/09/2011

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.

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation-LH25

Projected End Date:

12/31/2018

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,023,447.47

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,023,447.47

Benefit Report Type:

Direct (Households)

Program Income Account:

LH25 PI

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
3	3		100.00

of Households

3	3		100.00
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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:

City of Tamarac2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Tamarac2	Local Government	\$ 993,447.47

Location Description:

Acquisition / Rehabilitation and re-sale of single-family eligible properties will be carried out in the "areas fo greatest need" identified in the City's NSP3 Action Plan. The 3 areas identified are portions of the following sub-divisions: Sunfloer, Mainlands 7 and Tamarac Lakes North.

Activity Description:

Acquisition / Rehabilitation / Re-Sale of eligible properties to income eligible homebuyers. The City will acquire and rehabilitate eligible properties, bringing them up to current building and code levels as well as address any health and safety violations prior to re-sale to an income eligible household.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: AR-LMMI / Acquisition and Rehabilitation-LMMI

Grantee Activity Number: AR-LMMI
Activity Title: Acquisition/Rehabilitation of Eligible Properties

Activity Type:
Acquisition - general

Project Number:
AR-LMMI

Projected Start Date:
03/09/2011

Project Draw Block by HUD:
Not Blocked

Activity Draw Block by HUD:

Activity Status:
Under Way

Project Title:
Acquisition and Rehabilitation-LMMI

Projected End Date:
12/31/2018

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Total Budget:	\$ 1,175,480.04
Most Impacted and Distressed Budget:	\$ 0.00
Other Funds:	\$ 0.00
Total Funds:	\$ 1,175,480.04

Benefit Report Type:

Direct (Households)

Program Income Account:

LMMI PI

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
6		6	100.00

of Households

6		6	100.00
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Proposed Accomplishments

of Singlefamily Units

Total

6

of Housing Units

6

of Properties

6

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Tamarac2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Tamarac2

Organization Type

Local Government

Proposed Budget

\$ 900,000.00

Location Description:

Acquisition/Rehabilitation and re-sale of eligible properties will take place in the "areas of greatest need" identified by the City's NSP3 Action Plan. The 3 areas listed are portions of the following sub-division: Sunflower, Mainlands 7, and Tamarac Lakes North.

Activity Description:

Acquisition / Rehabilitation / Re-Sale of eligible properties to income eligible homebuyers. The City will acquire and rehabilitate eligible properties, bringing them up to current building and code levels as well as address any health and safety violations prior to re-sale to an income eligible household.

Environmental Assessment: COMPLETED



Environmental Reviews: None

Project # / Title: FM001 / Financing Mechanisms

Grantee Activity Number: FM-LH25
Activity Title: Financing Mechanisms - LH25

Activity Type:
Homeownership Assistance to low- and moderate-income

Project Number:
FM001

Projected Start Date:
03/29/2012

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:
12/31/2019

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	3	3		100.00
# of Households	3	3		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	3
# of Housing Units	3



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Tamarac2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Tamarac2

Organization Type

Local Government

Proposed Budget

\$ 0.00

Location Description:

NSP3 Areas of Greatest Need

Activity Description:

Soft Second Mortgages to eligible homebuyers of NSP3 LH25 Properties

Environmental Assessment: EXEMPT

Environmental Reviews: None



Grantee Activity Number: FM-LMMI
Activity Title: Financing Mechanism - LMMI

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

FM001

Projected Start Date:

03/29/2012

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:

12/31/2019

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

Owner Households

Total	Low	Mod	Low/Mod%
6		6	100.00
6		6	100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

6

6

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Tamarac2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Tamarac2

Organization Type

Local Government

Proposed Budget

\$ 0.00

Location Description:



NSP3 Areas of Greatest Need

Activity Description:

Soft Second mortgages to income eligible homebuyers of NSP3 properties.

Environmental Assessment:

Environmental Reviews: None

Project # / Title: NSP3 Admin / Program Administration

Grantee Activity Number: NSP3 Admin
Activity Title: Program Administration

Activity Type:

Administration

Project Number:

NSP3 Admin

Projected Start Date:

03/09/2011

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)

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Program Administration

Projected End Date:

12/31/2019

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 204,243.04

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 204,243.04

Program Income Account:

Program Admin PI



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Tamarac2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Tamarac2	Local Government	\$ 187,785.00

Location Description:

City Hall-Housing Division

Activity Description:

Program administration of NSP3 Program. Housing staff = 2 fulltime employees.

Environmental Assessment: EXEMPT

Environmental Reviews: None

Action Plan Comments:

Reviewer - This activity remain's consistant with their Action Plan.

Reviewer - Grantee created an activity in DRGR to reflect the City's recent Action Plan amendment. However, no budget will be required since the activity will only consist of subsidies or soft second mortgages. MW 04/12/12

Reviewer - Action Plan is being rejected so Grantee can make changes. MW 01/10/13

Reviewer - Action Plan is being rejected so Grantee can make changes. MW 01/14/13

Reviewer - Grantee added \$900,000.00 in estimated Program Income to its Action Plan. MW 01/14/13

Reviewer - Grantee modified budgets of NSP 3 Activities. LMMI went from \$810,000 to \$540,000.00 and LH25 went from \$790,000 to \$1,055,598.57.

JQ



Reviewer - Budgets for the following activities below were increased as a result of the grantee receiving program income:

AR-LMMI / Acquisition and Rehabilitation-LMMI
AR-LH25 / Acquisition and Rehabilitation-LH25
Program Administration

Reviewer - Grantee made a voucher revision moving one property from LH25 to LMMI to match end user. Additional grantee revised the project and activity budgets accordingly (the project/activity budget of LH25 by \$144,971.20, the amount of the revision and increased LMMI project/activity by the same amount \$144,971.20.) This was done due to the end user income for the disposition of 6004 NW 67 Way that was originally obligated LH25 but end user, Caccavale is actually LMMI.

Reviewer - Grantee indicated minor budgetary changes increasing program income were made to the Action plan. Plan being approved in order for grantee to submit the QPR timely. NEC 7/20/2015

Reviewer - Grantee amended the Program Income amounts due to recent sales of NSP3 properties.

Reviewer - grantee inadvertently submitted action plan in DRGR.

Reviewer - Action Plan approved in order for grantee to submit QPR.

Action Plan History

Version	Date
B-11-MN-12-0028 AP#1	08/09/2011
B-11-MN-12-0028 AP#2	01/23/2012
B-11-MN-12-0028 AP#3	04/12/2012
B-11-MN-12-0028 AP#4	01/14/2013
B-11-MN-12-0028 AP#5	03/03/2014
B-11-MN-12-0028 AP#6	08/21/2014
B-11-MN-12-0028 AP#7	09/18/2014
B-11-MN-12-0028 AP#8	05/07/2015
B-11-MN-12-0028 AP#9	07/20/2015
B-11-MN-12-0028 AP#10	10/13/2015
B-11-MN-12-0028 AP#11	01/31/2018
B-11-MN-12-0028 AP#12	01/29/2019

