



**City of Miramar, Florida  
NSP3 Substantial Amendment to  
2010 Action Plan**

**Prepared by Community Redevelopment Associates of Florida, Inc.**

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
<b>Name (Last, First)</b>	Zambrano, Gus
<b>Email Address</b>	gzambrano@ci.miramar.fl.us
<b>Phone Number</b>	954-602- 3274
<b>Mailing Address</b>	2200 Civic Center Place Miramar, Florida 33025

## 2. 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 Miramar utilized HUD's NSP mapping tool to assess potential NSP areas. The information generated from HUD's mapping tool included data from the United States Postal Service, HMDA data on high cost and high leveraged loans, Bureau of Labor Statistics data on unemployment, and FHFA data on house price change to determine delinquency rate for the area. The predicted serious delinquency rate, determined by HUD, takes into account data on foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac).

The City also conducted a current market analysis, which included an assessment of data gathered from Blockshopper.com, the National Community Stabilization Trust, Huduser.org's regional and market economic analysis, Trulia.com, NSP1 performance data, as well as the input from local real estate and housing professionals.

### 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:

#### **Requirements**

The neighborhood(s) identified by the NSP 3 grantee as being the area(s) of greatest need must have an individual or average combined NSP3 index score of 17 or greater. In addition, NSP3 requires that grantees target their funds to areas where at least 20% of REO units in the selected targeted area will be addressed, so that funds can have a visible impact. Because of the limited funds available between NSP3 and potential NSP1 program income, the City has redefined its initial NSP target area to address this requirement.

### **NSP3 Area Determined**

The City used NSP1 funds to address 71 units within its NSP1 target area. Among those 71 units, 47 were purchased directly by low-to-middle income households. The remaining 24 were acquired and rehabilitated by the City for resale to low- to- middle income households.

The City mapped its NSP1 assisted properties and used this data as a starting point for identifying potential NSP3 target areas. Since all of the NSP1 assisted units were purchased after July 2009\*, those REO units are being counted toward addressing 20% of the units within the target area identified for NSP3.

The City's NSP3 award, potential NSP1 program income, and average subsidy likely needed, were used to calculate how many units could be addressed and ultimately determined the size of the NSP3 area.

The City's NSP3 target area is bordered by Miramar Parkway to the North, Fairway Boulevard to the South, University Drive to the West and the Turnpike to the East. This area is located within Census Tract 110402, Block Group 2. The proposed NSP3 target area consists of 892 housing units and has a NSP3 score of 20, which is the maximum score an area can receive. Between 2004 and 2007, the area had 732 new mortgages. There were 117 foreclosure starts in the past 12 months and 35 foreclosures between July 2009 and June 2010. According to the HUD NSP mapping tool, a total of 23 properties need to be assisted in the area to address 20% of the REO properties and have a visible impact.

The City facilitated the financing or acquisition of 8 properties in the NSP3 area between July 2009 and December 2010. It proposes to address approximately 16 more properties in this area with its NSP3 funding.

Current market analysis was used to assess the current REO inventory as well as future delinquencies in this area.

\*The HUD NSP3 mapping tool looks at total REO units from July 2009 to June 2010 and estimates the 20% impact based on that number.

## **3. Definitions and Descriptions**

### **Definitions**

<b>Term</b>	<b>Definition</b>
Blighted Structure	The City of Miramar's Municipal Code addresses blighted structures through references to property maintenance in "Chapter 10, Health Sanitation and Nuisances". The finding and declaration of the City's property maintenance policy addresses when a structure may lead to blighting conditions.

	<p><b>Chapter 10 Health, Sanitation and Nuisances</b></p> <p>Article VII - Property Maintenance. (Ord. No. 91-33)</p> <p><b>ARTICLE VII. PROPERTY MAINTENANCE</b></p> <p><i>Sec. 10-118. Findings and declaration of policy.</i></p> <p>It is hereby found and declared that there exist in the city structures used for residential and nonresidential use which are, or may become in the future, substandard with respect to structure, equipment or maintenance, or further, that such conditions, including but not limited to structural deterioration, lack of maintenance and appearance of exterior premises, infestation, lack of essential utilities and facilities, existence of fire hazards, inadequate provisions for light and air, unsanitary conditions and overcrowding, constitute a menace to the health, safety, welfare and reasonable comfort of the citizens and inhabitants of the city. It is further found and declared that, by reason of lack of maintenance and because of progressive deterioration, certain properties have the further effect of creating blighting conditions and initiating slums, and that if the same are not curtailed and moved, these conditions will grow and spread and will necessitate in time the expenditure of large amounts of public funds to correct and eliminate the same, and that by reason of timely regulations and restrictions as herein contained, the growth of slums and blight may be prevented and the neighborhood and property values thereby maintained, the desirability and amenities of residential and nonresidential uses and neighborhoods enhanced, and the public health, safety and welfare protected and fostered.</p> <p>(Ord. No. 91-33, § 3, 6-5-91)</p> <p>For the purposes of the NSP, a blighted structure echoes the criteria for slum and blight found in Florida Statutes Chapter 163.340, which outlines the following conditions:</p> <ol style="list-style-type: none"> <li>1. Building deterioration</li> <li>2. Site deterioration or site deficiencies</li> <li>3. Unsanitary and unsafe conditions and incompatible uses</li> <li>4. Six or more ownership parcels per block</li> <li>5. Buildings greater than 40 years of age</li> <li>6. Presence of closed/vacant buildings</li> <li>7. Presence of vacant lots</li> <li>8. Buildings in violation of property maintenance code violations</li> <li>9. Presence of buildings scheduled for demolition</li> </ol> <p>A blighted structure will meet one or more of the aforementioned criteria.</p>
Affordable Rents	The City will utilize the HOME affordable rents as published and currently available should it decide to take on rental units.

**Descriptions**

Term	Definition								
Long-Term Affordability	<p>The City will maintain affordability of NSP assisted housing by adopting minimum HOME standards (where HOME standards are more restrictive than the City’s current standards). The following table displays the minimum standards to be utilized by the City.</p> <p><b>City of Miramar NSP Affordability Periods</b></p> <table border="1" data-bbox="415 512 1395 772"> <thead> <tr> <th data-bbox="415 512 870 600">Homeownership assistance amount per-unit</th> <th data-bbox="876 512 1395 600">City of Miramar NSP Assisted Unit Affordability</th> </tr> </thead> <tbody> <tr> <td data-bbox="415 604 870 657">Under \$15,000</td> <td data-bbox="876 604 1395 657">15</td> </tr> <tr> <td data-bbox="415 661 870 714">\$15,000 to \$40,000</td> <td data-bbox="876 661 1395 714">15</td> </tr> <tr> <td data-bbox="415 718 870 770">Over \$40,000</td> <td data-bbox="876 718 1395 770">15</td> </tr> </tbody> </table> <p><b>Recapture provisions</b> involves the City receiving 100% of the NSP funding on an assisted unit or a portion of it should that housing unit cease to be the primary residence of the household receiving the assistance for the duration of the period of affordability or the terms that are agreed to between the City and household.</p>	Homeownership assistance amount per-unit	City of Miramar NSP Assisted Unit Affordability	Under \$15,000	15	\$15,000 to \$40,000	15	Over \$40,000	15
Homeownership assistance amount per-unit	City of Miramar NSP Assisted Unit Affordability								
Under \$15,000	15								
\$15,000 to \$40,000	15								
Over \$40,000	15								
Housing Rehabilitation Standards	<p>The City of Miramar will use adopted rehabilitation standards to guide all work specifications written for NSP rehabilitated properties. The City’s rehabilitation standards to the extent feasible, incorporate “green” rehabilitation techniques to the areas addressed in the City’s residential rehabilitation standards document. The areas addressed include:</p> <ul style="list-style-type: none"> <li>A. Exterior Surface</li> <li>B. Foundations and Structures</li> <li>C. Windows and Doors</li> <li>D. Roofing</li> <li>E. Insulation/Ventilation</li> <li>F. Interior Standards (Including Lead and Asbestos Compliance)</li> <li>G. Electrical</li> <li>H. Plumbing, HVAC and other major mechanical systems.</li> </ul> <p>The City’s residential rehabilitation standards comply with all applicable state and local building codes and Federal regulations that govern the CDBG/NSP program.</p>								

## 4. 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 = \$580,457

**Total NSP 3 Award: \$2,321,827.00**

### Meeting Low-Income Target

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

Response:

The City intends to allocate \$580,457 (25% of its NSP funds) to facilitate the purchase and rehabilitation of properties to house individuals and families whose incomes do not exceed 50 percent of the area median income.

## 5. 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., $\leq 80\%$ of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	n/a
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ 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).	n/a
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	n/a

## 6. Public Comment

### Citizen Participation Plan

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

Response:

The City of Miramar NSP 3 15-day public comment period will commence January 24, 2011 and end Feb 7, 2011. A copy of the NSP application is located at the Office of the City Clerk located at Miramar City Hall, 2300 Civic Center Place and the Economic Development and Revitalization Department located at 2200 Civic Center Place, Miramar, Florida. In addition, the NSP substantial amendment has been posted to the City's website at [www.ci.miramar.fl.us](http://www.ci.miramar.fl.us). Citizens are encouraged to comment upon the proposed substantial amendments and proposed strategies for the use of NSP 3 funds.

Prior to adoption, the City of Miramar Commission will hold a public hearing on the proposed amendments. The public hearing will take place on **Feb 16, 2011** at 7:00 p.m. in the Commission Chambers at City Hall, located at 2300 Civic Center Place, Miramar, Florida 33025. Interested parties are encouraged to attend and participate.

For additional information on this hearing, please contact the City of Miramar, Economic Development and Revitalization Department at (954) 602-3243. In accordance with the Americans with Disabilities Act and Florida Statutes Section 286.26, persons with disabilities needing special accommodation to participate in this hearing should contact the Office of City Clerk at least 48-hours prior to the hearing at (954) 602-3011 for assistance.

### Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

## 7. 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.

<b>Activity Number 1</b>	
<b>Activity Name</b>	<b>Purchase Assistance (51 – 120 AMI)</b>
<b>Uses</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	24 CFR 570.201 (n): <b>Direct Homeownership Assistance</b> (as modified for NSP). (n) Homeownership assistance. CDBG funds may be used to provide direct homeownership assistance to low- or moderate-income households in accordance with section 105(a) of the Act. (As modified)
<b>National Objective</b>	<b>National Objective:</b> Low Moderate Middle Income Housing – LMMH 24 CFR 570.208(a)(3) Housing Activities. An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low- and moderate-income households.
<b>Activity Description</b>	<b>Financing Mechanism 51-120% AMI</b> This activity sets asides funds for households at 51 – 120% of the area median income (AMI). <b>Addressing Local Market Conditions</b> The activity is designed to address the abundance of vacant foreclosed properties in the City by facilitating the purchase of them by qualified moderate and middle income buyer with conventional, FHA and other approved loan products with responsible lending guidelines. It will address the market demand for quality affordable housing. Funds for

households at 50% AMI have been set-aside under a separate activity.

The City of Miramar will make available financing mechanisms with favorable terms to eligible homebuyers with various options to be applied towards the costs of purchasing an NSP eligible property. (Properties that have been foreclosed on, vacant, and located in the target geographical area and/or target price range).

**Terms of Financial Assistance**

Applicants will be required to contribute a minimum of 1% or more depending on the first mortgage closing requirements.

NSP assistance will be in the form of a fifteen year, 0% interest, deferred payment loan secured by a second mortgage and promissory note. Assistance will be up to \$30k for a household between 81%-120% of the area median income and up to \$40K for a household between 51% and 80% of the area median income. The loan is forgivable in its entirety at the end of the affordability period which begins from the date of settlement provided the title remains under the ownership of the original purchaser.

There will be no yearly write-down of the loan. Repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the affordability period. Where the City provides first mortgage financing, the City will make available NSP assistance in the form of a loan ranging from 0 to 4% interest with a term not to exceed 30 years.

Applicants must work with lenders who have agreed to comply with established underwriting criteria that outlines responsible lending guidelines and sets limitations on fees. Lending programs are prime, FHA or portfolio loans used to meet the lenders Community Reinvestment Act goals. Applicants are responsible for the upfront fee associated with the credit report or loan application fee required by lenders in the form of a money order or cashier's check.

To enforce long-term affordability standards, the City will employ recapture provisions.

**Tenure of Beneficiaries**

Beneficiaries will become owners of the property.

**Eligible Properties**

Single-family detached homes, condos, town homes and villas that are foreclosed upon and vacant are eligible to be purchased with NSP assistance.

NSP requires that the property must be least 60 days delinquent on its mortgage and the owner has been notified; or the property owner is 90

	<p>days or more delinquent on tax payments; or under state or local law, foreclosure proceedings have been initiated or completed; or foreclosure proceedings have been completed and title has been transferred to an intermediary aggregator or servicer that is not an NSP grantee, subrecipient, developer, or end user. The City will allow the purchase of properties that meet HUD's/NSP property eligibility requirements.</p> <p>In addition, the property must meet HUD's discount requirements</p> <p><b>Eligible Applicants</b></p> <p>Eligible applicants will be homebuyers selected in the order in which they applied to the program and will be assisted on a first-qualified, first-served basis. An eligible homebuyer is defined as one who meets the income eligible guidelines and who intends to purchase the property as their primary residence. Residents displaced from mobile home parks seeking to purchase a non mobile home unit also will be considered eligible homebuyers. Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the approved target area.</p> <p><b>Homeownership Counseling</b></p> <p>Certificate of 8 hour homeownership counseling completion is required prior to loan closing. All counseling must occur with HUD approved counseling agencies.</p> <p><b>Local Vicinity Hiring</b></p> <p>To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors.</p>	
<b>Location Description</b>	The City's NSP 3 target area is bordered by Miramar Parkway to the North, Fairway Boulevard to the South, University Drive to the West and the Turnpike to the East.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$503,063
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	<b>\$503,063</b>	
<b>Performance Measures</b>	12 Units Purchased	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	May 1, 2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Miramar
	<b>Location</b>	2200 Civic Center Place, Miramar Florida 33025
	<b>Administrator Contact Info</b>	954-602- 3274 gzambrano@ci.miramar.fl.us

<b>Activity Number 2</b>	
<b>Activity Name</b>	<b>Rehabilitation Assistance (51-120 AMI)</b>
<b>Use</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	<b>24 CFR 570.202: Rehabilitation and Preservation Activities</b> Eligible rehabilitation and preservation activities for homes and other residential properties. (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity.)
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<p>The City is providing home repair assistance to households, who received NSP funds to purchase an eligible home. The activity is made possible by the financial mechanisms in place as permitted by the above CDBG entitlement regulations and NSP eligible uses.</p> <p><b>Addressing Market Conditions</b></p> <p>The primary purpose of the rehabilitation assistance is to provide repairs necessary to ensure safe and decent housing, and eliminate any instances of substandard housing which is needed in properties that are foreclosed or delinquent. It is also intended to preserve the City's affordable housing stock. Rehabilitation assistance is being offered to NSP eligible properties to address repairs that:</p> <ul style="list-style-type: none"> <li>• Eliminate code violations,</li> <li>• Provide for home improvements that promote conservation/energy efficiency</li> <li>• Eliminate signs of blight and assist with stabilizing the neighborhood.</li> </ul> <p><b>Terms of Financial Assistance and Affordability Periods.</b></p> <p>Assistance to make the repairs will be in the form of a zero interest deferred mortgage loan secured by a promissory note for 15 years. Assistance will not exceed \$100,000 per any unit.</p> <p>The loan is forgivable in its entirety at the end of the affordability period. The period begins from the recordation date of mortgage and note. There will be no yearly write-down of the loan. Repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during affordability period. To enforce long-term</p>

	<p>affordability standards, the City will employ recapture resale provisions.</p> <p><b>Tenure of Beneficiaries</b></p> <p>Beneficiaries are owners of the NSP assisted property.</p> <p><b>Eligible Properties</b></p> <p>Single-family detached homes, townhomes, condos and villas that were purchased with NSP assistance.</p> <p><b>Standards (Types of Repairs)</b></p> <p>Repairs will be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability and will comply with the City's rehabilitation standards.</p> <p><b>Local Vicinity Hiring</b></p> <p>To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors.</p>	
<b>Location Description</b>	(Area or possible areas of greatest need where activity is being undertaken)	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$1,006,125
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	\$1,006,125	
<b>Performance Measures</b>	12 Units Rehabilitated	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	May 1, 2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Miramar
	<b>Location</b>	2200 Civic Center Place, Miramar Florida 33025
	<b>Administrator Contact Info</b>	954-602- 3274 gzambrano@ci.miramar.fl.us

<b>Activity Number 3</b>	
<b>Activity Name</b>	<b>Purchase Assistance (Low Income Set-Aside)</b>
<b>Use</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	24 CFR 570.201 (n): <b>Direct Homeownership Assistance</b> (as modified for NSP). (n) Homeownership assistance. CDBG funds may be used to provide direct homeownership assistance to low- or moderate-income households in accordance with section 105(a) of the Act. (As modified)
<b>National Objective</b>	<b>National Objective:</b> Low Moderate Middle Income Housing – LMMH 24 CFR 570.208(a)(3) Housing Activities. An eligible activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low- and moderate-income households.
<b>Activity Description</b>	<b>Financing Mechanism 0 to 50% AMI</b> This activity sets aside funds for households at 50% of the AMI or less of the area median income (AMI). <b>Addressing Market Conditions</b> The activity is designed to address the abundance of vacant foreclosed properties in the City by facilitating the purchase of them by qualified moderate and middle income buyer with conventional, FHA and other approved loan products with responsible lending guidelines. It will address the market demand for quality affordable housing. The City of Miramar will make available financing mechanisms with favorable terms to eligible homebuyers with various options to be applied towards the costs of purchasing an NSP eligible property. <b>Terms of Financial Assistance</b> Applicants will be required to contribute a minimum of 1% or more depending on the first mortgage closing requirements. NSP assistance will be in the form of a fifteen year, 0% interest, deferred payment loan secured by a second mortgage and promissory note. Assistance will be up to \$60K. The loan is forgivable in its entirety at the end of the affordability period which begins from the date of settlement provided the title remains under the ownership of the original purchaser.

	<p>There will be no yearly write-down of the loan. Repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the affordability period. Where the City provides first mortgage financing, the City will make available NSP assistance in the form of a loan ranging from 0 to 4% interest with a term not to exceed 30 years.</p> <p>Applicants must work with lenders who have agreed to comply with established underwriting criteria that outlines responsible lending guidelines and sets limitations on fees. Lending programs are prime, FHA or portfolio loans used to meet the lenders Community Reinvestment Act goals. Applicants are responsible for the upfront fee associated with the credit report or loan application fee required by lenders in the form of a money order or cashier's check.</p> <p>To enforce long-term affordability standards, the City will employ recapture provisions.</p> <p><b>Tenure of Beneficiaries</b></p> <p>Beneficiaries will become owners of the property.</p> <p><b>Eligible Properties</b></p> <p>Single-family detached homes, condos, town homes and villas that are foreclosed upon and vacant are eligible to be purchased with NSP assistance.</p> <p>As required by NSP, the City of Miramar will require that all foreclosed properties to be assisted with NSP funding be purchased at a discount according to federal NSP guidelines.</p> <p><b>Eligible Applicants</b></p> <p>Eligible applicants will be homebuyers selected in the order in which they applied to the program and will be assisted on a first-qualified, first-served basis.</p> <p>An eligible homebuyer is defined as one who meets the income eligible guidelines and indicates this as their primary place of residence. Residents displaced from mobile home parks seeking to purchase a non mobile home unit also will be considered eligible homebuyers. Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits.</p> <p><b>Homeownership Counseling</b></p> <p>Certificate of 8 hour homeownership counseling completion is required prior to loan closing. These are conditions to remain in compliance with the NSP financial assistance. All counseling must occur with HUD</p>
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	<p>approved counseling agencies.</p> <p><b>Local Vicinity Hiring</b></p> <p>To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors.</p>	
<b>Location Description</b>	The City's NSP 3 target area is bordered by Miramar Parkway to the North, Fairway Boulevard to the South, University Drive to the West and the Turnpike to the East.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$290,229
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	\$290,229	
<b>Performance Measures</b>	4 Units Purchased	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	May 1, 2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Miramar
	<b>Location</b>	2200 Civic Center Place, Miramar Florida 33025
	<b>Administrator Contact Info</b>	954-602- 3274 gzambrano@ci.miramar.fl.us

<b>Activity Number 4</b>	
<b>Activity Name</b>	<b>Residential Rehabilitation (Low Income Set-Aside)</b>
<b>Use</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	<b>24 CFR 570.202: Rehabilitation and Preservation Activities</b> Eligible rehabilitation and preservation activities for homes and other residential properties. (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity.
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<p>The City is providing home repair assistance to households, who received NSP funds to purchase an eligible home. The activity is made possible by the financial mechanisms in place as permitted by the above CDBG entitlement regulations and NSP eligible uses.</p> <p><b>Addressing Market Conditions</b></p> <p>The primary purpose of the rehabilitation assistance is to provide repairs necessary to ensure safe and decent housing, and eliminate any instances of substandard housing which is needed in properties that are foreclosed or delinquent. It is also intended to preserve the City's affordable housing stock. Rehabilitation assistance is being offered to NSP eligible properties to address repairs that:</p> <ul style="list-style-type: none"> <li>• Eliminate code violations,</li> <li>• Provide for home improvements that promote conservation/energy efficiency</li> <li>• Eliminate signs of blight and assist with stabilizing the neighborhood.</li> </ul> <p><b>Terms of Financial Assistance and Affordability Periods.</b></p> <p>Assistance to make the repairs will be in the form of a zero interest deferred mortgage loan secured by a promissory note for 15 years. Assistance will not exceed \$100,000 per any unit.</p> <p>The loan is forgivable in its entirety at the end of the affordability period. The period begins from the recordation date of mortgage and note. There will be no yearly write-down of the loan. Repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during affordability period.</p> <p>To enforce long-term affordability standards, the City will employ recapture resale provisions.</p>

	<p><b>Tenure of Beneficiaries</b></p> <p>Beneficiaries are owners of the NSP assisted property.</p> <p><b>Eligible Properties</b></p> <p>Single-family detached homes, townhomes, condos and villas that were purchased with NSP assistance.</p> <p><b>Standards (Types of Repairs)</b></p> <p>Repairs will be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability and will comply with the City's rehabilitation standards.</p> <p><b>Local Vicinity Hiring</b></p> <p>To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors.</p>	
<b>Location Description</b>	(Area or possible areas of greatest need where activity is being undertaken)	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$290,228
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	\$290,228	
<b>Performance Measures</b>	4 Units Repaired	
<b>Projected Start Date</b>	May 1, 2011	
<b>Projected End Date</b>	May 1, 2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Miramar
	<b>Location</b>	2200 Civic Center Place, Miramar Florida 33025
	<b>Administrator Contact Info</b>	954-602- 3274 gzambrano@ci.miamar.fl.us

Activity Number 5		
<b>Activity Name</b>	<b>Administration</b>	
<b>Use</b>	Select all that apply: N/A <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	<b>Program Administration:</b> Administrative duties relative to the overall grant program and fair housing activities. This activity is assumed to benefit low and moderate income persons and is eligible under 24 CFR section 570.206.	
<b>National Objective</b>	N/A	
<b>Activity Description</b>	NSP regulation provides a maximum of 10% of an NSP allocation to be utilized for planning and administrative costs related to overseeing the program, reporting and other general administrative activities. The administration of the program will be administered in conjunction with the City's contracted program administrator.  <b>Local Vicinity Hiring</b>  To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors.	
<b>Location Description</b>	The City's NSP 3 target area is bordered by Miramar Parkway to the North, Fairway Boulevard to the South, University Drive to the West and the Turnpike to the East.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$232,182
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	\$232,182	
<b>Performance Measures</b>	N/A	
<b>Projected Start Date</b>	Pre-Award	
<b>Projected End Date</b>	May 2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Miramar
	<b>Location</b>	2200 Civic Center Place, Miramar Florida 33025
	<b>Administrator Contact Info</b>	954-602- 3274 gzambrano@ci.miramar.fl.us

## 8. 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.

(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.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title



# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

### SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 3/1/2011	B10MC120047	<b>Type of Submission</b>	
Date Received by state N/A	State Identifier N/A	<b>Application x</b>	<b>Pre-application</b>
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		X Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>			
Jurisdiction		FL122022 MIRAMAR	
CITY OF MIRAMAR		076041334	
2200 CIVIC CENTER PLACE		CITY OF MIRAMAR	
City	Florida	ECONOMIC DEV. AND REVITALIZATION	
33025	Country U.S.A.	Department	
<b>Employer Identification Number (EIN):</b>		BROWARD	
<b>59-60119762762</b>		Program Year Start Date (MM/DD)	
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
Local Government: City		Specify Other Type	
Program Funding		<b>U.S. Department of Housing and Urban Development</b>	
Catalogue of Federal Domestic assistance Numbers (14-218); Descriptive Title of Applicant Project(s) Housing and EASTERN TARGET AREA based projects; Areas Affected by Project(s) (cities, Counties, localities etc.) CITYWIDE			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles NSP Purchase/Rehabilitation		Description of Areas Affected by CDBG Project(s) The City's NSP 3 target area is bordered by Miramar Parkway to the North, Fairway Boulevard to the South, University Drive to the West and the Turnpike to the East. A neighborhood within Census Tract 110402 Block Group 2.	
\$CDBG Grant Amount \$(NSP) <b>2,321,827.00</b>	\$0	Describe N/A	
\$Additional Federal Funds Leveraged N/A		\$Additional State Funds Leveraged \$	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged \$0	
\$Anticipated Program Income \$0		Other (Describe)	

Total Funds Leveraged for CDBG-based Project(s) \$0			
<b>Home Investment Partnerships Program</b>		14.239 HOME	
HOME Project Titles N/A		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles N/A		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles N/A		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts 20, 23	Project Districts 20,23		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state E 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for rev

Person to be contacted regarding this application		
GUS	ZAMBRANO, AICP	
ED& R Director	954-602-3272 (Phone)	954-602-3521 – (Fax)
GZAMBRANO@CI.MIRAMAR.FL.US	HTTP://WWW.CI.MIRAMAR.FL.US	GUS ZAMBRANO
Signature of Authorized Representative		Date Signed
Robert A. Payton, City Manager		