

# Action Plan

## Grantee: Titusville, FL

### Grant: B-11-MN-12-0037

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<b>LOCCS Authorized Amount:</b>	\$ 1,005,731.00
<b>Grant Award Amount:</b>	\$ 1,005,731.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 252,410.45
<b>Total Budget:</b>	\$ 1,258,141.45

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### Funding Sources

Funding Source	Funding Type
NSP1	Program Income
NSP1 Grant via DEO	Other Federal Funds
NSP3	Program Income

### Narratives

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

The City will utilize NSP3 funds to redevelop demolished/vacant property acquired through the NSP1 program to provide homeownership opportunities, and acquire, rehabilitate, and lease foreclosed, abandoned, and vacant existing homes to provide permanent rentals. Project #1 Inspriation Vilage - This redevelopment will replace vacant/foreclosed condemned multi-family rental housing that was demolished and land banked in conjunction with the NSP1 program, which will promote a viable community. The now existing vacant site will be improved by constructing public utilities, streets, stormwater, and landscaping. The City anticipates constructing 9 single-family homes (4 with NSP1, 4 with NSP3 funds, and 1 with program income), on a first-come first-ready basis for qualified first-time homebuyers, and provide a Lease-Option Purchase for those households that our credit worthy but need a little extra time to work out minor credit issues to secure a loan. In addition, the Developer has implemented a Veteran's Donation Program to qualified Veterans who are First-Time Homebuyer clients. Models consists of 2, 3, and 4 bedroom options and all units will be built with energy star components. The City, through its Developers, will take affirmative marketing steps to provide information and otherwise attract eligible persons from all racial, ethnic, and gender groups in the housing market area. A wide range of marketing strategies will be implemented to ensure that eligible persons living city-wide have a reasonable opportunity to be informed about the affordable housing opportunities associated with the redevelopment. The City's First-Time Homebuyer Program is administered by a CHDO organization which qualifies the buyers, provides homebuyer counseling classes, determines household eligibility, determines clients debt-to-income ratios to ensure unit is affordable, and reviews mortgages to ensure affordability (max. 2 points origination and discount fees allowed, interest rates in excess of one percentage point above the average rate will be returned to the originating lender for re-negotiation of rate and may be subject to rejection of assistance to the client). FHA, VA, and Conventional mortgages are acceptable at a fixed rate of 20, 25, 30 or 40 years. For some buyers, a Lease-Option Purchase Program may be better suitable due to financial situations; in these cases a Lease-Option Purchase may be executed for 12 months, with an additional 12 month renewal option if needed. For those participating in the Veteran's Program, there will be no first or second payable mortgage; however, a 20 year lien will be placed on the property to ensure affordability. The City will be partnering with Habitat for Humanity and Brevard Community Partnership, Inc., a CHDO developer, for the redevelopment project. Homeowners participating in Habitat's program will receive financing through their program where applicable. The City will provide for a "local preference" when subcontracting all aspects of the project, including a contract stipulation that the Developer's hire locally and target small business that are owned and operated by persons residing in the vicinity of the project, should an increase in the workforce result from the award of the project. Please see activity #2 for rental housing preferences. , The City expects to receive approximately \$224,000 in program income derived from the sell of four NSP3 funded units, and will reuse those funds to provide direct



homebuyer assistance for those households purchasing a home, as well as allocate funds to the Developers for direct redevelopment costs associated with construction costs. 25% of the program income received will be set-aside to assist 50% AMI or below households. Project #2 NBC Permanent Rental Housing- This activity will be concentrated in the South Street and Ind

### **How Fund Use Addresses Market Conditions:**

The City will concentrate its NSP3 efforts in the same NSP1 target areas, with concentration on the DeLeon Avenue corridor located in the South Street Target Area (SSTA). The DeLeon Avenue corridor area is one of the hardest hit areas to be negatively affected by the increased number of vacant and abandoned buildings as a result of the national foreclosure crisis. The area is also seeing an increasing number of under maintained structures further indicating a decline in the area. Vacant properties can be costly and dangerous, reducing surrounding home values and spreading blight; this is notable along the DeLeon Avenue corridor. These vacant and under maintained properties have an adverse affect on the neighborhood and citywide stability and vitality. These vacant and under maintained properties further signal to the larger community that a neighborhood is on the decline, undermining the sense of community and discouraging any further investments. These disinvestments often spread across neighborhoods and affect the overall health of the City. The City expects by redeveloping the property it will rapidly arrest the decline and result in further reinvestments in the neighborhood. The area consists generally of single-family homes mostly built before 1970 and is 90% improved with little opportunity to produce "new" affordable housing for those desiring to reside in the area. Recently the area has seen some signs of reinvestment with the production of new affordable rental housing; however, little or no single-family homes are being produced to fulfill homeownership needs. The City has held three community meetings to ascertain the interest, if any, in producing homeownership opportunities in the area, and received an overwhelming support and interest in such. As a result, a waiting list was established to track the need of those desiring to purchase a home at the proposed redeveloped site and the list currently exceeds the number of homes that could be built; therefore, the City believes that in spite of the number of foreclosures in the surrounding area the redevelopment would be successful and help to revitalize the target area and attract more investments in the community thereby reconnecting the target area with the economy and housing market. The redevelopment will increase sales of residential properties in the target area, and increase the median market value of real estate in the surrounding neighborhood. According to the HUD Foreclosure Need website, the DeLeon Avenue corridor area of the SSTA (census tract 607) scored a 20 out of a possible 20, exceeding the minimum score of 17. This area contains a total of 1754 residential units, with 373 being vacant. The data indicates that an estimated 21.5% of the mortgages are delinquent. As previously outlined, the City will concentrate on a portion of the greater SSTA as defined by the NSP3 Target Area Map generated from HUD's NSP Foreclosure Need Map tool (attached). According to the results of the defined target neighborhood using this tool, the City's NSP3 Target Area consists of a total of 2242 housing units with an overall NSP3 foreclosure need score of 19.85 out of possible 20, exceeding the minimum 17 required score. The City selected the "areas of greatest need" whose market conditions would support the local program and which would stabilize the community, largely, the immediate surrounding neighborhoods within the South Street Target Area (SSTA). The target areas consists generally of single-family homes mostly built before 1970 and is 90% improved. According to the HUD Foreclosure Need website, the DeLeon Avenue corridor area of the City's SSTA scored a 20 out of a possible 20. This area contains a total of 1754 residential units, with 373 being vacant. The data indicates that an estimated 21.5% of the mortgages are delinquent, and th

### **Ensuring Continued Affordability:**

Inspiration Village - The City's First-Time Homebuyer Program loan terms are provided in the form of a deferred payment loan (DPL) at a zero percent interest rate. The loan must be repaid in full in accordance with the program's resale restrictions, when the unit is sold, transferred, or is no longer the principal residence of the applicant or spouse during the affordability period. Assistance amounts and terms are as follows:

1. Under \$15,000 - 5 years, unforgivable\*
2. \$15,001 to \$40,000 - 10 years, first 5 years unforgivable then 20% per year thereafter\*;
3. More than \$40,000 - 15 years, first 5 years unforgivable then 10% per year thereafter\*.

\*PLUS: % of pro-rated share of the difference between the sales price and the original purchase price; net closing costs, improvements, etc

### **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.

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

The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or that the monthly rent and utilities, where applicable, do not exceed thirty (30) percent of the adjusted household income.

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

Those standards found in the City of Titusville Housing Rehabilitation Program General Specifications and/or Florida Existing Building Code and Minimum Housing Standards, as applicable. The City's Standards include energy star components.

- All gut rehabilitation or new construction of residential buildings 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 units will be designed to meet American Society of Heating , Refrigerating , and Air-Conditioning Engineers Standard 90.1-2004, Appendix G plus 20% (which is the Energy Star standard for multi-family buildings piloted by EPA and Dept. of Energy) .

- Water efficient toilets, showers, and faucets, such as those with the WaterSense label, will be installed.

- Where relevant, the housing units will be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires).

**Vicinity Hiring:**

The City will provide for a "local preference" when subcontracting all aspects of the project, including a contract stipulation that sub-recipients/developers hire locally and target small businesses that are owned and operated by persons residing in the vicinity of the project should an increase in the workforce result from the award of the project.

**Procedures for Preferences for Affordable Rental Dev.:**

See NBC Rental Housing project. The City has set aside 25% of its NSP3 original allocation for this project as a preference for affordable rental development. This project is projected to produce three affordable rental housing units back to the community, thereby increasing the availability and addressing the demand for such.

**Grantee Contact Information:**

Terrie Franklin, Neighborhood Services Director  
 PO Box 2806  
 Titusville, FL 32781  
 terrie.franklin@titusville.com  
 321-567-3783

**Project Summary**

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
9999	Restricted Balance	<i>No activities in this project</i>		
NSP3-1	Inspiration Village	NSP-3 PI LMMI	Inspiration Village Lot 9	
		NSP3-1	Inspiration Village	
		NSP3-1 PI LH 25%	PI Inspiration Village LH 25%	
NSP3-2	NBC Rental Housing	NSP3-2	NBC RENTAL HOUSING	
NSP3-3	Admin	NSP3-ADMN	Administration	



# Activities

**Project # /** NSP3-1 / Inspiration Village

**Grantee Activity Number:** NSP-3 PI LMMI

**Activity Title:** Inspiration Village Lot 9

**Activity Type:**

Construction of new housing

**Project Number:**

NSP3-1

**Projected Start Date:**

04/06/2018

**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:**

Inspiration Village

**Projected End Date:**

09/30/2019

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 129,104.09

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

**Other Funds:** \$ 129,829.97

**Total Funds:** \$ 258,934.06

**Program Income Account:**

INSPIRATION VILLAGE PI

**Proposed Beneficiaries**

# Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	1			0.00
# of Households	1			0.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

#Units with other green

#Low flow showerheads

#Low flow toilets

**Total**

1

1

1

1

1

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

**Responsible Organization**

City of Titusville

**Organization Type**

Local Government

**Proposed Budget**

\$ 129,104.09



**Funding Source Name**

NSP3

**Matching Funds**

Yes

**Funding Amount**

\$ 129,829.97

**Location Description:**

1008 Dames Court- Lot 9 Inspiration Village Subdivision

**Activity Description:**

Construct single-family residence on Lot 9 of Inspiration Village and dispose of home once completed via donation to Veteran-owned household

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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## Grantee Activity Number: NSP3-1

### Activity Title: Inspiration Village

**Activity Type:**

Construction of new housing

**Project Number:**

NSP3-1

**Projected Start Date:**

10/01/2011

**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

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Under Way

**Project Title:**

Inspiration Village

**Projected End Date:**

09/30/2019

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

**Total Budget:** \$ 661,995.05

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

**Other Funds:** \$ 59,990.63

**Total Funds:** \$ 721,985.68

**Program Income Account:**

INSPIRATION VILLAGE PI

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
5	3	2	100.00
5	3	2	100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# ELI Households (0-30% AMI)

#Units with other green

#Sites re-used

#Units exceeding Energy Star

#Low flow showerheads

#Low flow toilets

#Units with solar panels

**Total**

5

5

2

5

1

5

5

5

2

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

Brevard Community Partnership, Inc.

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 272,450.69



City of Titusville

Local Government \$ 127,046.95

Habitat for Humanity of Brevard County, Inc.

Non-Profit \$ 262,497.41

**Funding Source Name**

**Matching Funds**

**Funding Amount**

NSP1

Yes

\$ 35,588.39

NSP3

Yes

\$ 24,402.24

**Location Description:**

Inspiration Village Subdivision- S. DeLeon Avenue @ Queen Street

**Activity Description:**

Construct five new SF residence for disposition to first-time homebuyers and/or Veterans via sale and/or donation within newly created subdivision on land banked NSP1 vacant property previously demolished with CDBG funds. Activity is funded by direct NSP3 funds and program income from NSP1 and NSP3.

Program Income received through the sale of the homes will be regenerated back into the activity to provide homebuyer assistance and/or cover construction costs. 25% of the PI received will be utilized for 50% AMI or below households only.

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None



**Grantee Activity Number: NSP3-1 PI LH 25%**

**Activity Title: PI Inspiration Village LH 25%**

**Activity Type:**

Construction of new housing

**Project Number:**

NSP3-1

**Projected Start Date:**

01/01/2013

**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:**

Inspiration Village

**Projected End Date:**

03/14/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 54,000.00

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

**Other Funds:** \$ 54,000.00

**Total Funds:** \$ 108,000.00

**Program Income Account:**

INSPIRATION VILLAGE PI

**Proposed Beneficiaries**

# Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	2	2		100.00
# of Households	2	2		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

#Units with other green

#Sites re-used

#Units exceeding Energy Star

#Low flow showerheads

#Low flow toilets

#Units with solar panels

**Total**

2

2

2

1

2

2

2

1

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

**Responsible Organization**

City of Titusville

**Organization Type**

Local Government

**Proposed Budget**

\$ 54,000.00

**Funding Source Name**

**Matching Funds**

**Funding Amount**





NSP3

Yes

\$ 54,000.00

**Location Description:**

Inspiration Village Subdivision

**Activity Description:**

Program Income funds utilized for the construction and disposition of single-family homes within the Inspiration Village redevelopment project allocated to assisting only households 50% AMI or below, meeting the LH 25% set-aside requirement on program income received as a result of the use of NSP3 program funds.

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / NSP3-2 / NBC Rental Housing**



## Grantee Activity Number: NSP3-2

### Activity Title: NBC RENTAL HOUSING

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP3-2

**Projected Start Date:**

06/01/2011

**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.

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Under Way

**Project Title:**

NBC Rental Housing

**Projected End Date:**

10/29/2014

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

**Total Budget:** \$ 251,432.75

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 251,432.75

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
3	3		100.00
3	3		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# ELI Households (0-30% AMI)

#Sites re-used

#Low flow showerheads

#Low flow toilets

#Refrigerators replaced

#Light fixtures (outdoors) replaced

#Light Fixtures (indoors) replaced

#Replaced hot water heaters

#Replaced thermostats

#Efficient AC added/replaced

# of Properties

**Total**

3

3

3

3

3

3

3

3

3

3

3

3



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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
City of Titusville	Local Government	\$ 251,432.75
<b>Funding Source Name</b>	<b>Matching Funds</b>	<b>Funding Amount</b>
NSP1 Grant via DEO	No	\$ 0.00

**Location Description:**

SOUTH STREET AND INDIAN RIVER CITY TARGET AREAS

**Activity Description:**

ACQUISITION, REHAB, AND LEASE OF ABANDONED/FORECLOSED SINGLE-FAMILY HOME

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / NSP3-3 / Admin**



**Grantee Activity Number: NSP3-ADMN**

**Activity Title: Administration**

**Activity Type:**

Administration

**Project Number:**

NSP3-3

**Projected Start Date:**

03/01/2011

**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)

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Admin

**Projected End Date:**

09/30/2019

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 100,573.10

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 100,573.10

**Program Income Account:**

INSPIRATION VILLAGE PI LH 25%

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

**Responsible Organization**

City of Titusville

**Organization Type**

Local Government

**Proposed Budget**

\$ 100,573.10

**Funding Source Name**

NSP3

**Matching Funds**

Yes

**Funding Amount**

\$ 0.00

**Location Description:**

725 S. DeLeon Avenue

**Activity Description:**

General oversight and management of NSP3 activities

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:**



**Environmental Reviews:** None

**Document** PROGRAM INCOME TRANSFER APPROVAL.pdf

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## Action Plan Comments:

- Serino, Lori Action Plan Rejected per Grantees Request. LS 4/6/11
- Reviewer - In accordance with approved action plan submitted to HUD office.
- Serino, Lori Rejected. The action plan has activities for each single family home. Only multi family projects should be seperate. LS 7/5/11
- Serino, Lori Action plan modification is approved; however, LH25 activities should be combined and the total budget is under budget by \$.03 - Grantee should revise when feasible. LS 7/6/11
- Serino, Lori Review of performance measures for LH25 seem low. LS 7/6/11
- Serino, Lori Plan approved, grantee made no changes to plan, just hit the wrong button. LS 8/2/11
- Serino, Lori Action Plan modification rejected per grantee request in order to correct a typo. LS 11/5/13
- Serino, Lori Grantee submitted action plan to increase activity budgets to include program income. However, no budgets were increased. The applicant is directed to place the program income in the activity budget, not "other" income. LS 11/15/14
- Serino, Lori The action plan modification is rejected due to non-compliance with LH25 requirement. The Grantee is directed to make budget adjustments to meet the 25% requirement. LS 11/21/13
- Serino, Lori The action plan modification is rejected, the grantee is directed to budget all program funds and estimated program income. There is a total of \$1,229,731 that needs to be budgetted, currently, project budgets equal \$1,042,731. Please budget accordingly and resubmit. LS
- Serino, Lori The Action Plan modification is rejected. The grantee must budget all program income funds. The grantee is advised to look at the total budget for each activity, not the total funds budgetted. LS 11/22/13
- Serino, Lori Plan modification is approved for budget adjustment to include estimated program income. LS 11/25/13
- Serino, Lori Action Plan modification was to remove program income from the admin activity, this is causing an error in the system, and they are hopeful that this will resolve the issue. LS 1/16/14
- Serino, Lori Action Plan modificatin is approved, no changes were made to the plan. LS
- Serino, Lori Plan modification includes adjustments to the budgets for the Inspiration Village activity, more particularly the LH 25% activity to increase the amount of program income that was actually used for this activity to ensure compliance with the 25% VLI funds.



Serino, Lori Minor changes to format preparing for closeout.

Serino, Lori Increased PI budget

Serino, Lori PI Adjustments

Serino, Lori Review flagged activities.

Serino, Lori No changes

Serino, Lori No revisions made per Grantee

Serino, Lori HUD will review the NSP3 grant for closeout.

Serino, Lori Grantee working on opening activities for a PI Transfer, no actual edits were made at this time.

Serino, Lori Action Plan approved to allow the PJ to edit for PI transfer.

## Action Plan History

Version	Date
B-11-MN-12-0037 AP#20	05/25/2021
B-11-MN-12-0037 AP#19	05/18/2021
B-11-MN-12-0037 AP#18	05/17/2021
B-11-MN-12-0037 AP#17	05/07/2021
B-11-MN-12-0037 AP#16	07/23/2020
B-11-MN-12-0037 AP#15	07/20/2020
B-11-MN-12-0037 AP#14	01/22/2020
B-11-MN-12-0037 AP#13	10/22/2019
B-11-MN-12-0037 AP#12	08/20/2019
B-11-MN-12-0037 AP#11	03/28/2019
B-11-MN-12-0037 AP#10	03/25/2019
B-11-MN-12-0037 AP#9	04/11/2018
B-11-MN-12-0037 AP#8	04/10/2018
B-11-MN-12-0037 AP#7	01/11/2016
B-11-MN-12-0037 AP#6	08/26/2014
B-11-MN-12-0037 AP#5	02/25/2014
B-11-MN-12-0037 AP#4	01/16/2014
B-11-MN-12-0037 AP#3	11/25/2013
B-11-MN-12-0037 AP#2	07/16/2013



