

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
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## 2. Areas of Greatest Need

### Map Submission

The maps generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website are 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 data sources used to determine the areas of greatest need within Brevard County, Florida included the United States Department of Housing and Urban Development's (HUD) NSP3 mapping tool (<http://www.huduser.org/NSP/NSP3.html>), HUD data showing the foreclosure risk score, LMMI area benefit, address vacancy, and other information for each block group (<http://www.huduser.org/portal/datasets/nsp.html>), and other mapping data such as neighborhood conditions, lending activities, income levels, and owner/renter information (<http://www.policymap.com/maps>).

### 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 choosing the five Areas of Greatest Need for NSP3 four main factors were considered (1) areas with greatest need scores equal to or greater than the Florida neediest score of 17, (2) estimated number of units required to impact the chosen areas; (3) current market conditions per the Brevard MLS, and, (4) funding available. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP3 funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than 2,259 foreclosed properties available under \$100,000 (<http://www.realtytrac.com>). The determination to choose the five areas included input and discussions with the successful NSP3 developers and their realtors. These discussions included examination of the Brevard MLS (Multiple Listing Service) and anticipated foreclosures.

The first area is in Cocoa (see Cocoa 3 map in Attachment 2) and has a NSP3 score of 19, has 250 housing units in the area, 60.6% of persons are under 120% of Area Median Income (AMI), and 31% of persons are under 80% AMI. Between 2004 and 2007, the area had 120 new mortgages, and the

percent of sub-prime mortgages between 2004 and 2007 is 27.4%. There have been 12 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 2 properties need to be assisted in the area to make an impact.

The second area is in Rockledge (see Fiske/Barton map in Attachment 2) and has an NSP3 score of 19, has 289 housing units in the area, 79.42% of persons are under 120% of AMI, and 54% of persons are under 80% AMI. Between 2004 and 2007, the area had 135 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 27.4%. There have been 14 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 3 properties need to be assisted in the area to make an impact.

The third area is in north east Port St. John (see NE PSJ map in Attachment 2) and has an NSP3 score of 19, has 981 housing units in the area, 69.2% of persons are under 120% of AMI, and 47.9% of persons are under 80% AMI. Between 2004 and 2007, the area had 304 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 23.9%. There have been 31 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 6 properties need to be assisted in the area to make an impact.

The fourth area is in central Port St. John (see PSJ2 map in Attachment 2) and has an NSP3 score of 19, has 553 housing units in the area, 55.9% of persons are under 120% of AMI, and 25.3% of persons are under 80% AMI. Between 2004 and 2007, the area had 338 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 27.6%. There have been 37 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 8 properties need to be assisted in the area to make an impact.

The fifth area is in West Melbourne (see West Melb 1 map in Attachment 2) and has an NSP3 score of 19, has 155 housing units in the area, 58.76% of persons are under 120% of AMI, and 37.97% of persons are under 80% AMI. Between 2004 and 2007, the area had 70 new mortgages, and the percent of sub-prime mortgages between 2004 and 2007 is 21.7%. There have been 7 foreclosure starts in the last year, and the unemployment rate is 11%. According to the HUD mapping tool, a total of 1 property needs to be assisted in the area to make an impact.

Utilizing the above information we have determined that the five chosen Areas of Greatest Need will face a significant rise in home foreclosures.

### 3. Definitions and Descriptions

#### Definitions

Term	Definition
Blighted Structure	The Brevard County Code of Ordinances (Chapter 22, Article II, Section 22-47: 101.4.2.3.2) defines unsafe buildings using the Standard Unsafe Building Abatement Code, 1997 edition, promulgated by the Southern Building Code Congress International, Inc. For the purpose of the NSP, Brevard County will utilize this as the definition of “blighted structure”.
Affordable Rents	The maximum Affordable Rents shall not exceed the HOME Low Program Rents as published annually by the U.S. Department of Housing and Urban

	Development for the Palm Bay-Melbourne-Titusville Area (MSA).
Rental Housing Preference	<p>Brevard County will utilize the funding set aside for households at or below 50% of Area Median Income (AMI) for rental housing. A minimum of 25% or \$758,513 will be set aside to serve families at or below 50% of AMI, however it shall be the intent of the County to expend as many of the NSP funds as possible for persons at or below 50% of AMI. The County will require that any potential multifamily development acquisitions be reviewed by the Housing and Human Services Department for financial feasibility.</p> <p>The County may provide other incentives for housing partners to assist special needs populations and who design creative mechanisms/programs to provide homeownership to low income households.</p> <p>In the event that a single family housing unit (identified for LMMI) does not sell within a specified time period (to be identified in the subrecipient agreement) the County will require the unit to be rented to a low income eligible household (at or below 50% of AMI).</p>
Vicinity Hiring	All Grantees, Contractors, and/or agencies will be required to comply with vicinity hiring as a condition of receiving NSP3 funds. The County will develop a list of approved vendors via a Request for Proposal (RFP) process. The RFP will encourage the hiring of local employees through the use of bonus points for agencies/organization that are located within Brevard County and/or within the targeted areas.

**Descriptions**

<b>Term</b>	<b>Definition</b>
Long-Term Affordability	<p>Brevard County will ensure long term affordability through the use of a Land Use Restriction Agreement (LURA) which will be recorded against the property. If an owner, who has been assisted through this program, transfers title to the property before the affordability period expires, the assistance provided by the County will be subject to recapture. The County will annually monitor rental developments that are assisted with NSP funds during the affordability period to ensure that the specified units are affordable and that the property(s) continue to meet minimum housing quality standards. Rental units created or developed through the use of NSP funds will have a minimum 20 year affordability period.</p> <p>All properties receiving NSP funding for homeownership will be secured by a recorded mortgage or land use agreement on the property, in favor of the County. When a Housing Partner sells a property to an eligible homebuyer, a portion of the mortgage may be transferred to the applicant in the form of down payment, principal buy down and/or closing cost assistance.</p> <p>For homeownership assistance the County will follow the affordability period defined through the HOME program standards at 24 CFR 92.254, which establishes the minimum affordability period as listed below:</p>

	<ul style="list-style-type: none"> <li>• Up to \$15,000 = 5 years</li> <li>• \$15,000 - \$40,000 = 10 years</li> <li>• Over \$40,000 = 15 years</li> </ul>
Housing Rehabilitation Standards	<p>The Brevard County Housing and Human Services Department will utilize the State of Florida Department of Community Affairs (DCA) Building Code (<a href="http://www.floridabuilding.org/BCISOld/bc/default.asp">http://www.floridabuilding.org/BCISOld/bc/default.asp</a>) for all NSP assisted activities. Additionally, Brevard County in association with the Florida Solar Energy Center (FSEC) has developed Energy Efficiency Standards that will be utilized for NSP properties (<a href="http://www.brevardcounty.us/Housing_Services">http://www.brevardcounty.us/Housing_Services</a>) DEVELOPER PRO software to write rehabilitation specifications by location and trade (<a href="http://www.communitydevelopmentsoftware.com/hdp.asp">http://www.communitydevelopmentsoftware.com/hdp.asp</a>).</p> <p>In addition, the County will comply with NSP3 standards, including:</p> <ul style="list-style-type: none"> <li>• All gut rehabilitation or new construction up to three stories will be designed to meet the standard for Energy Star Qualified New Homes;</li> <li>• All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy);</li> <li>• Where applicable, Energy Star-46 labeled products shall be used to replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers); and</li> <li>• Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.</li> <li>• Additionally, where relevant, all properties will be improved to mitigated the impact of disasters (e.g., earthquakes, hurricane, flooding, fires).</li> </ul>

#### 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 = \$758,213.00

### Meeting Low-Income Target

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

Response:

Brevard County anticipates that the majority of funding set aside for households at or below 50% of Area Median Income (AMI) will be for rental housing; however, homeownership opportunities will not be excluded. A minimum of 25% or \$758,213 will be set a side to serve families at or below 50% of the Area Median Income (AMI). The County will require that any potential multifamily development acquisitions be reviewed by the Housing and Human Services Department for financial feasibility.

The County may provide other incentives for housing partners to assist special needs populations and who design creative mechanisms or programs to provide homeownership to low income households.

In the event that a single family housing unit identified for homeownership does not sell within a specified time period (to be identified in the vendor agreement) the County will require the unit to be rented to an income eligible household.

## 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., ≤ 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., ≤ 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.	

## 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:

On February 7, 2011 the draft NSP3 application was placed on the Brevard County Housing and Human

Services Department website ([www.brevardcounty.us/Housing\\_Services](http://www.brevardcounty.us/Housing_Services)) as required by HUD, a Public Notice was placed in the Florida Today newspaper, and copies of the draft amendment were made available at: the Brevard County Housing and Human Services Department, Public Libraries, the Office of the Clerk to the Board of County Commissioners, the Tax Collector’s Office, the Office of the Supervisor of Elections, and at the Law Library. The Public Notice informed residents that the draft amendment was available for review, listed review locations, and notified that comments would be accepted until 4:00 pm on February 22,2011.

No public comments were received.

**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>	Acquisition and Rehabilitation - LH
<b>Uses</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" 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(a) Acquisition 24 CFR 570.202 Rehabilitation
<b>National Objective</b>	Low-Income Housing to Meet 25% Set-Aside (LH25)
<b>Activity Description</b>	ACQUISITION:
	Brevard County’s Housing and Human Services Department plans to purchase 6 single family and or multifamily foreclosed units in areas of greatest need for rental to households at or below 50% of AMI. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than

2,259 foreclosed properties available under \$100,000 (<http://www.realtytrac.com>).

A minimum of 25% or \$758,513 will be set aside to serve families at or below 50% of AMI, however it shall be the intent of the County to expend as many of the NSP funds as possible for persons at or below 50% of AMI. The County will require that any potential multifamily development acquisitions be reviewed by the Housing and Human Services Department for financial feasibility.

The County may provide other incentives for housing partners to assist special needs populations and who design creative mechanisms/programs to provide homeownership to low income households.

In the event that a single family housing unit (identified for LMMI) does not sell within a specified time period (to be identified in the subrecipient agreement) the County will require the unit to be rented to a low income eligible household (at or below 50% of AMI).

Brevard County's Housing and Human Services Department will work with lenders and lists of foreclosures provided by the Clerk of Courts to acquire homes that have been foreclosed, vacant for at least ninety (90) days, and are on the lender's or investor's current inventory. Once foreclosed properties have been identified in the target areas, purchase prices will be negotiated with the lender(s) to obtain the maximum reasonable discount (not less than 1%) for use in the program.

The County will develop a list of approved vendors via a Request for Proposal process. The RFP will encourage the hiring of local employees through the use of bonus points for agencies/organization that are located within Brevard County and/or within the targeted areas. Qualified vendors will develop listings of the available properties in the targeted areas identified in this application. The County will provide funding at 0% interest for approved vendors to acquire and rehabilitate the properties. The County will also provide funding for soft costs associated with acquisition of the properties (i.e., marketing, appraisal, etc.). The County will limit the number of properties that the vendors can obtain based upon their identified capacity.

The County will allow for and pay for development fees that are fair and reasonable as part of the acquisition and rehabilitation process. Development fees and other soft/project related costs associated with the acquisition and rehabilitation shall be considered "Program Delivery" costs and will be charged to the individual projects assisted.

Brevard County will ensure long term affordability through the use of a Land Use Restriction Agreement (LURA) which will be recorded against the property. If an owner, who has been assisted through this program, transfers title to the property before the affordability period expires, the assistance

provided by the County will be subject to recapture. The County will annually monitor rental developments that are assisted with NSP funds during the affordability period to ensure that the specified units are affordable and that the property(s) continue to meet minimum housing quality standards. Rental units created or developed through the use of NSP funds will have a minimum 20 year affordability period.

**REHABILITATION:**

Brevard County's Housing and Human Services Department plans to rehabilitate 6 single family and or multifamily foreclosed units in areas of greatest need for rental to households at or below 50% of AMI. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than 2,259 foreclosed properties available under \$100,000 (<http://www.realtytrac.com>).

Costs of the rehabilitation can include labor, materials, supplies, permits, lead paint assessment, abatement and clearance, barrier removal, energy efficiency measures, asbestos removal, and program delivery. Rehabilitation projects involving one or more units in a multi-unit building owned as a condominium, will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property that are held in common ownership.

The County will develop a list of approved vendors via a Request for Proposal process. The RFP will encourage the hiring of local employees through the use of bonus points for agencies/organization that are located within Brevard County and/or within the targeted areas. Qualified vendors will develop listings of the available properties in the targeted areas identified in this application. The County will provide funding at 0% interest for approved vendors to acquire and rehabilitate the properties. The County will also provide funding for soft costs associated with acquisition of the properties (i.e., marketing, appraisal, etc.). The County will limit the number of properties that the vendors can obtain based upon their identified capacity.

The Brevard County Housing and Human Services Department will utilize the State of Florida Department of Community Affairs (DCA) Building Code (<http://www.floridabuilding.org/BCISOld/bc/default.asp>) for all NSP assisted activities. Additionally, Brevard County in association with the Florida Solar Energy Center (FSEC) has developed Energy Efficiency Standards that will be utilized for NSP properties ([http://www.brevardcounty.us/Housing\\_Services](http://www.brevardcounty.us/Housing_Services)) DEVELOPER PRO software to write rehabilitation specifications by location and trade (<http://www.communitydevelopmentsoftware.com/hdp.asp>).

It is anticipated that all of the NSP funds associated with this activity will be for households earning at or below 50% of area median income (AMI). This could be in the form of a rehabilitated single family or multifamily unit. If a housing unit is rented, it is critical that any chosen vendor has a proven track record in property management. The County will require that any multifamily



	<p>developments proposed for acquisition be reviewed and approved by Housing and Human Services Department for financial feasibility.</p> <p>The County will provide incentives for improving energy efficiency, conservation, or providing renewable energy source(s). These type of features will provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods.</p> <p>The County will allow for and pay for development fees that are fair and reasonable as part of the rehabilitation process. Development fees and other soft/project related costs associated with rehabilitation shall be considered "Program Delivery" costs and will be charged to the individual projects assisted.</p> <p>Brevard County will ensure long term affordability through the use of a Land Use Restriction Agreement (LURA) which will be recorded against the property. If an owner, who has been assisted through this program, transfers title to the property before the affordability period expires, the assistance provided by the County will be subject to recapture. The County will annually monitor rental developments that are assisted with NSP funds during the affordability period to ensure that the specified units are affordable and that the property(s) continue to meet minimum housing quality standards. Rental units created or developed through the use of NSP funds will have a minimum 20 year affordability period.</p> <p>In addition, the County will comply with NSP3 standards, including:</p> <ul style="list-style-type: none"> <li>• All gut rehabilitation or new construction up to three stories will be designed to meet the standard for Energy Star Qualified New Homes;</li> <li>• All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy);</li> <li>• Where applicable, Energy Star-46 labeled products shall be used to replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers); and</li> <li>• Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.</li> </ul> <p>Additionally, where relevant, all properties will be improved to mitigated the impact of disasters (e.g., earthquakes, hurricane, flooding, fires).</p>
<b>Location Description</b>	This activity will be carried out in the target areas as referenced in the

	attached maps identifying Areas of Greatest Need. After analysis within the target area, specific properties will be evaluated. Factors may include elements such as block location, amount of rehabilitation needed, and other criteria affecting costs.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$\$758,513.00
	(Other funding source)	\$\$0.00
	(Other funding source)	\$\$0.00
<b>Total Budget for Activity</b>		<b>\$758,513.00</b>
<b>Performance Measures</b>	Increase opportunities for affordable housing in target areas as measured by the creation of 6 units for households at or below 50% of area median income.	
<b>Projected Start Date</b>	3/1/2011	
<b>Projected End Date</b>	3/1/14	
<b>Responsible Organization</b>	<b>Name</b>	Brevard County Board Of County Commissioners
	<b>Location</b>	2725 Judge Fran Jamieson Way Viera, FL 32940
	<b>Administrator Contact Info</b>	Ian Golden 321-633-2007 ian.golden@brevardcounty.us

<b>Activity Number 2</b>	
<b>Activity Name</b>	Acquisition and Rehabilitation - MMI
<b>Use</b>	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" 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(a) Acquisition 24 CFR 570.202 Rehabilitation
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<p>ACQUISITION:</p> <p>Brevard County's Housing and Human Services Department plans to purchase 15 single family and or multifamily foreclosed units in areas of greatest need for resale to households up to 120% of AMI. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than 2,259 foreclosed properties available under \$100,000 (<a href="http://www.realtytrac.com">http://www.realtytrac.com</a>).</p> <p>The County may provide other incentives for housing partners to assist special needs populations and who design creative mechanisms/programs to provide homeownership to low income households.</p> <p>In the event that a single family housing unit (identified for LMMI) does not</p>

sell within a specified time period (to be identified in the subrecipient agreement) the County will require the unit to be rented to a low income eligible household (at or below 50% of AMI).

Brevard County's Housing and Human Services Department will work with lenders and lists of foreclosures provided by the Clerk of Courts to acquire homes that have been foreclosed, vacant for at least ninety (90) days, and are on the lender's or investor's current inventory. Once foreclosed properties have been identified in the target areas, purchase prices will be negotiated with the lender(s) to obtain the maximum reasonable discount (not less than 1%) for use in the program.

The County will develop a list of approved vendors via a Request for Proposal process. The RFP will encourage the hiring of local employees through the use of bonus points for agencies/organization that are located within Brevard County and/or within the targeted areas. Qualified vendors will develop listings of the available properties in the targeted areas identified in this application. The County will provide funding at 0% interest for approved vendors to acquire and rehabilitate the properties. The County will also provide funding for soft costs associated with acquisition of the properties (i.e., marketing, appraisal, etc.). The County will limit the number of properties that the vendors can obtain based upon their identified capacity.

The County will allow for and pay for development fees that are fair and reasonable as part of the acquisition and rehabilitation process. Development fees and other soft/project related costs associated with the acquisition and rehabilitation shall be considered "Program Delivery" costs and will be charged to the individual projects assisted.

For properties that are acquired and subsequently sold, the County may leave a portion of the NSP3 acquisition funds behind in the form of a soft-second, 0% deferred payment loan to the income eligible household. The amount of assistance that will remain as a deferred payment loan will be tiered according to income and need. As long as the borrower/owner maintains the property as their principal homestead residence and maintains the terms/conditions of the second mortgage during the period of affordability, the loan will remain deferred until the expiration of the lien.

For homeownership assistance the County will follow the affordability period defined through the HOME program standards at 24 CFR 92.254, which establishes the minimum affordability period as listed below:

- Up to \$15,000 = 5 years
- \$15,000 - \$40,000 = 10 years
- Over \$40,000 = 15 years

Program income received from the sale or rental of assisted units will be recycled for eligible NSP activities.

Single family and multifamily housing units assisted under this activity will have a recorded mortgage and Land Use Restriction Agreement (LURA) on the properties.

**REHABILITATION:**

Brevard County's Housing and Human Services Department plans to rehabilitate 15 single family and or multifamily foreclosed units in areas of greatest need for resale to households up to 120% of AMI. Market conditions indicate that there are many more foreclosed properties available than can be purchased with NSP funding. As of December 2010, 1 in every 489 housing units in Brevard County received a foreclosure filing, and there are more than 2,259 foreclosed properties available under \$100,000 (<http://www.realtytrac.com>).

Costs of the rehabilitation can include labor, materials, supplies, permits, lead paint assessment, abatement and clearance, barrier removal, energy efficiency measures, asbestos removal, and program delivery. Rehabilitation projects involving one or more units in a multi-unit building owned as a condominium, will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property that are held in common ownership.

The County will develop a list of approved vendors via a Request for Proposal process. The RFP will encourage the hiring of local employees through the use of bonus points for agencies/organization that are located within Brevard County and/or within the targeted areas. Qualified vendors will develop listings of the available properties in the targeted areas identified in this application. The County will provide funding at 0% interest for approved vendors to acquire and rehabilitate the properties. The County will also provide funding for soft costs associated with acquisition of the properties (i.e., marketing, appraisal, etc.). The County will limit the number of properties that the vendors can obtain based upon their identified capacity.

The Brevard County Housing and Human Services Department will utilize the State of Florida Department of Community Affairs (DCA) Building Code (<http://www.floridabuilding.org/BCISOld/bc/default.asp>) for all NSP assisted activities. Additionally, Brevard County in association with the Florida Solar Energy Center (FSEC) has developed Energy Efficiency Standards that will be utilized for NSP properties ([http://www.brevardcounty.us/Housing\\_Services](http://www.brevardcounty.us/Housing_Services)) DEVELOPER PRO software to write rehabilitation specifications by location and trade (<http://www.communitydevelopmentsoftware.com/hdp.asp>).

A portion of the NSP funds used for Housing Rehabilitation may remain in the home when it is sold to an income eligible household in the form of down payment assistance. Down payment assistance will be in the form of a secured 0% interest loan that shall be due and payable should the property cease to be the primary residence of the borrower, or if the home is rented, sold, or title is transferred.

	<p>For homeownership assistance the County will follow the affordability period defined through the HOME program standards at 24 CFR 92.254, which establishes the minimum affordability period as listed below:</p> <ul style="list-style-type: none"> <li>• Up to \$15,000 = 5 years</li> <li>• \$15,000 - \$40,000 = 10 years</li> <li>• Over \$40,000 = 15 years</li> </ul> <p>The County will provide incentives for improving energy efficiency, conservation, or providing renewable energy source(s). These type of features will provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods.</p> <p>The County will allow for and pay for development fees that are fair and reasonable as part of the rehabilitation process. Development fees and other soft/project related costs associated with the acquisition and rehabilitation shall be considered “Program Delivery” costs and will be charged to the individual projects assisted.</p> <p>In addition, the County will comply with NSP3 standards, including:</p> <ul style="list-style-type: none"> <li>• All gut rehabilitation or new construction up to three stories will be designed to meet the standard for Energy Star Qualified New Homes;</li> <li>• All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy);</li> <li>• Where applicable, Energy Star-46 labeled products shall be used to replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers); and</li> <li>• Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.</li> </ul> <p>Additionally, where relevant, all properties will be improved to mitigated the impact of disasters (e.g., earthquakes, hurricane, flooding, fires).</p>	
<b>Location Description</b>	<p>This activity will be carried out in the target areas as referenced in the attached maps identifying Areas of Greatest Need. After analysis within the target area, specific properties will be evaluated. Factors may include elements such as block location, amount of rehabilitation needed, and other criteria affecting costs.</p>	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$\$1,971,052.00

	(Other funding source)	\$\$0.00
	(Other funding source)	\$\$0.00
<b>Total Budget for Activity</b>		\$1,971,052.00
<b>Performance Measures</b>	Increase opportunities for affordable homeownership in target areas as measured by the creation of 14 units for households up to 120% of area median income.	
<b>Projected Start Date</b>	3/1/2011	
<b>Projected End Date</b>	3/1/2014	
<b>Responsible Organization</b>	<b>Name</b>	Brevard County Board Of County Commissioners
	<b>Location</b>	2725 Judge Fran Jamieson Way Viera, FL 32940
	<b>Administrator Contact Info</b>	Ian Golden 321-633-2007 ian.golden@brevardcounty.us

<b>Activity Number 3</b>		
<b>Activity Name</b>	Administration	
<b>Use</b>	Select all that apply:	
	<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>	24 CFR 570.206(1) – Planning and Administration 24 CFR 570.206(a)(1) – Planning and Administration	
<b>National Objective</b>	N/A	
<b>Activity Description</b>	NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting, and direct and indirect charges.	
<b>Location Description</b>	N/A	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$\$303,285.00
	(Other funding source)	\$\$0.00
	(Other funding source)	\$\$0.00
<b>Total Budget for Activity</b>		\$303,285.00
<b>Performance Measures</b>	N/A	
<b>Projected Start Date</b>	3/1/2011	
<b>Projected End Date</b>	3/1/2014	
<b>Responsible Organization</b>	<b>Name</b>	Brevard County Board Of County Commissioners
	<b>Location</b>	2725 Judge Fran Jamieson Way Viera, FL 32940
	<b>Administrator Contact Info</b>	Ian Golden

		321-633-2007 ian.golden@brevardcounty.us
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## 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 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.

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Signature/Authorized Official

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Date

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Title

## 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?	<input checked="" type="checkbox"/>

### 2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
<ul style="list-style-type: none"> <li>• With the highest percentage of home foreclosures?</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• With the highest percentage of homes financed by subprime mortgage related loan?; and</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?</li> </ul>	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at <a href="http://www.huduser.org/NSP/NSP3.html">http://www.huduser.org/NSP/NSP3.html</a> ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

### 3. Definitions and Descriptions


	Yes
Are the following definitions and topics included in your substantial amendment?:	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• Blighted structure in context of state or local law,</li> </ul>	<input checked="" type="checkbox"/>

<ul style="list-style-type: none"> <li>• Affordable rents,</li> <li>• Ensuring long term affordability for all NSP funded housing projects,</li> <li>• Applicable housing rehabilitation standards for NSP funded projects</li> </ul>	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>

#### 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?	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input checked="" type="checkbox"/>

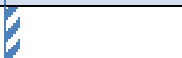
#### 5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> <li>• The planned activity,</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• The number of units that will result in displacement,</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• The manner in which the grantee will comply with URA for those residents?</li> </ul>	<input type="checkbox"/>

#### 6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input checked="" type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input checked="" type="checkbox"/>

#### 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?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

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

## 8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input checked="" type="checkbox"/>

## 9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>

Attachment 1  
Budget

**Brevard County**  
**Neighborhood Stabilization Program 3 Budget**

<b>NSP3 Allocation:</b>	\$ 3,032,850			
		50% and Below	51 - 120% AMI	
	Amount	Amount	Amount	Total \$
Planning and Administration	\$ 303,285	\$ -	\$ -	\$ 303,285
Acquisition of Foreclosed Properties	\$ 1,400,000	\$ 389,082	\$ 1,011,068	\$ 1,400,150
Rehabilitation of Foreclosed Properties	\$ 1,329,565	\$ 369,431	\$ 959,984	\$ 1,329,415
<b>Total</b>	<b>\$ 3,032,850</b>	<b>\$ 758,513</b>	<b>\$ 1,971,052</b>	<b>\$ 3,032,850</b>

Attachment 2  
Area of Greatest Need Maps

Neighborhood ID: 4020965

### NSP3 Planning Data

Grantee ID: 1200900C

Grantee State: FL

Grantee Name: BREVARD COUNTY

Grantee Address: 2725 Judge Fran Jamieson Way Viera FL 32940

Grantee Email: Paula.davis@brevardcounty.us

Neighborhood Name: Cocoa 3

Date:2010-12-13 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 250

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 60.6

Percent Persons Less than 80% AMI: 31

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 257

Residential Addresses Vacant 90 or more days (USPS, March 2010): 11

Residential Addresses NoStat (USPS, March 2010): 8



### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 120

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 27.4

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.8

Number of Foreclosure Starts in past year: 12

Number of Housing Units Real Estate Owned July 2009 to June 2010: 4

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -40.5

Place (if place over 20,000) or county unemployment rate June 2005: 3.6

Place (if place over 20,000) or county unemployment rate June 2010: 11

\*Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.750885 28.345407 -80.742602 28.345482 -80.742688 28.338343 -80.751100 28.338381

Blocks Comprising Target Neighborhood

120090629001000, 120090629001001, 120090629001002, 120090629001003, 120090629001005,  
120090629001007, 120090629001019, 120090629001018, 120090629001017, 120090629001016,  
120090629001015, 120090629001008, 120090629001006,

HUD USER GIS Maps - Windows Internet Explorer

http://www.huduser.org/NSP/NSP3.html

File Edit View Favorites Tools Help

Google nsp 3 mapping Search Share Check Translate AutoFill nsp 3 mapping Sign In

WMFE 90.7FM Ne... HUD USER GIS ...

Click Mode: Zoom | Info NSP3 Legend (%): Tract Outline

[Click here for an Overview](#)

**NSP3 Options**

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

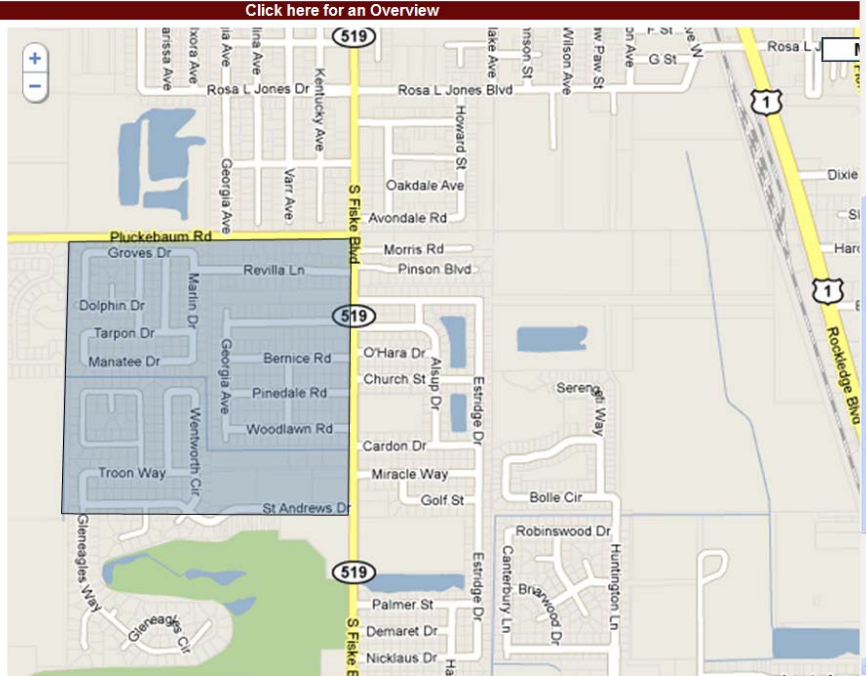
**DRAW** **FINISH**

**VIEW DATA**

**VIEW PROJECTS**

**METHODOLOGY** **INSTRUCTIONS**

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think



Map showing NSP3 mapping tool interface with a street grid, a highlighted project area, and a legend.

start Desktop Inbox - Micro... HUD USER G... Microsoft Exc... Maps of cens... 1:35 PM

"Cocoa 3"

Neighborhood ID: 5652435

### **NSP3 Planning Data**

Grantee ID: 1200900C

Grantee State: FL

Grantee Name: BREVARD COUNTY

Grantee Address:

Grantee Email: sandra.urban@brevardcounty.us

Neighborhood Name: Fiske/Barton

Date:2012-08-10 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 281

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 79.42

Percent Persons Less than 80% AMI: 54

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 289

Residential Addresses Vacant 90 or more days (USPS, March 2010): 13

Residential Addresses NoStat (USPS, March 2010): 8

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 135

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 27.4

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.8

Number of Foreclosure Starts in past year: 14

Number of Housing Units Real Estate Owned July 2009 to June 2010: 4

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 3

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -40.5

Place (if place over 20,000) or county unemployment rate June 2005<sup>\*</sup>: 3.6

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 11

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.742431 28.338004 -80.734792 28.338268 -80.734792 28.334793 -80.738311 28.334566 -80.738611  
28.330940 -80.742559 28.330978

Blocks Comprising Target Neighborhood

120090629002015, 120090629002014, 120090629002013, 120090629002012, 120090629002011,  
120090629002010, 120090629002009, 120090629002008, 120090629003003, 120090629003005,  
120090629003006, 120090629003004,

HUD USER GIS Maps - Windows Internet Explorer

http://www.huduser.org/NSP/NSP3.html

Enter an Address, city or state  Go

Select a State  Select a County  Go

Map Options: Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%):  Tract Outline

LOG OUT

Click here for an Overview

**NSP3 Options**

16 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRAW FINISH

VIEW DATA

VIEW PROJECTS

METHODOLOGY INSTRUCTIONS

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View

Done

start

4 Microsof... Misc 8-15-12 pro... HUD USER ... Adobe Acro... Document1... Brevard NS... 3:27 PM

"Fiske/Barton"

Neighborhood ID: 3101959

### **NSP3 Planning Data**

Grantee ID: 1200900C

Grantee State: FL

Grantee Name: BREVARD COUNTY

Grantee Address:

Grantee Email: sandra.urban@brevardcounty.us

Neighborhood Name: NE PSJ

Date:2012-08-09 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1006

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 69.2

Percent Persons Less than 80% AMI: 47.9

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 981

Residential Addresses Vacant 90 or more days (USPS, March 2010): 49

Residential Addresses NoStat (USPS, March 2010): 22



### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 304

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.9

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.2

Number of Foreclosure Starts in past year: 31

Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 6

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -40.5

Place (if place over 20,000) or county unemployment rate June 2005<sup>\*</sup>: 3.6

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 11

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.775990 28.470012 -80.766592 28.472502 -80.775218 28.490985 -80.782857 28.490910

Blocks Comprising Target Neighborhood

120090621021016, 120090621021015, 120090621021014, 120090621021013, 120090621021012,  
120090621021011, 120090621021010, 120090621021009, 120090621021008, 120090621021033,  
120090621021032, 120090621021031, 120090621021030, 120090621021029, 120090621021028,  
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120090621021022, 120090621021021, 120090621021020, 120090621021019, 120090621021018,  
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120090621021036, 120090621021035, 120090621021034, 120090621021003, 120090621021004,  
120090621021005, 120090621021007, 120090621021006, 120090621021002, 120090621021001,

HUD USER GIS Maps - Windows Internet Explorer

http://www.huduser.org/NSP/NSP3.html

Enter an Address, city or state  Go Select a State  Select a County  Go

Map Options : Clear | Reset

Click Mode: Zoom | Info NSP3 Legend (%):  Tract Outline

Click here for an Overview

**NSP3 Options**

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View

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“NE PSJ”

Neighborhood ID: 9971160

### **NSP3 Planning Data**

Grantee ID: 1200900C

Grantee State: FL

Grantee Name: BREVARD COUNTY

Grantee Address:

Grantee Email: sandra.urban@brevardcounty.us

Neighborhood Name: PSJ 2

Date:2012-07-25 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 521

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 55.9

Percent Persons Less than 80% AMI: 25.3

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 553

Residential Addresses Vacant 90 or more days (USPS, March 2010): 0

Residential Addresses NoStat (USPS, March 2010): 23

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 338

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 27.6

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.7

Number of Foreclosure Starts in past year: 37

Number of Housing Units Real Estate Owned July 2009 to June 2010: 11

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 8

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -40.5

Place (if place over 20,000) or county unemployment rate June 2005<sup>\*</sup>: 3.6

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 11

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-80.796118 28.481970 -80.795774 28.475859 -80.779381 28.476236 -80.782385 28.483253 -80.791655  
28.483630 -80.795431 28.482347

Blocks Comprising Target Neighborhood

120090621052000, 120090621052001, 120090621052002, 120090621052003, 120090621052005,  
120090621052016, 120090621052015, 120090621052014, 120090621052013, 120090621052012,  
120090621052011, 120090621052010, 120090621052009, 120090621052008, 120090621052023,  
120090621052022, 120090621052021, 120090621052020, 120090621052019, 120090621052018,  
120090621052017, 120090621052004,

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http://www.huduser.org/nsp/nsp3.html

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Click here for an Overview

**NSP3 Options**

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRAW FINISH

VIEW DATA

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Done

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"PSJ2"

Neighborhood ID: 7409149

### **NSP3 Planning Data**

Grantee ID: 1200900C

Grantee State: FL

Grantee Name: BREVARD COUNTY

Grantee Address:

Grantee Email: sandra.urban@brevardcounty.us

Neighborhood Name: West Melb 1

Date:2012-08-14 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 146

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 58.76

Percent Persons Less than 80% AMI: 37.97

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

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USPS Residential Addresses in Neighborhood: 155

Residential Addresses Vacant 90 or more days (USPS, March 2010): 7

Residential Addresses NoStat (USPS, March 2010): 8



### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 70

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 21.7

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.6

Number of Foreclosure Starts in past year: 7

Number of Housing Units Real Estate Owned July 2009 to June 2010: 2

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Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 1

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -40.5

Place (if place over 20,000) or county unemployment rate June 2005<sup>\*</sup>: 3.6

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 11

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

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### Latitude and Longitude of corner points

-80.671105 28.064899 -80.678959 28.064975 -80.678959 28.071867 -80.671062 28.072132

Blocks Comprising Target Neighborhood

120090650011036, 120090650011033, 120090650011032, 120090650012000, 120090650012004,  
120090650012005, 120090650012003, 120090650012002, 120090650011037, 120090650012001,

HUD USER GIS Maps - Windows Internet Explorer

http://www.huduser.org/NSP/NSP3.html

Map Options : Clear | Reset

Click Mode: Zoom | Info NSP3 Legend (%): - Tract Outline LOG OUT

Click here for an Overview

**NSP3 Options**

16 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRAW FINISH

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"West Melb 1"