

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Mensah, George
Email Address	gmensah@miamigov.com
Phone Number	305-416-1978
Mailing Address	City of Miami, 444 S.W. 2 ND Ave, 2 nd Floor, Miami, FL 33130

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 Miami's Consolidated Plan and HUD provided data.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

All of the City of Miami has seen a decline in its neighborhoods due to the negative effects of a high number and percentage of homes that have been foreclosed upon or abandoned. With limited funding in round 3 of NSP, the City looked at areas where we could address this decline, stabilize neighborhoods, and provide rental opportunities for the citizens who have lost their homes. As a priority of NSP3, rental housing to our citizens is of utmost importance to the City. By providing opportunities in the targeted Areas of Greatest Need (AGN), the City will be able to allow displaced homeowners (who are now renters) to stay within their communities and continue to stabilize the population of these AGNs. The City identified areas which have the highest foreclosure rate and few vacancies.

The Market conditions of the targeted areas selected are similar in nature to the city as a whole with the exception that these areas have a disproportion amount of vacant and abandoned, rental properties that have been foreclosed and/or abandoned as compared to other areas in the City. As a result the City believes that based on the levels of funding received, the City will be able to make a more substantial impact in these areas as compared to other areas in the City.

3. Definitions and Descriptions

Definitions

Term	Definition
------	------------

<p>Blighted Structure</p>	<p>Policy LU-1.2.1 of the City of Miami’s Comprehensive Plan defines “blighted neighborhoods” as areas characterized by the prevalence of older structures with major deficiencies and deterioration, high residential vacancies, widespread abandonment of property, litter and poor maintenance of real property.</p> <p>In addition, Slum is defined by Florida Statutes as an area which there is a predominance of buildings, residential or commercial, that are either deteriorated, dilapidated or by reason of obsolescence, is a detriment to the public health, safety, morals, or welfare. Florida Statutes define “blight” as an area determined by the local government to have the characteristics of a slum area or one or more of the following characteristics:</p> <ol style="list-style-type: none"> 1. Predominance of defective or inadequate street layout. 2. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness. 3. Unsanitary or unsafe conditions. 4. Deterioration of site or other improvements. 5. Inadequate and outdated building density standards. 6. Tax or special assessment delinquency exceeding the fair value of the land. 7. Inadequate transportation and parking facilities; and 8. Diversity of property ownership or defective or unusual conditions of title. <p>The City uses a combination of the two definitions above to define a “blighted structure.”</p>								
<p>Affordable Rents</p>	<p>The City defines “affordable rents” as rental payments that do not place unnecessary burden to households. The City of Miami will use HUD’s income and rent limits which are updated on an annual basis to ensure that housing provided through the NSP3 program is affordable. Affordable means that monthly rents do not exceed 30% of the monthly gross income of eligible households as indicated in the table below:</p> <table border="1" data-bbox="513 1331 1430 1633"> <thead> <tr> <th data-bbox="513 1331 971 1398">Household Income Level</th> <th data-bbox="971 1331 1430 1398">Affordable Rents</th> </tr> </thead> <tbody> <tr> <td data-bbox="513 1398 971 1478">Low Income and below</td> <td data-bbox="971 1398 1430 1478">Equal to 30% of the first FY2010 Income limits for 50% of HUD AMI</td> </tr> <tr> <td data-bbox="513 1478 971 1558">Moderate Income</td> <td data-bbox="971 1478 1430 1558">Equal to 30% of the first FY2010 Income limits for 80% of HUD AMI</td> </tr> <tr> <td data-bbox="513 1558 971 1633">Middle Income</td> <td data-bbox="971 1558 1430 1633">Equal to 30% of the first FY2010 Income limits for 120% of HUD AMI</td> </tr> </tbody> </table>	Household Income Level	Affordable Rents	Low Income and below	Equal to 30% of the first FY2010 Income limits for 50% of HUD AMI	Moderate Income	Equal to 30% of the first FY2010 Income limits for 80% of HUD AMI	Middle Income	Equal to 30% of the first FY2010 Income limits for 120% of HUD AMI
Household Income Level	Affordable Rents								
Low Income and below	Equal to 30% of the first FY2010 Income limits for 50% of HUD AMI								
Moderate Income	Equal to 30% of the first FY2010 Income limits for 80% of HUD AMI								
Middle Income	Equal to 30% of the first FY2010 Income limits for 120% of HUD AMI								

Descriptions

Term	Definition
Long-Term Affordability	The City will ensure that NSP-assisted properties remain affordable to households with incomes at or below 120 percent of AMI. The City will

	<p>adhere to HOME program standards (see table below), but at its discretion may choose to apply a higher affordability period to NSP-assisted properties. The maximum affordability period; however, shall not be longer than 30 years. The City monitors affordability of all its projects and activities on an annual basis and ensures that housing units that were assisted with federal funding remain affordable for the full affordability period.</p> <table border="1" data-bbox="516 512 1430 877"> <thead> <tr> <th data-bbox="516 512 1146 594">Amount Provided</th> <th data-bbox="1146 512 1430 594">Minimum Period of Affordability in Years</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="516 594 1430 636">Rehabilitation or acquisition of existing housing per unit of HOME funds:</td> </tr> <tr> <td data-bbox="516 636 1146 678">Under \$15,000</td> <td data-bbox="1146 636 1430 678">5</td> </tr> <tr> <td data-bbox="516 678 1146 720">\$15,000 to \$40,000</td> <td data-bbox="1146 678 1430 720">10</td> </tr> <tr> <td data-bbox="516 720 1146 800">Over \$40,000 or rehabilitation involving refinancing</td> <td data-bbox="1146 720 1430 800">15</td> </tr> <tr> <td data-bbox="516 800 1146 877">New Construction or acquisition of newly constructed housing</td> <td data-bbox="1146 800 1430 877">20</td> </tr> </tbody> </table>	Amount Provided	Minimum Period of Affordability in Years	Rehabilitation or acquisition of existing housing per unit of HOME funds:		Under \$15,000	5	\$15,000 to \$40,000	10	Over \$40,000 or rehabilitation involving refinancing	15	New Construction or acquisition of newly constructed housing	20
Amount Provided	Minimum Period of Affordability in Years												
Rehabilitation or acquisition of existing housing per unit of HOME funds:													
Under \$15,000	5												
\$15,000 to \$40,000	10												
Over \$40,000 or rehabilitation involving refinancing	15												
New Construction or acquisition of newly constructed housing	20												
Housing Rehabilitation Standards	The NSP rehab standards are attached.												
Vicinity Hiring	<p>In order to comply with vicinity hiring, the City will request that developers receiving NSP3 funds and contractors directly hired by the City to work on NSP3 projects make every effort to hire within the proposed target areas. Developers and contractors will be asked to make every effort to purchase supplies and contract with small businesses that are owned and operated by persons residing in the vicinity of the NSP3 projects. They will also be required to adhere to the City's Section 3 Plan.</p> <p>In the event that the City was to purchase and rehabilitate properties utilizing NSP3 funding, the City will give extra consideration to firms that are located or that hire individuals who reside in the vicinity where the projects are located.</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): 26.32%

Total funds set aside for low-income individuals = \$1,200,000

Meeting Low-Income Target

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

Response:

The estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of the area median income is approximately \$1,200,000. This amount equals to 26.32% of the total NSP allocation for the City of Miami. Thus, the City will be meeting the statutory requirement by allocating over 25 percent of NSP3 funding toward housing individuals and families whose income equals to or is less than 50 percent of the area median income, adjusted for family size. This goal will be met by Strategy B properties.

Low-income targeting:

Strategy B: Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to rent or redevelop such homes and properties. \$1,200,000

For more detailed information regarding the activities/strategies listed above, please refer to the Attachment entitled: NSP Information by Activity.

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
--	----

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 Miami’s Department of Community Development duly advertised to the general public through a newspaper of general circulation, the availability of the NSP substantial amendment and the solicited comments from City residents. The comment period, as defined by NSP regulations, is 15-days. The NSP3 substantial amendment was available through the Department’s website and at the offices of the Department of Community Development located at 444 S.W. 2nd Avenue, 2nd Floor, Miami, Florida 33130 from January 26, 2011 through February 9, 2011.

Please submit your comments in writing to:

NSP Comment
 City of Miami-Department of Community Development
 444 S.W. 2nd Avenue, 2nd Floor
 Miami, Florida 33130
 Attn: Ann R. Kashmer

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.

Activity Number 1	
Activity Name	Strategy B: Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to rent or redevelop such homes and properties.
Uses	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
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition and (b) Disposition, 24 CFR 570.202 Rehabilitation.	
National Objective	Low Moderate Middle Income Housing (LMMH)	
Activity Description	<p>This program allows for the City or Developers to purchase or provide assistance, fully or partially, for the purchase of abandoned and/or foreclosed upon multi-family structures or single-family scattered units (minimum of 5) and rehabilitate them, if necessary, to meet the requirements of the South Florida Building code, and the NSP Rehabilitation Standards. This activity will be designated as rental housing for tenants who meet the 120 percent or below of area median income target. Properties will be managed by the owner entity receiving NSP assistance.</p> <p>See NSP3 Information By Activity attachment for details.</p>	
Location Description	Upper East Side, East Little Havana/Shenandoah, or Flagler	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,943,1045.00
		\$
		\$
Total Budget for Activity	\$1,943,045.00	
Performance Measures	Eligible tenants at or below 120 percent of the Area Median Income- LMML. Projected housing units are 39.	
Projected Start Date	7/1/2011	
Projected End Date	12/31/13	
Responsible Organization	Name	City Of Miami, Or Developer
	Location	444 S.W. 2 nd Avenue, Miami, Florida
	Administrator Contact Info	Alfredo J. Duran, 305-416-1999

Activity Number 2		
Activity Name	Strategy B: Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to rent or redevelop such homes and properties.	
Use	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
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition and (b) Disposition, 24 CFR 570.202 Rehabilitation	

National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)	
Activity Description	<p>This program allows for the City or Developers to purchase or provide assistance, fully or partially, for the purchase of abandoned and/or foreclosed upon multi-family structures or single-family scattered units (minimum of 5) and rehabilitate them, if necessary, to meet the requirements of the South Florida Building code, and the NSP Rehabilitation Standards. This activity will be designated as rental housing for tenants who meet the 50 percent or below of area median income set-aside target. Properties will be managed by the owner entity receiving NSP assistance.</p> <p>See NSP3 Information By Activity attachment for details.</p>	
Location Description	Upper East Side, East Little Havana/Shenandoah, or Flagler	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,200,000.00
		\$
		\$
Total Budget for Activity	\$1,200,000.00	
Performance Measures	Eligible tenants at or below 50 percent of the Area Median Income- LI occupying the rehabbed abandoned or foreclosed upon property. Projected housing units are 24.	
Projected Start Date	7/1/2011	
Projected End Date	12/31/2013	
Responsible Organization	Name	City Of Miami, Or Developer
	Location	444 S.W. 2nd Avenue, Miami, Florida
	Administrator Contact Info	Alfredo J. Duran, 305-416-1999

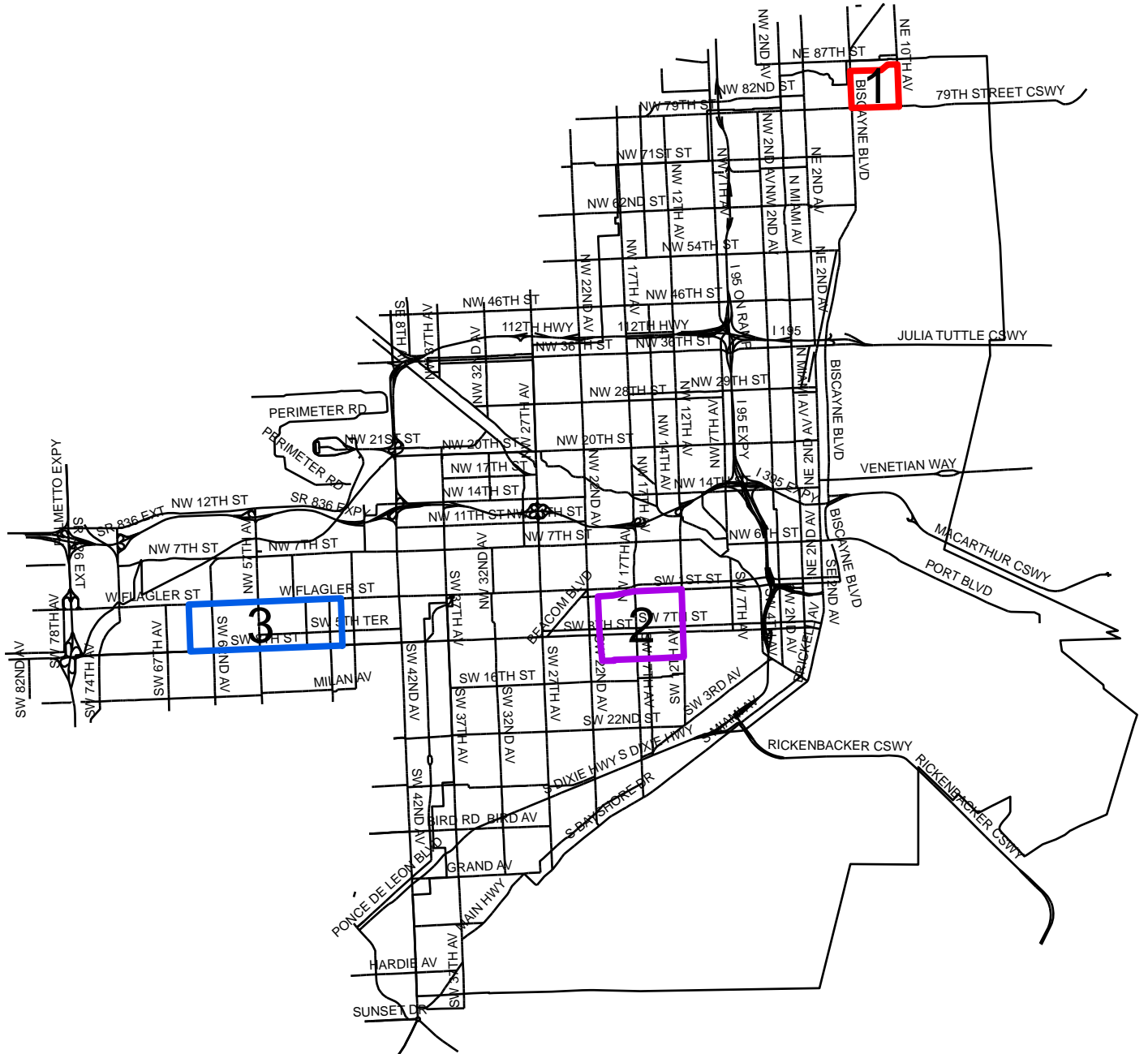
Activity Number 3											
Activity Name	Strategy E: Acquisition, Redevelopment of demolished or vacant properties.										
Use	<p>Select all that apply:</p> <table border="1"> <tr> <td><input type="checkbox"/></td> <td>Eligible Use A: Financing Mechanisms</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use B: Acquisition and Rehabilitation</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use C: Land Banking</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use D: Demolition</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use E: Redevelopment</td> </tr> </table>	<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 checked="" type="checkbox"/>	Eligible Use E: Redevelopment
<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 checked="" type="checkbox"/>	Eligible Use E: Redevelopment										
CDBG Activity or Activities	24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. 24 CFR 570.201(A) Acquisition.										
National Objective	Low Moderate Middle Income Housing (LMMH)										
Activity Description	<p>Purchase and Rehabilitation (New Construction) Program of Multi-Family and Scattered Single-Family Units</p> <p>This program allows for the City to purchase or to provide assistance, fully or partially, to a developer for the purchase of vacant (unoccupied structures or vacant lots) of multi-family structures or single family scattered site structures and rehabilitate them, if necessary, to meet the requirements of the South Florida Building Code and the NSP Rehabilitation Standards. This program also allows for the City to purchase or provide assistance, fully or partially, to a developer for the purchase of vacant (non-built upon lots) land to construct</p>										

	<p>new multi-family structures or single-family scattered site units to meet the requirements of the South Florida Building Code and the City's NSP Green Standards. This activity will be designated as a rental activity only. Each single family scattered site project must include at least five (5) single family homes, which can include duplexes, tri-plexes or quadplexes.</p> <p>All units, or a pro-rata share of them, shall be rented to low-, moderate-, or middle-income families whose income does not exceed 120% of HUD's Area Median Income, adjusted for family size. Properties will be managed by the owner entity receiving NSP assistance.</p> <p>See NSP3 Information By Activity attachment for details.</p>	
Location Description	Upper East Side, East Little Havana/Shenandoah, or Flagler	
Budget	Source of Funding	Dollar Amount
	NSP3	\$960,000.00
		\$
Total Budget for Activity		\$960,000.00
Performance Measures	Eligible tenants at or below 120 percent of the Area Median Income- LMMI income tenants, occupying the rehabbed vacant or newly constructed property on vacant land. Projected housing units are 31.	
Projected Start Date	7/1/2011	
Projected End Date	12/31/2013	
Responsible Organization	Name	City Of Miami Or Developer
	Location	444 S.W. 2 nd Avenue, 2 nd floor, Miami, FL
	Administrator Contact Info	Alfredo J. Duran, 305-416-1999




Activity Number 4		
Activity Name	Program Administration	
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Program Administration	
CDBG Activity or Activities	24 CFR 570.206	
National Objective		
Activity Description	Payment of reasonable administrative costs and carrying charges related to the planning and execution of community development activities assisted in whole or in part with funds provided under this part and, where applicable,	
Location Description		
Budget	Source of Funding	Dollar Amount
	NSP3	\$ 455,894
		\$
Total Budget for Activity		\$ 455,894
Performance Measures	Successful completion of the projects.	

Projected Start Date	7/1/2011	
Projected End Date	12/31/2013	
Responsible Organization	Name	City of Miami
	Location	444 S.W. 2 nd Avenue, 2 nd floor, Miami, FL
	Administrator Contact Info	Alfredo J. Duran, 305-416-1999

NSP3 - Zones



Legend

-  Upper East Side
-  East Little Havana & Shenandoah
-  Flagler

Project Name : Upper East Side

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS HMDA	
120869215845000001301U3	392	392	19	17	380	92
120869215845000001301U4	437	854	19	17	827	201

Total Neighborhood Housing Units: 829

Neighborhood NSP3 Score: 19.00

State Minimum Threshold NSP3 Score: 17

Neighborhood ID: 6061950

NSP3 Planning Data

Grantee ID: 1219680E

Grantee State: FL

Grantee Name: MIAMI

Grantee Address: 444 S.W. 2nd Avenue Miami Florida 33130

Grantee Email: akashmer@miamigov.com

Neighborhood Name: Upper East Side

Date:2011-01-13 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: 829

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 79.87

Percent Persons Less than 80% AMI: 59.14

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: 803

Residential Addresses Vacant 90 or more days (USPS, March 2010): 23

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: 195

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 18

Number of Foreclosure Starts in past year: 21

Number of Housing Units Real Estate Owned July 2009 to June 2010: 7

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): 4

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): -39.4

Place (if place over 20,000) or county unemployment rate June 2005*: 4.6

Place (if place over 20,000) or county unemployment rate June 2010*: 12.9

*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.

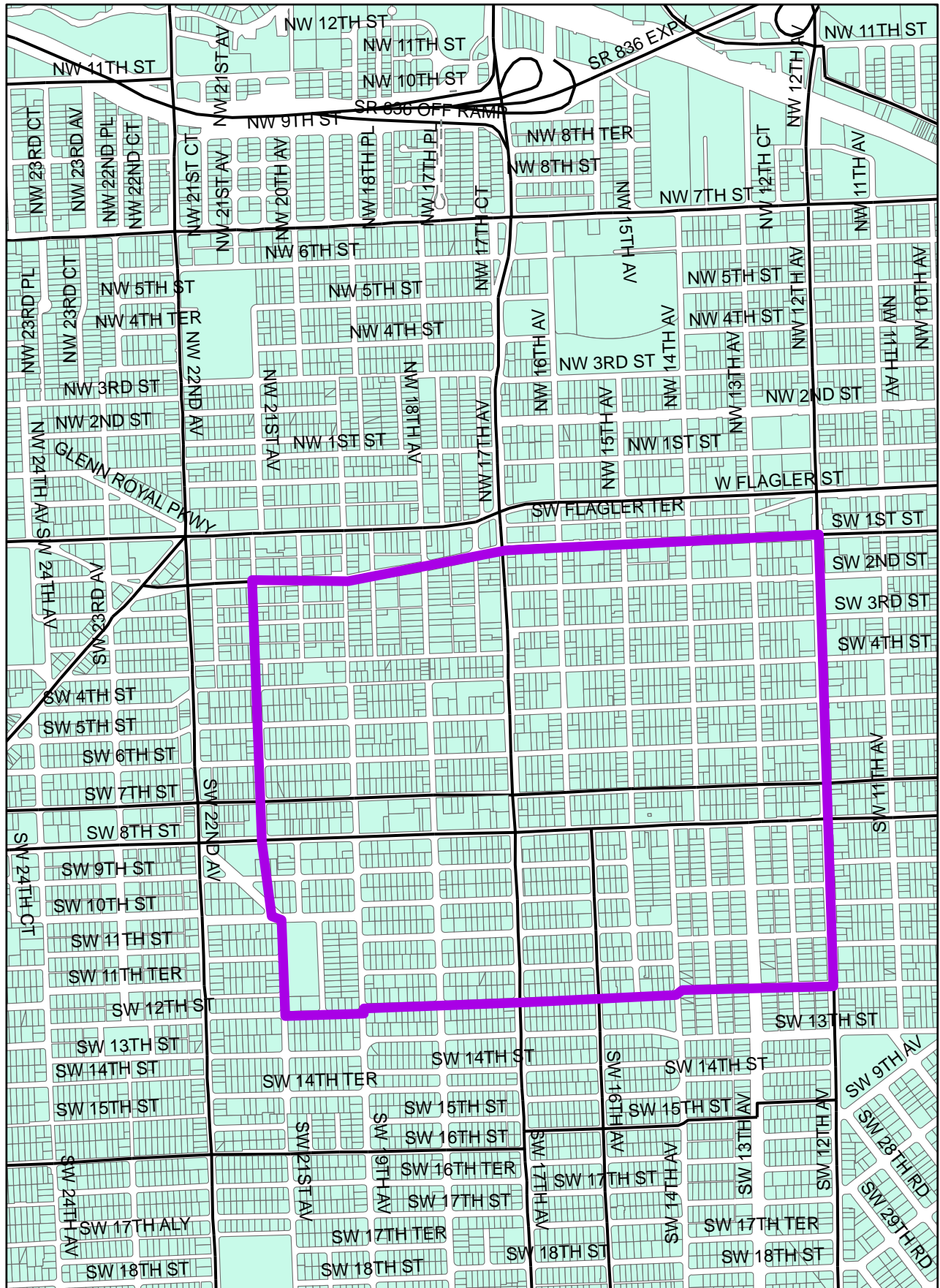
Latitude and Longitude of corner points

-80.184832 25.853624 -80.179532 25.853701 -80.179124 25.854029 -80.176699 25.854029 -80.176367 25.848053 -80.184585 25.847831

Blocks Comprising Target Neighborhood

120860013013000, 120860013013014, 120860013013013, 120860013013012, 120860013013011,
120860013013010, 120860013013009, 120860013013008, 120860013013007, 120860013013006,
120860013013001, 120860013013002, 120860013013003, 120860013013005, 120860013013004,
120860013014005, 120860013014007, 120860013014009, 120860013014008, 120860013014006,

NSP3 - East Little Havana & Shenandoah



Project Name : ELH and Shenandoah

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
120869215845000005301U3	381	381	19	17	364	28
120869215845000005301U4	123	199	19	17	190	14
120869215845000005301U5	621	645	19	17	617	47
120869215845000005301U6	799	799	19	17	764	58
120869215845000005301U7	730	730	19	17	698	53
120869215845000005301U8	514	581	19	17	556	42
120869215845000005402U1	801	868	20	17	840	87
120869215845000005402U2	766	766	20	17	741	77
120869215845000005402U3	447	685	20	17	663	69
120869215845000005402U4	466	813	20	17	787	82
120869215845000006402U4	559	559	20	17	452	120
120869215845000006402U5	191	331	20	17	268	71
120869215845000006403U1	579	579	20	17	468	116
120869215845000006403U3	212	413	20	17	334	83

Total Neighborhood Housing Units: 7189

Neighborhood NSP3 Score: 19.56

State Minimum Threshold NSP3 Score: 17

Neighborhood ID: 9234802

NSP3 Planning Data

Grantee ID: 1219680E

Grantee State: FL

Grantee Name: MIAMI

Grantee Address: 444 S.W. 2nd Avenue Miami Florida 33130

Grantee Email: akashmer@miamigov.com

Neighborhood Name: ELH and Shenandoah

Date:2011-01-12 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: 19.56

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 7189

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.25

Percent Persons Less than 80% AMI: 77.96

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: 6675

Residential Addresses Vacant 90 or more days (USPS, March 2010): 108

Residential Addresses NoStat (USPS, March 2010): 64

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: 799

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.86

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.23

Number of Foreclosure Starts in past year: 106

Number of Housing Units Real Estate Owned July 2009 to June 2010: 31

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): 22

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): -39.4

Place (if place over 20,000) or county unemployment rate June 2005*: 4.6

Place (if place over 20,000) or county unemployment rate June 2010*: 12.9

*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

-80.229249 25.771451 -80.214701 25.772726 -80.214357 25.761982 -80.228605 25.761441

Blocks Comprising Target Neighborhood

120860053013000, 120860053013001, 120860053013003, 120860053013002, 120860053014004,
120860053014003, 120860053014002, 120860053015004, 120860053015006, 120860053015009,
120860053015008, 120860053015007, 120860053015005, 120860053015003, 120860053016000,
120860053016004, 120860053016007, 120860053016006, 120860053016005, 120860053016003,
120860053016001, 120860053016002, 120860053017000, 120860053017004, 120860053017007,
120860053017006, 120860053017005, 120860053017003, 120860053017001, 120860053017002,
120860053018004, 120860053018009, 120860053018008, 120860053018007, 120860053018006,
120860053018005, 120860054021005, 120860054021007, 120860054021008, 120860054021006,
120860054021004, 120860054022000, 120860054022002, 120860054022004, 120860054022006,
120860054022007, 120860054022005, 120860054022003, 120860054022001, 120860054023000,
120860054023004, 120860054023007, 120860054023003, 120860054024006, 120860054024011,
120860054024009, 120860054024008, 120860054024007, 120860064024000, 120860064024004,
120860064024009, 120860064024008, 120860064024007, 120860064024006, 120860064024005,
120860064024003, 120860064024001, 120860064024002, 120860064025000, 120860064025004,
120860064025006, 120860064025007, 120860064025005, 120860064031000, 120860064031001,
120860064031002, 120860064031004, 120860064031006, 120860064031008, 120860064031017,
120860064031016, 120860064031015, 120860064031014, 120860064031013, 120860064031012,
120860064031011, 120860064031010, 120860064031009, 120860064031019, 120860064031018,
120860064031007, 120860064031005, 120860064031003, 120860064033000, 120860064033001,
120860064033003, 120860064033004, 120860064033002,

Project Name : Flagler

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
120869215845000005801U1	227	475	20	17	450	164
120869215845000005801U2	519	519	20	17	491	179
120869215845000005801U3	448	448	20	17	424	154
120869215845000005801U4	695	695	20	17	658	239
120869215845000005802U1	621	621	20	17	601	207
120869215845000005802U2	633	633	20	17	613	211

Total Neighborhood Housing Units: 3143

Neighborhood NSP3 Score: 20.00

State Minimum Threshold NSP3 Score: 17

Neighborhood ID: 3784484

NSP3 Planning Data

Grantee ID: 1219680E

Grantee State: FL

Grantee Name: MIAMI

Grantee Address: 444 S.W. 2nd Avenue Miami Florida 33130

Grantee Email: akashmer@miamigov.com

Neighborhood Name: Flagler

Date:2011-01-12 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3143

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 72.04

Percent Persons Less than 80% AMI: 55.08

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: 3002

Residential Addresses Vacant 90 or more days (USPS, March 2010): 71

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: 1068

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 37.54

Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.86

Number of Foreclosure Starts in past year: 157

Number of Housing Units Real Estate Owned July 2009 to June 2010: 46

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): 31

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): -39.4

Place (if place over 20,000) or county unemployment rate June 2005*: 4.6

Place (if place over 20,000) or county unemployment rate June 2010*: 12.9

*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

-80.300274 25.770484 -80.299888 25.763103 -80.273409 25.764107 -80.273623 25.771373

Blocks Comprising Target Neighborhood

120860058011002, 120860058011003, 120860058011001, 120860058011010, 120860058011016,
120860058011015, 120860058011011, 120860058012000, 120860058012001, 120860058012002,
120860058012004, 120860058012006, 120860058012008, 120860058012017, 120860058012016,
120860058012015, 120860058012014, 120860058012013, 120860058012012, 120860058012011,
120860058012010, 120860058012009, 120860058012019, 120860058012018, 120860058012007,
120860058012005, 120860058012003, 120860058013000, 120860058013003, 120860058013005,
120860058013014, 120860058013013, 120860058013012, 120860058013011, 120860058013010,
120860058013009, 120860058013008, 120860058013007, 120860058013006, 120860058013019,
120860058013018, 120860058013017, 120860058013016, 120860058013015, 120860058013004,
120860058013002, 120860058013001, 120860058014000, 120860058014002, 120860058014003,
120860058014001, 120860058014004, 120860058014006, 120860058014008, 120860058014010,
120860058014032, 120860058014031, 120860058014030, 120860058014029, 120860058014019,
120860058014018, 120860058014017, 120860058014016, 120860058014015, 120860058014014,
120860058014013, 120860058014012, 120860058014011, 120860058014028, 120860058014027,
120860058014026, 120860058014025, 120860058014024, 120860058014023, 120860058014022,
120860058014021, 120860058014020, 120860058014009, 120860058014007, 120860058014005,
120860058021000, 120860058021001, 120860058021003, 120860058021005, 120860058021007,
120860058021016, 120860058021015, 120860058021014, 120860058021013, 120860058021012,
120860058021011, 120860058021010, 120860058021009, 120860058021008, 120860058021026,
120860058021025, 120860058021024, 120860058021023, 120860058021022, 120860058021021,
120860058021020, 120860058021019, 120860058021018, 120860058021017, 120860058021006,
120860058021004, 120860058021002, 120860058022000, 120860058022001, 120860058022003,
120860058022005, 120860058022007, 120860058022016, 120860058022015, 120860058022014,
120860058022013, 120860058022012, 120860058022011, 120860058022010, 120860058022009,
120860058022008, 120860058022026, 120860058022025, 120860058022024, 120860058022023,
120860058022022, 120860058022021, 120860058022020, 120860058022019, 120860058022018,
120860058022017, 120860058022006, 120860058022004, 120860058022002,