CITY OF TAMARAC

FY 2010/2011 Annual Action Plan
Substantial Amendment

Neighborhood Stabilization Program 3 under the Dodd-Frank Wall Street Reform and Consumer Protection Act

through the

U.S. Department of Housing and Urban Development (HUD)

Prepared by:
City of Tamarac
Community Development Department
Housing Division
7525 NW 88th Avenue
Tamarac, FL 33321
www.tamarac.org

Submitted - February 2011
1st Amendment - September 2011

Neighborhood Stabilization Program 3 Application

$1,427,857.00

CITY OF TAMARAC, FLORIDA

7525 NW 88 Avenue

Tamarac, FL 33321

(954) 597-3510

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City Manager:

Michael C. Cernech

Mayor Pamela Bushnell

Vice Mayor Michelle Gomez

Commissioner Marion Swenson

Commissioner Diane Glasser

Commissioner Harry Dressler

NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Bauldree, Angela
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Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

The City of Tamarac's Community Development Department, Housing Division utilized the following data sources to assist with determining the areas of greatest need:

- NSP3 HUD User GIS Information by Census Tract
- NSP3 Mapping Tool
- HMDA Data by Census Tract
- CoreLogic Software
- South Florida Block Shopper Website
- Trulia.com
- Realtytrac.com
- The City's Foreclsoure Registration Program list

Each data source was used to confirm where the areas of greatest need fell by layering the data and assessing income, mortgage, delinquencies and other pertinent data. In many cases, property addresses were duplicated across the different data sources and areas of concentration of distressed neighborhoods become easier to identify. GIS Mapping provided visual confirmation of concentration areas where NSP3 eligible properties were located.

Data from CoreLogic (December 2010) identified over 3,200 properties that were in some stage of foreclosure city-wide. Additionally, over 800 properties within the City had outstanding Code violations and the overall condition of certain neighborhoods further confirmed that layering the data made for better decision making indentifying the areas of greatest need. The Code Compliance Division recently implemented a lien amnesty program which will be advertised and promoted more intensely within the areas of greatest need. With this, even properties not assisted with NSP3 funds will have an opportunity to bring their properties up to Code and improving the appreance of their home as well as the neighborhood they live in further fostering the neighborhood stabilization theme.

According to HUD User's GIS Information by Census Tract data, all twelve census tracts within the City had a "need score" of 19 or higher exceeding the state's minimum need score of 17, with 20 being the highest score possible. Four of the census tracts had a delinquency rate of

over 20%. However, since NSP3 requires an even smaller target area than that of NSP1, staff was tasked with gathering additional data that would allow the City to reduce the areas of greatest need to 2-3 neighborhoods. Additionally, the Dodd-Frank Act strongly encourages grantees to define the areas of greatest need small enough that the NSP3 investment impacts approximatley 20% of the areas defined.

NSP3 funds will be utilized to acquire, rehabilitate and re-sell eligible properties within the areas of greatest need which are listed below. Staff will attempt to focus on one area of greatest need at a time with its initial allocation, and move to the other areas with program income as it is generated at the re-sale stage. The City of Tamarac's initial allocation will allow for assistance at approximately 6-10 properties. This number will depend on factors such: cost of acquisition, the discount offered by the seller, and severity of distress and rehabilitation costs required prior to re-sale.

MARKET CONDITIONS - DATA:

TRULIA.COM According to trulia.com, a real estate website recommended by HUD for the purpose of gathering NSP3 market information, the following information was available to evaluate the City's market conditions:

The data from trulia.com represents sales between September - November 2010.

Average Listing Price:	$111,844.00	
Median Sales Price:	$ 62,500.00	Based on 416 home sales between Sept.-Nov. 2010 Decrease of 32.1% compared to same period last yr.
Average Price Per sqft:	$ 61.00	Decrease of 47.4% compared to same period last yr.

REALTYTRAC.COM

Another website utilized to gather market conditions was RealtyTrac.com. The following data was provided:

Foreclosure Status Distribution:

- Pre-Foreclosures = 28% of total properties in some stage of foreclosure.
- Auction = 38% of total properties in some stage of foreclosure.
- Bank Owned = 34% of total properties in some stage of foreclosure.

"Highest Availibility"

Estimated Market Value -Properties between $100-$200K.

Foreclosures by Square Footage - Properties with less than 1,000 sqft.

Foreclosures by Number of Bedrooms - Properties with 2 bedrooms.

A Geographical Comparison by Realtytrac.com comparing County, State and National figures shows that Broward County has 40% of its units foreclosed upon compared to the State of Florida at 37% and the Nation of 20%.

According to RealtyTrac.com, the average difference between average sales price and average foreclosure sales price is $48,464.00.

This information is consistant to what the City of Tamarac experienced under its NSP1 program. The following averages were experienced under the City's NSP1, as of September 2010:

Average Contract Price: $111,914.00

Average Home Rehabilitation Amount: $ 37,925.52

NSP3 HUD User GIS Information by Tamarac Census Tract

Census Tract	Need Score	State Minimum	04-07 HMDA Mtgs	Deliq %	USPS Resid. Addresses	USPS 90+ Days Vacant	USPS Resid. Addresses No Stat
204.06	20	17	1713	21.90%	2999	161	0
204.09	19	17	1355	16.30%	5306	191	1
204.10	19	17	1831	16.70%	5669	195	28
204.11	20	17	1505	18.50%	2922	45	0
502.02	20	17	2202	19.80%	4549	177	36
503.05	20	17	1884	20.40%	3920	155	11
601.05	20	17	1705	21.90%	3300	84	10
601.06	20	17	2207	23.00%	4380	245	24
601.07	20	17	711	19.30%	1790	83	2
601.09	19	17	745	17.20%	1469	31	1
601.11	19	17	1633	16.50%	3125	60	1
601.12	20	17	1880	19.00%	3896	192	1

Since smaller areas of greatest need were encouraged, staff broke down the same data provided at the census tract level to smaller "areas of greatest need" at the neighborhood level.

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response:

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.

<u>The City's areas of greatest need are as follows:</u>

1) **Sunflower** (Central area) Original Area
Project Summary with map - ~~**Exhibit**~~ A
NSP3 Planning Data (HUD User) - ~~**Exhibit**~~ B

1st Amend. (Sept 2011. Revised Boundaries)
Project Summary with map-Revised
NSP3 Planning Data(HUDUser) Revised

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
NSP3 Planning Data (HUD User) - **Exhibits** F

The areas of greatest need listed above were identified based on the following information provided by HUD User:

NSP3 Areas of Greatest Need Data

1st Amendment-September 2011-Revised Sunflower Boundaries

Area Name	~~Sunflower-Central Area~~	Sunflower-Revised Boundaries Sept 2011	Tamarac Lakes North-Section 3	Mainlands Section 7
Need Score	~~20~~	20	20	20
State Minimum	~~17~~	17	17	17
Total Housing Units	~~28~~	151	80	66
# of Units to make 20% Impact	~~6~~	30	16	13
Persons Less than 120% AMI	~~55.1%~~	55.1%	70.5%	84.1%
Persons Less than 80% AMI	~~28.8%~~	28.8%	40.1%	66.3%
04-07 HMDA Mtgs	~~37~~	37	34.7	31
Deliq % (90 + days)	~~21.9%~~	21.9%	19.8%	19.3%
USPS Resid. Addresses	~~29~~	158	86	66
USPS 90+ Days Vacant	~~2~~	8	3	3
USPS Resid. Addresses No Stat	~~0~~	1	1	0
Census Tract	~~204.06~~	204.06	502.02	601.07

A map of each area of greatest need was created in HUD's NSP3 mapping tool and submitted electronically. HUD responded with data pertinent to the specified boundaries and associated census tract information. This data showed the total number of units within the defined area allowing the City to determine how many units were necessary to reach the intended goal of 20% impact per area of greatest need.

Due to the lag time between the submission of this application and the grant funding agreement, the priority to which area will be targeted first will be determined once the grant funding agreement is executed. Between December 2010 when the data was obtained and the date of exeecution of the grant funding agreement, the number and location of eligible properties will change effecting which area the City begins its acquisition.

Since the activities proposed result in Program Income as a result of the re-sale of the 6-10 initial acquired and rehabilitated properties, the program income will be utilized to continue the same activity creating greater neighborhood stabilization.

Definitions and Descriptions

Definitions

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

Descriptions

Term	Definition
Long-Term Affordability	Under its NSP3 Program the City will follow HOME Affordability Terms for its soft-seconds 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.
Housing Rehabilitation 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.

Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.
Response: Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00% Total funds set aside for low-income individuals = $325,000.00

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response: The City will conduct an Open Enrollment to collect applications from families/households interested in the program. Applications will identify household income, family size, first mortgage maximum, and other factors necessary to determine their housing needs. The City may supplement families/households under the 50% AMI level by offering Second Mortgages utilizing other funding sources such as SHIP or HOME, or providing a soft-second. A second mortgage provided by the City will reduce the first mortgage loan amount, helping to lower the households monthly housing payment. Part of the City's eligibility requirement is that front end ratios may not exceed 35% of a households monthly income. This 35% front-end ratio consists of mortgage principal, taxes, insurance and any homeowners association fees, if applicable. Under NSP1, the City utilized the Financing Mechanisms activity and provided Down Payment Assistance to income eligible buyers. During the course of the two Open Enrollments, the City took in over 300 applications, all pre-qualified with a lender. Of the 300, over 250 were certified as income eligible and given 30-90 days to secure a contract on a home. Of the 250 applicants several unforeseen circumstances arose such as; job loss, the addition or reduction in the number of household members, health and medical changes as well as credit challenges. The City assisted 53 households in the purchase of a new home. Of the 53 households assisted under NSP1 16, or 30%, were below 50% AMI.

Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No

If yes, fill in the table below.

Question	**Number of Units**
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	
The number of NSP affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	

Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:
As required by the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act), the U.S Department of Housing and Urban Development and the City's Citizen Participation Plan (available upon request), a 15 day Public Review period was held from February 8, 2011 to February 22, 2011.

No comments were received during the 15 day public review period.

A Public Hearing was opened during the February 23, 2011 City Commission meeting.
No comments were received during the public hearing.

In addition to the Public Review period and Public Hearing, staff created an NSP3 Focus Group which consisted of eight local professionals with expertise in affordable housing, lending and real estate. The Focus Group met on January 13, 2011 and discussed the various requirements as well as obstacles the City needs to consider when preparing its NSP3 Action Plan. Input/ideas generated from the Focus Group were:

- The City should evaluate the financial situation of the Homeowners Association when buying in areas with an HOA to be sure the HOA is stable.
- The City may want to offer penalties or incentives to home rehabilitation contractors with regard to the timeliness of completing the rehabilitation work to reduce the length of time the City owns the property resulting in additional carrying costs.
- Look into the Home Path program to see if it works with the City's NSP3 Program.
- Down Payment Assistance will be necessary for many buyers, even if just for the closing costs, therefore, the City needs to make funds available from its HOME or SHIP funds.
- Keep local lenders and realtors informed as to Open Enrollment dates and deadlines to allow them to assist with finding buyers or offering mortgages that compliment the program.

Presentations to the Mayor and City Commission, as well as the City's Executive Team were also conducted to generate input.

The City's Housing and Neighborhood Programs Manager met with a local non-profit agency currently administering the NSP1 and NSP2 funds for other local municipalities to discuss the City's Plan and options. The discussion included administrative capacity as well as activity design. Due to the high dollar amount associated with "developer fees", the City chose to retain the NSP3 Program in-house as it did under NSP1.

1st Amendment-September 2011.
A Public Notice was published Sept 4, 2011 notifying the public that the City will be revising the "areas of greatest need". A Public Hearing was held September 14, 2011 during the City Commission meeting. No public comments were received.

NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions above.

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the NSP3 Program Design Guidebook for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1	
Activity Name	Single Family Acquisition, Rehabilitation and Re-sale - LH25
Uses	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☒ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment
CDBG Activity or Activities	24CFR 570.201(a) and (b), 570.202 (a)1
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	**Activity Description:** The City will acquire single-family, NSP eligible residential properties located in the designated areas of greatest need for the purpose of rehabilitation and re-sale to income eligible homebuyers. All properties will be brought up to code, ensure health and safety within the property and improve the properties energy efficiency prior to re-sale. Affordability restrictions will be placed on each property in the form of either a deferred loan as a result of down payment assistance (second mortgage with recapture terms) or a soft-second, in the form of a deed restriction on the property. The terms for continued affordability will depend on the amount of assistance provided, however, at a minimum the City will implement its terms based on the HOME Programs affordability periods. 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. **Market Factors:** 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. **Capacity:** The City's Housing Division successfully administered its NSP1 Program in-house and intends to do the same under NSP3. With a smaller allocation and longer expenditure deadlines, the City does not anticipate a problem meeting the requirements and obligations of NSP3. In addition to the Housing staff, partnerships within the agency and outside have been formed to ensure a successful NSP3 Program. **Program Income:** Program Income generated from the sale of a property will be allocated back into the activity to assist with another property. Once the Program Income becomes too minimal to assist with a property, it will be combined with Program Income generated from Activity 2, or the City will seek guidance from HUD as to how to utilize the remaining funds.
Location Description	This activity will be carried out in the areas of greatest need as follows: 1) Sunflower 2) Tamarac Lakes North 3) Mainlands Section 7

Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$$325,000.00
	(Other funding source)	$$0.00
	(Other funding source)	$$0.00
Total Budget for Activity		**$325,000.00**

Performance Measures	Utilizing our expereince under NSP1, the average investment per property (acquisition, rehabilitation, and direct costs) was approximately $120,000.00. Expected number of units with initial allocation: **THREE UNITS** Upon receipt of program income from the re-sale of the initital properties, additional properties will be assisted. The goal of this activity is to increase property values, decrease the number of abandoned and foreclosed properties within the designated target areas as well as build wealth through homeownersip for the City's NSP3 homebuyers. The following chart shows the City's expected goals, outputs and outcomes: **Goal** **Output** **Outcome**

	Attract new homeowners to the City	A minimum of 3 properties Acquired/Rehabilitated and Re-Sold to income eligible homebuyers	Increased level of homeownership
	Improve property values	Increase average sales price	Increased assessed valuations
	Decrease number of abandoned/foreclosed properties in designated target areas	A minimum of 3 Properties no longer vacant	Stabilization of Neighborhood

Projected Start Date	4/1/2011 (Or, date of execution of agreements with HUD)	
Projected End Date	3/31/13	
Responsible Organization	**Name**	City of Tamarac, Fl
	Location	7525 NW 88 Ave, Tamarac, FL 33321
	Administrator Contact Info	Angela Bauldree 954-597-3539

Activity Number 2	
Activity Name	Single Family Acquisition, Rehabilitation and Re-sale - LMMI
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☒ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment
CDBG Activity or Activities	24CFR 570.201(a) and (b), 570.202 (a)1
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	**Activity Description:** The City will acquire single-family, NSP eligible residential properties located in the designated areas of greatest need for the purpose of rehabilitation and re-sale to income eligible homebuyers. All properties will be brought up to code, ensure health and safety within the property and improve the properties energy efficiency prior to re-sale. Affordability restrictions will be placed on each property in the form of either a deferred loan as a result of down payment assistance (second mortgage with recapture terms) or a soft-second, in the form of a deed restriction on the property. The terms for continued affordability will depend on the amount of assistance provided, however, at a minimum the City will implement its terms based on the HOME Programs affordability periods. 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. **Market Factors:** 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. **Capacity:** The City’s Housing Division successfully administered its NSP1 Program in-house and intends to do the same under NSP3. With a smaller allocation and longer expenditure deadlines, the City does not anticipate a problem meeting the requirements and obligations of NSP3. In addition to the Housing staff, partnerships within the agency and outside have been formed to ensure a successful NSP3 Program.

	Program Income: Program Income generated from the sale of a property will be allocated back into the activity to assist with another property. Once the Program Income becomes too minimal to assist with a property, it will be combined with Program Income generated from Activity 2, or staff will seek guidance from HUD as to how to utilize the remaining funds.
Location Description	This activity will be carried out in the areas of greatest need as follows: 1) Sunflower 2) Tamarac Lakes North 3) Mainlands Section 7

Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$$960,072.00
	(Other funding source)	$$0.00
	(Other funding source)	$$0.00
Total Budget for Activity		$960,072.00

Performance Measures

Utilizing our experience under NSP1, the average investment per property (acquisition, rehabilitation, and direct costs) was approximately $120,000.00.

Expected number of units with initial allocation: **SEVEN UNITS**

Upon receipt of program income from the re-sale of the initital properties, additional properties will be assisted.

The goal of this activity is to increase property values, decrease the number of abandoned and foreclosed properties within the designated target areas as well as build wealth through homeownersip for the City's NSP3 homebuyers.

The following chart shows the City's expected goals, outputs and outcomes:

Goal	**Output**	**Outcome**
Attract new homeowners to the City	6-8 properties Acquired/Rehabilitated and Re-Sold to income eligible homebuyers	Increased level of homeownership
Improve property values	Increase average sales price	Increased assessed valuations
Decrease number of abandoned/foreclosed properties in designated target areas	6-8 Properties no longer vacant	Stabilization of Neighborhood

Projected Start Date	4/1/2011 (Or, date of execution of agreement with HUD)	
Projected End Date	3/31/2013	
Responsible Organization	**Name**	City of Tamarac
	Location	7525 NW 88 Avenue, Tamarac,FL 33321
	Administrator Contact Info	Angela Bauldree, 954-597-3539

NSP3 PROGRAM BUDGET RECAP

Allocation: $ 1,427,857.00

Activity

Single-Family Acquisition/Rehabilitation/Re-Sale - LH25	$	325,000.00
Single Family Acquisition/Rehabilitation/Re-Sale - LMMI	$	960,072.00
Program Administration	$	142,785.00

Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing**. The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and

b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

The City does not have its own Police Department, however, does contract with Broward Sheriff's Office for services covering any police activity needed, including excessive force.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, 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.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will be abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

_____ _____

Michael C. Cernech, Date
City Manager

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	☒

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	☒
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• **With the highest percentage of home foreclosures?**	☒
• **With the highest percentage of homes financed by subprime mortgage related loan?; and**	☒
• **Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?**	☒
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html?	☒
Did you include the map as an attachment to your Action Plan?	☒
***ONLY Applicable for States:* Did you include the needs of all entitlement communities in the State?**	☐ N/A

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
• **Blighted structure in context of state or local law,**	☒
• **Affordable rents,**	☒
• **Ensuring long term affordability for all NSP funded**	

housing projects,	☒
• **Applicable housing rehabilitation standards for NSP funded projects**	☒

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	☒
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	☒

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify: The City will not purchase occupied properties.	
• **The planned activity,**	☐ N/A
• **The number of units that will result in displacement,**	☐ N/A
• **The manner in which the grantee will comply with URA for those residents?**	☐ N/A

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	☒
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	☒

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	☒
For each eligible NSP3 activity you plan to implement did you include:	
• **Eligible use or uses?**	☒

• **Correlated eligible CDBG activity or activities?**	☒
• **Associated national objective?**	☒
• **How the activity will address local market conditions?**	☒
• **Range of interest rates (if any)?**	☐N/A
• **Duration or term of assistance?**	☒
• **Tenure of beneficiaries (e.g. rental or homeowner)?**	☒
• **If the activity produces housing, how the design of the activity will ensure continued affordability?**	☒
• **How you will, to the maximum extent possible, provide for vicinity hiring?**	☒
• **Procedures used to create affordable rental housing preferences?**	☐ N/A
• **Areas of greatest need addressed by the activity or activities?**	☒
• **Amount of funds budgeted for the activity?**	☒
• **Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?**	☒
• **Expected start and end dates of the activity?**	☒
• **Name and location of the entity that will carry out the activity?**	☒

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	☒

9. Additional Documentation

	Yes
Did you include a signed SF-424?	☒