



**THE STATE OF FLORIDA  
NEIGHBORHOOD STABILIZATION PROGRAM 3  
SUBSTANTIAL AMENDMENT**

**AMENDED MARCH 1, 2011**

**REVISED JUNE 30, 2011**

**REVISED JUNE 30, 2012**

**REVISED DECEMBER 31, 2012**

## **Florida Department of Economic Opportunity**

### **NSP3 Substantial Amendment**

#### **Introduction**

The Neighborhood Stabilization Program 3 (NSP3) is authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010. NSP3 funds in the amount of \$8,511,111 are available to the State of Florida from the U.S. Department of Housing and Urban Development (HUD). The Florida Department of Economic Opportunity (DEO) is administering the Neighborhood Stabilization funds for the state.

The Substantial Amendment to the State of Florida's Action Plan, dated March 1, 2011, defines a methodology for targeting funds to eight communities (Subgrantees) demonstrating the greatest need. Each Subgrantee must target funds to one or more areas of greatest need (census tracts having a high number of foreclosures or abandoned properties) within its jurisdiction. The communities have the flexibility to define these areas with the State ensuring that its target area(s) are appropriately sized to make a material impact with a grant allocation of \$1,029,844 each.

DEO used Option 2 in the NSP Policy Alert dated December 29, 2010: Guidance on Mapping and Needs Data for State NSP3 Action Plans. A revision to the Substantial Amendment was submitted to HUD on June 30, 2011. The revision included updates to the planned budget for each activity, performance measures for each activity, and a change in Subgrantees since a few of the Subgrantees decline funding. The revision included target areas for each Subgrantee using the HUD NSP3 mapping tool. This was necessary as the State had not yet executed all Subgrantee agreements.

The second revision to the Substantial Amendment dated June 30, 2012 included a change in the name of the agency from Department of Community Affairs (DCA) to Department of Economic Opportunity (DEO), deletion of Activity Number 2 and Activity Number 3 as eligible activities, a change in Subgrantee from Bay County to Panama City and an increase in the minimum dedicated to assisting the NSP Low-Income target population from 25% to 26%.

The revision also allowed four (4) of the Subgrantees to expand or change their target area. Alachua County, realizing the original Area of Greatest Need (AGN) lacked available properties, decided to continue in the same AGN as their successful NSP1. Bay County's target area, previously located in Panama City, changed to two (2) new Areas of Greatest Need (AGN) due to a lack of available properties. Clay County took one of their two original AGN's and expanded it to be a larger AGN. Flagler County added an additional AGN based on a lack of properties available in the original target area.

This third revision allows Alachua County to add an additional AGN to include an area with identified homes along with access to additional properties. Columbia County has requested an expansion of their current AGN in an effort to increase the number of available properties. Flagler County will retain their original AGN but replace the AGN they added in June with an AGN that includes the City of Palm Coast through an interlocal agreement. Panama City is replacing their two target areas with two new ones with impact scores that should help make a noticeable improvement in the neighborhood and offer a larger number of available properties. Putnam County is keeping their original AGN and adding two additional AGNs to increase the availability of suitable properties.

"Affordable rents" was originally defined as the Fair Market Rents (FMR) as published annually by HUD for the subgrantees, except that the HOME standards at 24 CFR 92.252(a), (c), (e) and (f) and 92.254 may be applied if needed to meet the 50% AMI percentage commitment. "Affordable rents" will be further defined to not exceed 30% of gross income.

The Acquisition and Relocation section is changed to allow acquisition of foreclosed homes that are homeowner or tenant occupied. Proper notification will be required to ensure compliance with the Uniform Relocation Act. DEO will continue to not allow the demolition of any homes that are homeowner or tenant occupied.

### **Affordable Rental Preference**

The Dodd-Frank Act includes statutory language to "establish procedures to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds." DEO is demonstrating this rental preference by requiring that all Subgrantees dedicate a minimum of 50 percent of the grant funds for rental housing. No less than 26 percent will be set-aside for rental housing for households earning no more than 50 percent of the Area Median Income (AMI), as published by HUD. Additionally, another 25 percent of grant funds will be dedicated for households earning no more than 120 percent of the AMI. DEO shall make no exceptions on the minimum for rental set-aside funds. Subgrantees are encouraged to exceed the minimum set-aside requirement.

### **Methodology**

In developing a methodology, DEO first considered data received from HUD listing the non-entitlement substate allocations for Florida. This information was broken down by Census Places for each non-entitlement county. See Attachment 1: The State of Florida NSP3 Substate Allocations.

To combine the geographical areas into a meaningful dataset to determine NSP3 allocations, it was necessary to use the HUD NSP3 methodology in determining NSP3 direct grantees (<http://www.huduser.org/portal/datasets/NSP3%20Methodology.pdf>):

"If a place gets less than HUD's established minimum grant threshold of \$1 million, its grant is rolled up into the county grant. If the county grant is less than the minimum grant threshold of \$1 million, its grant is rolled up into the state grant."

The State of Florida NSP3 substate Allocation data provided by HUD was sorted by County. The column titled "NSP3 suballocation with HUD methodology" was then aggregated for each county. The counties were then sorted from highest to lowest based on the aggregated suballocation data. The datasets are attached to the end of the application. The resulting eight highest ranked communities

are shown in Table 1. No incorporated city ranked high enough to be considered in the top eight ranked communities.

Therefore the State considers grants to the counties as the most efficient and effective means of distributing NSP3 grant funds. However, each county's grant award is inclusive of the needs of the incorporated cities located within their jurisdiction. Subgrantees may partner with or defer to cities, non-profits, or developers for carrying out NSP3 activities.

If one of the communities listed in Table 1 declined funding, the next highest ranked community in Table 2 would be notified.

**Table 1**  
**Top Eight Ranked Communities**

Ranking	Subgrantee
1	Highlands County
2	Clay County
3	Putnam County
4	Flagler County
5	Suwannee County
6	Columbia County
7	Bay County
8	Levy County

**Table 2**  
**Communities Below the Cutoff**

Ranking	Subgrantee
9	Okeechobee County
10	Jackson County
11	Alachua County
12	Gadsden County
13	Bradford County
14	Hendry County
15	DeSoto County

Full list in summary page of Attachment 2

All of the proposed Subgrantees listed in Table 1 have received CDBG funding from the Department within recent years. Additionally, two communities (Clay and Bay Counties) are prior NSP1 subgrantees. Site visits to the eight communities accepting funding have been made to verify adequate capacity to carry-out the NSP3 grant. Communities will be allocated 6.8% of their allocation for general administration, which can be used for capacity building and/or procurement of a grant consultant. Funds were offered to all of the counties listed in Table 1. However, Highlands County and Suwannee County notified the Department that they did not wish to accept the funds. Therefore, the funds were offered to the next two counties, Okeechobee and Jackson. Jackson County also notified the Department that it did not wish to accept the funds, so Alachua County was offered, and accepted, the funds. Bay County officials requested their allocation be provided directly to Panama City through a contract with the state. The following table reflects the local governments that received funding:

#### **Counties Ranked and Funded**

Ranking	Subgrantee	
<b>1</b>	<del>Highlands County</del>	<b>Declined Funding</b>
<b>2</b>	Clay County	<b>Accepted Award</b>
<b>3</b>	Putnam County	<b>Accepted Award</b>
<b>4</b>	Flagler County	<b>Accepted Award</b>
<b>5</b>	<del>Suwannee County</del>	<b>Declined Funding</b>



<b>6</b>	<b>Columbia County</b>	<b>Accepted Award</b>
<b>7</b>	<b>Panama City</b>	<b>Accepted Award</b>
<b>8</b>	<b>Levy County</b>	<b>Accepted Award</b>
<b>9</b>	<b>Okeechobee County</b>	<b>Accepted Award</b>
<b>10</b>	<b><del>Jackson County</del></b>	<b>Declined Funding</b>
<b>11</b>	<b>Alachua County</b>	<b>Accepted Award</b>

The State will retain 3.2% (\$272,356) of the total NSP3 state allocation for Statewide Technical Assistance and General Administration. This will leave \$8,238,755 for eight grants in the amount of \$1,029,844 each. A grant size of this amount is appropriate in light of spreading limited grant funds across those communities in greatest need, and being an amount sufficient to make an impact to the hardest hit neighborhoods in those communities. Florida has numerous areas that are in need of NSP3 funding to stem the foreclosure crisis and address blighted structures in the community, but it is important to balance these needs with the practical limitations of oversight capacity and ability to concentrate efforts for maximum impact.

Table 3 lists the current NSP1 subgrantees. For a list of all entitlement and non-entitlement communities receiving NSP3 funding, see Attachment 4: NSP Allocations. HUD directly funded (highlighted) 13 of 24 communities for NSP3. Of the remaining NSP1 communities, only three, Alachua, Bay and Clay Counties, ranked high enough to be funded by the State for NSP3. The other 21 communities did not rank high enough to receive an NSP3 allocation from the State. Please note that HUD's methodology is inclusive of the needs of the incorporated cities within each county.

**Table 3**  
**NSP1 and NSP3 Grantees**

Local Government	DCA NSP1 Allocation	DCA NSP3 Allocation	HUD Direct NSP3 Allocation	Total NSP Funds
Alachua County	\$2,929,238	\$1,029,844	\$0	\$3,959,082
Bay County	\$2,523,747	\$1,029,844	\$0	\$3,553,591
Bradenton	\$2,576,267	\$0	\$0	\$2,576,267
Charlotte County	\$4,287,057	\$0	\$2,022,962	\$6,310,019
Citrus County	\$2,994,625	\$0	\$1,005,084	\$3,999,709
Clay County	\$3,638,523	\$1,029,844	\$0	\$4,668,367
Davie	\$2,316,292	\$0	\$1,171,166	\$3,487,458
Daytona Beach	\$2,557,634	\$0	\$1,127,616	\$3,685,250
Delray Beach	\$1,905,005	\$0	\$0	\$1,905,005
Ft. Pierce	\$2,085,396	\$0	\$0	\$2,085,396
Hernando County	\$5,644,384	\$0	\$1,953,975	\$7,598,359
Indian River County	\$4,680,825	\$0	\$1,500,428	\$6,181,253
Martin County	\$3,537,463	\$0	\$1,563,770	\$5,101,233
Melbourne	\$1,920,191	\$0	\$1,257,986	\$3,178,177
Miami Beach	\$9,305,268	\$0	\$1,475,088	\$10,780,356

Ocala	\$805,508	\$0	\$0	\$805,508
Okaloosa County	\$3,258,435	\$0	\$0	\$3,258,435
Osceola County	\$14,091,818	\$0	\$3,239,646	\$17,331,464
Palm Coast	\$2,664,903	\$0	\$1,375,071	\$4,039,974
Santa Rosa County	\$2,365,403	\$0	\$0	\$2,365,403
St. Johns County	\$2,489,443	\$0	\$0	\$2,489,443
St. Lucie County	\$3,984,601	\$0	\$1,947,657	\$5,932,258
Tallahassee	\$3,365,670	\$0	\$0	\$3,365,670
Titusville	\$2,113,781	\$0	\$1,005,731	\$3,119,512
<b>Total</b>	<b>\$88,041,477</b>	<b>\$3,089,532</b>	<b>\$20,646,180</b>	<b>\$111,777,189</b>

## Target Areas

The eight subgrantees listed in Table 3 must target funds in census tracts/block groups with a HUD risk assessment score of above 17 (see Attachment 3: Eligible Census Block Groups). Additionally, target areas must be of an appropriate size so at least 20% of the Real Estate Owned (REO) units in those areas can be addressed. Subgrantees must target funds to one or more areas of greatest need in its jurisdiction. The subgrantees will have the flexibility to define these areas. The subgrantee is encouraged to consider areas where layering of other community development funds is possible, such as existing NSP1 or CDBG target areas, to maximize impact.

Local governments used the HUD provided mapping tool to identify the areas of greatest need by census tract. The information was then “mapped” out and is attached to this revised amendment.

The Subgrantee was required to submit an application to the State and ~~must~~ demonstrate it can address a minimum of 20% of the real estate owned (REO) units in its target area(s). The application also included a budget reflecting estimated costs for acquisition, rehabilitation, administration, performance measures for each activity and a final list of the subgrantees target areas.

## Contact Information

The NSP3 contacts for the Florida State Program are:

Robert Dennis  
Community Program Manager  
Florida Small Cities CDBG, Disaster Recovery,  
and Neighborhood Stabilization Programs  
Department of Economic Opportunity  
107 East Madison Street  
Tallahassee, Florida 32399  
(850) 717-8445  
Email: bob.dennis@deo.myflorida.com

Or

Jeannie Russell  
Planning Manager  
Neighborhood Stabilization Program  
Department of Economic Opportunity  
107 East Madison Street  
Tallahassee, FL 32399  
(850) 717-8440  
Email: [jeannie.russell@deo.myflorida.com](mailto:jeannie.russell@deo.myflorida.com)

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
<b>Name (Last, First)</b>	Dennis, Robert
<b>Email Address</b>	bob.dennis@deo.myflorida.com
<b>Phone Number</b>	850-717-8445
<b>Mailing Address</b>	Florida Department of Economic Opportunity 107 East Madison Street, Tallahassee, FL 32399

## 2. Areas of Greatest Need

### Map Submission

This revision to the Substantial Amendment reflects the revised final areas of greatest need as described in the NSP Policy Alert dated December 29, 2010: Guidance on Mapping and Needs Data for State NSP3 Action Plans. A list of the eligible Census Block Groups is attached to this report. The Department worked with each of the counties to identify target area(s). HUD's NSP3 mapping tool was used, and the maps generated are included as part of the revision to the State's Substantial Amendment.

### Data Sources Used to Determine Areas of Greatest Need

<b>Describe the data sources used to determine the areas of greatest need.</b>
The State of Florida determined areas of greatest need using data from the HUD's Neighborhood Stabilization Program Data website <a href="http://www.huduser.org/NSP/docs/FL_NS3.xls">http://www.huduser.org/NSP/docs/FL_NS3.xls</a>
The sole intent of this information is for developing target areas. Please see Attachment 3: Eligible Census Block Groups for a list of all census block groups with a risk score of 17 or above for each Subgrantee.

### Determination of Areas of Greatest Need

<b>Describe how the areas of greatest need were established.</b>
NSP3 activities can only take place in census tracts/block groups with a minimum risk assessment score of "17" or above. A revision of the Substantial Amendment containing actual target areas was submitted to HUD on June 30, 2011. A list of the eligible census tracts/block groups are attached for each of the eight Subgrantees. The second revision of the Substantial Amendment allowed for the replacement of the target areas for Alachua County and Panama City (previously Bay County), an expansion of the target area for Clay County and the addition of a second target area for Flagler County.
This third revision allows Alachua County to add an additional AGN to include an area with identified homes along with access to additional properties. Columbia County has requested an expansion of their current AGN in an effort to increase the number of available properties. Flagler

County will retain their original AGN but replace the AGN they added in June with an AGN that includes the City of Palm Coast through an interlocal agreement. Panama City is replacing their two target areas with two new ones with impact scores that should help make a noticeable improvement in the neighborhood and offer a larger number of available properties. Putnam County is keeping their original AGN and adding two additional AGNs to increase the availability of suitable properties.

### 3. Definitions and Descriptions

#### Definitions

Term	Definition
Blighted Structure	The State uses the October 6, 2008 definition found in the NSP1 regulation (73 FR 58330): “A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.”
Affordable Rents	"Affordable rents" is defined as the Fair Market Rents (FMR) as published annually by HUD for the subgrantees, except that the HOME standards at 24 CFR 92.252(a), (c), (e) and (f) and 92.254 may be applied if needed to meet the 50% AMI percentage commitment. Affordable rents will be further defined to not exceed 30% of gross income.

#### Descriptions

Term	Definition								
Long-Term Affordability	<p>DEO shall ensure, to the maximum extent practicable and for the longest feasible term, that the sale, rental, or redevelopment of abandoned and foreclosed-upon homes and residential properties under NSP3 remain affordable to individuals or families whose incomes do not exceed 120 percent of area median income or, for units originally assisted with funds under the requirements of section 2301(f)(3)(A)(ii) of the Housing and Economic Recovery Act of 2008 (HERA), remain affordable to individuals and families whose incomes do not exceed 50 percent of area median income.</p> <p>DEO will ensure long-term affordability by requiring that all NSP3 subgrantees have a mechanism in place to ensure continued affordability. Such mechanism may include deed restrictions, soft-second mortgages (0% interest rate liens), or land-use restrictions.</p> <p>The periods of affordability for NSP3-assisted homebuyer projects must meet or exceed the minimum affordability requirements established in 24 CFR 92.252(e) and 24 CFR 92.254(a)(4) for the HOME Investment Partnerships Program as specified below, beginning after project completion.</p> <p>The periods of affordability applicable to NSP3 homebuyer projects are as follows.</p> <table border="1"> <tr> <td>Under \$15,000</td><td>5 years</td></tr> <tr> <td>Between \$15,000 to \$40,000</td><td>10 years</td></tr> <tr> <td>Over \$40,000</td><td>15 years</td></tr> <tr> <td>New Housing Construction</td><td>20 years</td></tr> </table>	Under \$15,000	5 years	Between \$15,000 to \$40,000	10 years	Over \$40,000	15 years	New Housing Construction	20 years
Under \$15,000	5 years								
Between \$15,000 to \$40,000	10 years								
Over \$40,000	15 years								
New Housing Construction	20 years								

	<p>While these are minimum requirements, the local government may choose to implement more stringent affordability requirements than the minimum listed here to ensure that the properties remain affordable for as long as possible.</p>
Housing Rehabilitation Standards	<p>Housing rehabilitation standards in NSP3 will be in accordance with the following:</p> <p>a. Housing that is constructed or rehabilitated with NSP3 funds must meet all applicable local codes, rehabilitation standards, and zoning ordinances, at the time of project completion. The participating jurisdiction must have written standards for rehabilitation that ensure that NSP-assisted housing is decent, safe, and sanitary. In the absence of a local code for new construction or rehabilitation, NSP3-assisted new construction or rehabilitation must meet the Florida Building Code, based on the International Building Code. Newly constructed housing must meet the Florida Energy Efficiency Code for Building Construction. Florida shall encourage all housing construction to incorporate modern, green building and energy-efficiency improvements in all NSP3 activities to provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods.</p> <p>b. The housing must meet the accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and covered multifamily dwellings, as defined at 24 CFR 100.201, must also meet the design and construction requirements at 24 CFR 100.205, which implement the Fair Housing Act (42 U.S.C. 3601-3619).</p> <p>c. Construction of all manufactured housing must meet the Manufactured Home Construction and Safety Standards established in 24 CFR Part 3280. These standards pre-empt state and local codes covering the same aspects of performance for such housing. Participating jurisdictions providing NSP assistance to install manufactured housing units must comply with applicable state and local laws or codes. In the absence of such laws or codes, the participating NSP3 jurisdiction must comply with the manufacturer's written instructions for installation of manufactured housing units. Manufactured housing that is rehabilitated using NSP funds must meet the requirements set out in paragraph a of this section.</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%

Total funds set aside for low-income individuals = \$2,212,892.00

### Meeting Low-Income Target

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

Response:

DEO is requiring no less than 25 percent of the State's allocation be dedicated to assisting the NSP Low-Income target population not exceeding 50 percent of AMI. Contracts with subgrantees will specify this requirement, and subgrantees will be closely monitored to ensure adequate progress is being made toward meeting the Low-Income target. Subgrantees are encouraged to exceed the minimum set-aside requirement of 25 percent.

## 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

DEO will ~~not~~ allow the acquisition ~~or demolition~~ of any homes that are homeowner or tenant occupied. Proper notification to ensure compliance with the Uniform Relocation Act is required. Therefore, we do not anticipate any relocation issues at this time. If a relocation need arises, DEO will closely monitor to ensure compliance with the Uniform Relocation Act. DEO will not allow the ~~acquisition or demolition~~ of any homes that are homeowner or tenant occupied.

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

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
<p>Response:</p> <p>This NSP3 application is submitted as a substantial amendment to the DEO's Approved 2010 CDBG Action Plan. In accordance with CDBG citizen participation procedures, the State made the proposed Action Plan available for public comment on the Department of Community Affairs NSP website from February 4, 2011 through February 19, 2011.</p> <p>Notification for the second and third revision to the Substantial Amendment was through announcement on the DEO website and was sent via email to local governments, consultants and other interested parties. The proposed plan was posted to the web for 15 days. DEO considered comments and if deemed appropriate, modified the plan to include proposed changes. The DEO will make them available to the public, and submit to HUD, along with a description of any changes adopted.</p>

### Summary of Public Comments Received

The summary of public comments was included in the final version of the Substantial Amendment, which was due to HUD no later than March 1, 2011.

There were no comments received during the 15-day comment period for the Second Revised Substantial Amendment.

One response was received during the 15-day Public Comment period for the third revision concerning limiting the Affordable Rents to no more than 30% of gross income. The concern was directed to current developer agreements and deed restrictions that are in place that allow going up to 35% or 40% of gross income. The respondent formally withdrew their comment after being informed this change will only affect the NSP3 properties and not the NSP1 contracts currently in place.

## 7. NSP Information by Activity

All eight subgrantees identified Strategy 1 as the activity they would pursue in their program.

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		
<b>Activity Name</b>	Acquisition, Rehabilitation, and Resale or Rental of Foreclosed or Abandoned Homes	
<b>Uses</b>	Select all that apply: <input checked="" 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 570.201(b) Disposition 24 CFT 570.201(e) Public Services for housing counseling 24 CFR 570.201(I) Relocation 24 CFR 570.201(n) Homeownership Assistance 24 CFR 570.202(a) Rehabilitation	
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)	
<b>Activity Description</b>	<p>NSP3 funds will be expended to purchase and rehabilitate properties that have been abandoned or foreclosed upon, in order to later sell these properties and homes. The resale price will not exceed the total costs of the acquisition, rehabilitation and delivery costs. It is anticipated that a minimum of 26% of the allocated funding for this activity will be used to assist households earning less than 50% of the area median income.</p> <p>To the maximum extent possible, DEO is encouraging the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. These firms will rehabilitate abandoned or foreclosed properties to meet safety, health and code standards before disposition. The expenditure for rehabilitation will be funded directly through NSP3 funds.</p> <p>NSP3 recipients will have 2 years from the date the award is executed with DEO to expend 50% of these NSP3 funds and a total 3 years to expend an amount equal to the original allocations.</p>	
<b>Location Description</b>	Block groups within eligible census tracts with risk scores of 17 or higher	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$ 7,678,549
	(Other funding source)	\$0

	(Other funding source)	\$0						
<b>Total Budget for Activity</b>		<b>\$ 7,678,549</b>						
<b>Performance Measures</b>	<p>Not less than 26% (\$2,212,892) will be set-aside for the creation of rental housing to households earning no more than 50% of the AMI. Additionally, not less than 25% (\$2,127,778) will be for the creation of rental housing to households earning no more than 120% of the AMI.</p> <p>A total of 67 units is planned to be addressed under this activity. These performance measures may change once grant agreements with the State's subrecipients are finalized. The update is part of the State's revision to its substantial amendment that was submitted to HUD on June 30, 2011.</p>							
	Rental Program:							
	<table border="1"> <thead> <tr> <th>&lt;50 % AMI</th> <th>50-120% AMI</th> </tr> </thead> <tbody> <tr> <td>\$2,212,892</td> <td>\$3,164,750</td> </tr> <tr> <td>19 units</td> <td>29 units</td> </tr> </tbody> </table>		<50 % AMI	50-120% AMI	\$2,212,892	\$3,164,750	19 units	29 units
	<50 % AMI	50-120% AMI						
	\$2,212,892	\$3,164,750						
19 units	29 units							
Homeownership Program:								
<table border="1"> <thead> <tr> <th>&lt;50 % AMI</th> <th>50-120% AMI</th> </tr> </thead> <tbody> <tr> <td>\$0.00</td> <td>\$2,300,907</td> </tr> <tr> <td>0 units</td> <td>19 units</td> </tr> </tbody> </table>		<50 % AMI	50-120% AMI	\$0.00	\$2,300,907	0 units	19 units	
<50 % AMI	50-120% AMI							
\$0.00	\$2,300,907							
0 units	19 units							
<b>Projected Start Date</b>	June 2011							
<b>Projected End Date</b>	May 2014							
<b>Responsible Organization</b>	<b>Name</b>	Florida Department of Economic Opportunity						
	<b>Location</b>	107 East Madison Street, Tallahassee, FL 32399						
	<b>Administrator Contact Info</b>	Robert Dennis Community Program Manager, Florida Small Cities CDBG, Disaster Recovery, and Neighborhood Stabilization Programs						
		850-717-8445						

Activity Number 4	
<b>Activity Name</b>	Administration/Technical Assistance
<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 570.201(p) 24 CFR 570.205

	24 CFR 570.206	
<b>National Objective</b>	N/A	
<b>Activity Description</b>	<p>The State will retain 3.2 percent of the total grant for administration. The State's subgrantees will retain 6.8 percent of their allocated funds for local administration. This is consistent with the split for NSP1.</p> <p>Administrative costs associated with overall program management, coordination, monitoring, and evaluation of the State of Florida's NSP funds. DEO will use established NSP1 monitoring procedures for monitoring NSP3 subgrantees.</p> <p>The State Training and Technical Assistance component will include state program training and implementation components. The purpose of these funds is to provide technical expertise in planning, managing or carrying out NSP funded activities such as meeting applicable NSP requirements, increasing program management or capacity building skills.</p> <p>The DEO places an emphasis on program and financial management as well as technical assistance. The Technical Assistance will focus on providing specific training in aspects of, but not limited to, purchasing, rehabilitating and selling or renting foreclosed or abandoned properties including: methods for identifying properties, evaluating properties for acquisition once they are identified; negotiating the purchase price for individual or bulk purchases of units; coordinating NSP funds with other sources and permanent financing; appraisals; and establishing and maintaining a land bank.</p>	
<b>Location Description</b>	Department of Economic Opportunity	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$832,562
	(Other funding source)	\$0
	(Other funding source)	\$0
<b>Total Budget for Activity</b>	\$832,562	
<b>Performance Measures</b>	N/A	
<b>Projected Start Date</b>	June 2011	
<b>Projected End Date</b>	May 2014	
<b>Responsible Organization</b>	<b>Name</b>	Florida Department of Economic Opportunity
	<b>Location</b>	107 East Madison Street, Tallahassee, FL 32399
	<b>Administrator Contact Info</b>	Robert Dennis Community Program Manager, Florida Small Cities CDBG, Disaster Recovery, and Neighborhood Stabilization Programs 850-717-8445

## 8. Certifications

### Certifications for State and Entitlement Communities

(1) **Affirmatively further 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 policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
  - 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.

  
Signature/Authorized Official

1-3-13  
Date

  
Title



### Attachments:

Appendix: NSP3 Action Plan Contents Checklist  
Attachment 1: State of Florida NSP3 Substate Allocations  
Attachment 2: Aggregated NSP3 Substate Allocations  
Attachment 3: Eligible Census Block Groups  
Attachment 4: NSP Allocations  
Attachment A-H: Local Governments Target Areas of Greatest Need

### External Links

Florida Department of Economic Opportunity  
<http://www.floridajobs.org>

HUD NSP3 Methodology  
<http://www.huduser.org/portal/datasets/NSP3%20Methodology.pdf>

HUD NSP3 Data Dictionary  
<http://www.huduser.org/NSP/docs/Data%20Dictionary%20for%20NSP3%20Data.pdf>

HUD NSP3 Census Block Data for Florida  
[http://www.huduser.org/NSP/docs/FL\\_NSP3.xls](http://www.huduser.org/NSP/docs/FL_NSP3.xls)

## 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:	
• With the highest percentage of home foreclosures?	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<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 type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input checked="" type="checkbox"/>

### 3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	/ / / / / / / /
• Blighted structure in context of state or local law,	<input checked="" type="checkbox"/>
• Affordable rents,	<input checked="" type="checkbox"/>
• Ensuring long term affordability for all NSP funded	<input checked="" type="checkbox"/>



housing projects, <ul style="list-style-type: none"> <li>• Applicable housing rehabilitation standards for NSP funded projects</li> </ul>	<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:	
<ul style="list-style-type: none"> <li>• Eligible use or uses?</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• Correlated eligible CDBG activity or activities?</li> </ul>	<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 checked="" 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 type="checkbox"/>

## 9. Additional Documentation

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

## Attachment 1

Florida State Grantee Area NSP3 suballocations using HUD methodology

Florida State Grantee Area NSP3 suballocations using HUD methodology 9/10/2010

A	B	C	D	E	F	G	H	I	J	K	L	M	N
state	county	place	CDBGID	CDBG Name	County Name	Place Name	Total Allocation to State Government	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO In Highest Need Neighborhoods	Estimated Number of Mortgages In Neighborhoods	March 2010 90-day vacant addresses in 20% most distressed neighborhoods	Estimated Greater of Foreclosure Starts or REO In Area	Estimated Number of Mortgages In Area
12	107	99999	129999	FL NONENTITLEMENT	Putnam County		\$8,511,111	\$480,516	1,193	5,129	679	1,193	5,129
12	065	99999	129999	FL NONENTITLEMENT	Highlands County		\$8,511,111	\$477,512	1,538	6,997	256	1,890	8,366
12	121	99999	129999	FL NONENTITLEMENT	Suwannee County		\$8,511,111	\$428,212	564	2,466	1,198	564	2,466
12	035	99999	129999	FL NONENTITLEMENT	Flagler County		\$8,511,111	\$389,983	1,236	4,558	233	1,236	4,558
12	023	99999	129999	FL NONENTITLEMENT	Columbia County		\$8,511,111	\$235,934	477	2,139	462	680	3,141
12	075	99999	129999	FL NONENTITLEMENT	Levy County		\$8,511,111	\$233,791	511	2,157	413	539	2,304
12	093	99999	129999	FL NONENTITLEMENT	Okeechobee County		\$8,511,111	\$218,882	616	2,697	223	616	2,697
12	005	54700	122406	PANAMA CITY	Bay County	Panama City city	\$8,511,111	\$217,686	384	1,619	494	915	4,537
12	019	99999	129999	FL NONENTITLEMENT	Clay County		\$8,511,111	\$188,751	450	2,133	289	3,399	18,734
12	019	38813	129999	FL NONENTITLEMENT	Clay County		\$8,511,111	\$187,138	558	2,486	154	1,624	7,900
12	001	25175	121038	GAINESVILLE	Alachua County	Gainesville city	\$8,511,111	\$178,337	470	1,822	221	1,667	11,073
12	063	99999	129999	FL NONENTITLEMENT	Jackson County		\$8,511,111	\$166,947	251	1,143	430	475	2,402
12	023	37775	129999	FL NONENTITLEMENT	Columbia County	Lake City city	\$8,511,111	\$151,687	245	1,008	371	245	1,008
12	055	64875	129999	FL NONENTITLEMENT	Highlands County	Sebring city	\$8,511,111	\$151,672	205	820	418	219	887
12	007	99999	129999	FL NONENTITLEMENT	Bradford County		\$8,511,111	\$150,614	356	1,552	234	356	1,552
12	107	53875	129999	FL NONENTITLEMENT	Putnam County	Palatka city	\$8,511,111	\$150,518	266	957	341	266	957
12	089	99999	129999	FL NONENTITLEMENT	Nassau County		\$8,511,111	\$149,938	342	1,667	248	1,069	6,389
12	109	62500	129999	FL NONENTITLEMENT	St. Johns County	St. Augustine city	\$8,511,111	\$138,383	194	827	374	385	2,245
12	035	09550	129999	FL NONENTITLEMENT	Flagler County		\$8,511,111	\$137,688	436	1,499	82	436	1,499
12	039	99999	129999	FL NONENTITLEMENT	Gadsden County	Bunnell city	\$8,511,111	\$132,735	260	1,138	271	545	2,690
12	005	68275	129999	FL NONENTITLEMENT	Bay County	Springfield city	\$8,511,111	\$126,358	693	154	369	204	1,073
12	073	70600	123000	TALLAHASSEE	Leon County	Tallahassee city	\$8,511,111	\$121,320	251	1,068	231	2,583	19,484
12	059	99999	129999	FL NONENTITLEMENT	Holmes County		\$8,511,111	\$116,556	200	864	271	200	864
12	003	99999	129999	FL NONENTITLEMENT	Baker County		\$8,511,111	\$112,085	238	1,106	207	422	2,057
12	055	02750	129999	FL NONENTITLEMENT	Highlands County	Avon Park city	\$8,511,111	\$110,965	196	755	252	196	755
12	019	27400	129999	FL NONENTITLEMENT	Clay County	Green Cove Springs city	\$8,511,111	\$103,550	176	735	242	203	892
12	035	22550	129999	FL NONENTITLEMENT	Flagler County	Flagler Beach city	\$8,511,111	\$103,540	327	1,438	63	327	1,438
12	019	05025	129999	FL NONENTITLEMENT	Clay County		\$8,511,111	\$101,943	276	1,122	117	473	2,121
12	047	99999	129999	FL NONENTITLEMENT	Hamilton County		\$8,511,111	\$100,193	115	473	300	115	473
12	051	99999	129999	FL NONENTITLEMENT	Hendry County		\$8,511,111	\$96,615	344	1,306	14	344	1,306
12	027	01750	129999	FL NONENTITLEMENT	DeSoto County	Arcadia city	\$8,511,111	\$98,086	245	734	93	245	734
12	121	40875	129999	FL NONENTITLEMENT	Suwannee County	Live Oak city	\$8,511,111	\$86,123	94	370	264	94	370
12	119	99999	129999	FL NONENTITLEMENT	Sumter County		\$8,511,111	\$84,738	301	1,391	12	1,035	7,463
12	063	43175	129999	FL NONENTITLEMENT	Jackson County	Marianna city	\$8,511,111	\$84,310	113	505	234	113	505
12	091	20050	129999	FL NONENTITLEMENT	Okaloosa County		\$8,511,111	\$84,006	1	2	366	7	51
12	005	55075	129999	FL NONENTITLEMENT	Bay County	Parker city	\$8,511,111	\$81,367	135	648	195	135	648
12	029	99999	129999	FL NONENTITLEMENT	Dixie County		\$8,511,111	\$79,887	155	583	165	198	809
12	123	99999	129999	FL NONENTITLEMENT	Taylor County		\$8,511,111	\$77,459	165	776	143	191	903
12	039	59325	129999	FL NONENTITLEMENT	Gadsden County	Quincy city	\$8,511,111	\$72,458	121	490	172	121	490
12	133	99999	129999	FL NONENTITLEMENT	Washington County		\$8,511,111	\$71,802	132	607	157	324	1,575
12	001	99999	129999	FL NONENTITLEMENT	Alachua County		\$8,511,111	\$67,631	166	600	98	2108	15,663
12	049	99999	129999	FL NONENTITLEMENT	Hardee County		\$8,511,111	\$65,941	210	827	38	210	827
12	027	99999	129999	FL NONENTITLEMENT	DeSoto County		\$8,511,111	\$64,853	230	1,006	10	363	1,688
12	007	68525	129999	FL NONENTITLEMENT	Bradford County	Starke city	\$8,511,111	\$63,812	115	496	141	115	496
12	131	99999	129999	FL NONENTITLEMENT	Walton County		\$8,511,111	\$62,007	78	361	178	1,576	11,246
12	093	51200	129999	FL NONENTITLEMENT	Okeechobee County	Okeechobee city	\$8,511,111	\$60,616	140	607	98	140	607
12	113	45750	129999	FL NONENTITLEMENT	Santa Rosa County	Milton city	\$8,511,111	\$57,855	95	431	139	185	975
12	125	99999	129999	FL NONENTITLEMENT	Union County		\$8,511,111	\$56,473	94	411	134	134	541
12	013	99999	129999	FL NONENTITLEMENT	Calhoun County		\$8,511,111	\$54,543	75	357	148	133	660
12	019	45350	129999	FL NONENTITLEMENT	Clay County		\$8,511,111	\$51,072	127	363	72	363	1,797
12	123	56150	129999	FL NONENTITLEMENT	Taylor County	Perry city	\$8,511,111	\$51,018	75	331	133	94	426
12	079	99999	129999	FL NONENTITLEMENT	Madison County		\$8,511,111	\$49,848	53	241	155	137	661

12	093	71300	129999	FL NONENTITLEMENT	Okechobee County			\$8,511,111	\$46,932	114	515	69	114	515
12	133	11975	129999	FL NONENTITLEMENT	Washington County	Chipley city		\$8,511,111	\$46,729	71	334	120	71	334
12	051	13000	129999	FL NONENTITLEMENT	Hendry County	Clewiston city		\$8,511,111	\$44,544	125	507	46	125	507
12	041	99999	129999	FL NONENTITLEMENT	Gilchrist County			\$8,511,111	\$43,929	91	427	112	273	1,337
12	077	99999	129999	FL NONENTITLEMENT	Liberty County			\$8,511,111	\$42,325	295	431	112	82	409
12	027	67355	129999	FL NONENTITLEMENT	DeSoto County			\$8,511,111	\$39,592	117	436	34	117	436
12	045	99999	129999	FL NONENTITLEMENT	Gulf County			\$8,511,111	\$37,431	80	388	68	198	1,140
12	059	07450	129999	FL NONENTITLEMENT	Holmes County	Bonifay city		\$8,511,111	\$37,388	53	261	100	53	261
12	051	37225	129999	FL NONENTITLEMENT	Hendry County	LaBelle city		\$8,511,111	\$35,118	129	450	0	129	450
12	019	52125	129999	FL NONENTITLEMENT	Clay County	Orange Park town		\$8,511,111	\$34,187	99	435	32	188	1,017
12	063	27000	129999	FL NONENTITLEMENT	Jackson County	Graceville city		\$8,511,111	\$23,890	33	159	109	33	159
12	023	75300	129999	FL NONENTITLEMENT	Columbia County			\$8,511,111	\$23,425	50	196	86	50	196
12	039	48425	129999	FL NONENTITLEMENT	Gadsden County	Midway city		\$8,511,111	\$28,108	79	388	29	79	388
12	109	99999	129999	FL NONENTITLEMENT	St. Johns County			\$8,511,111	\$27,383	66	189	66	2,825	18,336
12	119	77675	129999	FL NONENTITLEMENT	Sumter County	Wildwood city		\$8,511,111	\$26,901	84	385	18	84	386
12	089	30750	129999	FL NONENTITLEMENT	Nassau County	Hilliard town		\$8,511,111	\$26,358	66	314	37	66	314
12	003	41950	129999	FL NONENTITLEMENT	Baker County	Macedonny city		\$8,511,111	\$26,350	53	246	52	139	696
12	055	57407	129999	FL NONENTITLEMENT	Highlands County			\$8,511,111	\$26,066	96	466	0	96	466
12	075	77825	129999	FL NONENTITLEMENT	Levy County	Williston city		\$8,511,111	\$25,959	52	215	52	52	215
12	131	16800	129999	FL NONENTITLEMENT	Walton County	De Funiak Springs city		\$8,511,111	\$25,207	33	143	71	98	475
12	113	99999	129999	FL NONENTITLEMENT	Santa Rosa County			\$8,511,111	\$23,500	39	175	57	3,124	22,033
12	013	06925	129999	FL NONENTITLEMENT	Calhoun County	Blountstown city		\$8,511,111	\$22,153	28	139	63	28	139
12	075	77837	129999	FL NONENTITLEMENT	Levy County			\$8,511,111	\$21,782	50	210	36	50	210
12	051	58420	129999	FL NONENTITLEMENT	Hendry County			\$8,511,111	\$20,465	74	272	1	74	272
12	079	42425	129999	FL NONENTITLEMENT	Madison County			\$8,511,111	\$19,959	25	111	58	32	150
12	091	99999	129999	FL NONENTITLEMENT	Okaloosa County			\$8,511,111	\$19,710	34	163	46	1,894	12,478
12	119	38575	129999	FL NONENTITLEMENT	Sumter County			\$8,511,111	\$19,090	70	329	0	70	329
12	049	75375	129999	FL NONENTITLEMENT	Hardee County	Wauchula city		\$8,511,111	\$18,204	51	207	18	51	207
12	075	42787	129999	FL NONENTITLEMENT	Levy County			\$8,511,111	\$18,125	47	195	23	47	195
12	121	08175	129999	FL NONENTITLEMENT	Suwannee County	Brantford town		\$8,511,111	\$17,781	28	130	44	28	130
12	029	15575	129999	FL NONENTITLEMENT	Dixie County	Cross City town		\$8,511,111	\$16,927	33	123	35	33	123
12	055	70475	129999	FL NONENTITLEMENT	Highlands County			\$8,511,111	\$16,385	60	275	0	60	275
12	019	36475	129999	FL NONENTITLEMENT	Clay County	Keystone Heights city		\$8,511,111	\$16,198	38	178	26	39	186
12	045	77100	129999	FL NONENTITLEMENT	Gulf County			\$8,511,111	\$16,102	34	167	29	34	167
12	043	99999	129999	FL NONENTITLEMENT	Glades County			\$8,511,111	\$15,442	49	234	10	81	401
12	075	19025	129999	FL NONENTITLEMENT	Levy County			\$8,511,111	\$14,568	28	121	30	28	121
12	047	77400	129999	FL NONENTITLEMENT	Hamilton County	White Springs town		\$8,511,111	\$14,505	11	51	50	11	51
12	107	19350	129999	FL NONENTITLEMENT	Putnam County			\$8,511,111	\$14,083	36	163	19	36	163
12	075	11925	129999	FL NONENTITLEMENT	Levy County	Chiefland city		\$8,511,111	\$13,824	46	176	6	46	176
12	089	09700	129999	FL NONENTITLEMENT	Nassau County	Callahan town		\$8,511,111	\$13,530	30	145	24	30	145
12	047	35375	129999	FL NONENTITLEMENT	Hamilton County	Jasper city		\$8,511,111	\$13,289	17	62	38	17	62
12	075	08700	129999	FL NONENTITLEMENT	Levy County	Bronson town		\$8,511,111	\$13,063	25	108	27	25	108
12	055	38625	129999	FL NONENTITLEMENT	Highlands County	Lake Placid town		\$8,511,111	\$12,884	47	230	0	50	241
12	125	37650	129999	FL NONENTITLEMENT	Union County	Lake Butler city		\$8,511,111	\$12,707	30	142	20	30	142
12	107	33900	129999	FL NONENTITLEMENT	Putnam County	Interlachen town		\$8,511,111	\$12,355	29	128	19	29	128
12	075	11225	129999	FL NONENTITLEMENT	Levy County	Cedar Key city		\$8,511,111	\$12,257	23	98	26	23	98
12	035	06100	129999	FL NONENTITLEMENT	Flagler County	Beverly Beach town		\$8,511,111	\$11,611	37	161	7	37	161
12	107	15375	129999	FL NONENTITLEMENT	Putnam County	Crescent City city		\$8,511,111	\$11,463	25	120	21	25	120
12	075	19575	129999	FL NONENTITLEMENT	Levy County			\$8,511,111	\$10,912	22	90	22	22	90
12	047	35525	129999	FL NONENTITLEMENT	Hamilton County	Jennings town		\$8,511,111	\$10,645	13	56	31	13	56
12	039	27650	129999	FL NONENTITLEMENT	Gadsden County	Gretna city		\$8,511,111	\$10,481	22	92	20	22	92
12	093	16100	129999	FL NONENTITLEMENT	Okeechobee County			\$8,511,111	\$10,140	19	89	22	19	89
12	023	22475	129999	FL NONENTITLEMENT	Columbia County			\$8,511,111	\$9,871	16	65	24	16	65
12	119	09625	129999	FL NONENTITLEMENT	Sumter County	Businell city		\$8,511,111	\$9,011	33	156	0	45	219
12	063	42650	129999	FL NONENTITLEMENT	Jackson County	Malone town		\$8,511,111	\$8,711	16	78	19	16	78
12	091	39650	129999	FL NONENTITLEMENT	Okaloosa County	Laurel Hill city		\$8,511,111	\$8,657	15	71	20	15	71
12	077	08600	129999	FL NONENTITLEMENT	Liberty County	Bristol city		\$8,511,111	\$7,973	11	55	21	11	55
12	051	28925	129999	FL NONENTITLEMENT	Hendry County			\$8,511,111	\$7,839	25	99	5	25	99
12	063	27175	129999	FL NONENTITLEMENT	Jackson County	Grand Ridge town		\$8,511,111	\$7,069	13	64	15	13	64
12	049	07775	129999	FL NONENTITLEMENT	Hardee County	Bowling Green city		\$8,511,111	\$6,689	25	92	0	25	92
12	075	01363	129999	FL NONENTITLEMENT	Levy County			\$8,511,111	\$6,299	17	69	7	17	69
12	043	46550	129999	FL NONENTITLEMENT	Glades County	Moore Haven city		\$8,511,111	\$6,259	20	95	4	20	95
12	049	79250	129999	FL NONENTITLEMENT	Hardee County	Zolfo Springs town		\$8,511,111	\$6,022	22	85	0	22	85

12	107	58025	129999	FL NONENTITLEMENT	Putnam County	Pomona Park town	\$8,511,111	\$5,978	17	75	6	17	75	21	17	75
12	079	27575	129999	FL NONENTITLEMENT	Madison County	Greenville town	\$8,511,111	\$5,805	5	21	20	5	21	39	5	21
12	063	27600	129999	FL NONENTITLEMENT	Jackson County	Greenwood town	\$8,511,111	\$5,447	9	39	13	9	39	29	9	39
12	059	58175	129999	FL NONENTITLEMENT	Holmes County	Ponce de Leon town	\$8,511,111	\$4,561	11	29	12	7	29	7	7	29
12	075	21850	129999	FL NONENTITLEMENT	Levy County	Fanning Springs city	\$8,511,111	\$4,342	11	47	6	11	47	11	11	47
12	007	28575	129999	FL NONENTITLEMENT	Bradford County	Hampton city	\$8,511,111	\$4,104	10	46	6	10	46	10	10	46
12	107	75750	129999	FL NONENTITLEMENT	Putnam County	Waiala town	\$8,511,111	\$4,084	12	58	3	12	58	3	12	58
12	041	04975	129999	FL NONENTITLEMENT	Gilchrist County	Bell town	\$8,511,111	\$3,794	8	37	7	8	37	8	8	37
12	007	08725	129999	FL NONENTITLEMENT	Bradford County	Brookton town	\$8,511,111	\$3,352	8	38	5	8	38	5	8	38
12	005	99999	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$2,881	4	20	7	1,070	6,186			6,186
12	069	21260	129999	FL NONENTITLEMENT	Holmes County	Esto town	\$8,511,111	\$2,877	5	22	7	22	22	5	5	22
12	063	09900	129999	FL NONENTITLEMENT	Jackson County	Campbellton town	\$8,511,111	\$2,271	4	15	6	4	15	4	4	15
12	007	39700	129999	FL NONENTITLEMENT	Bradford County	Lawley city	\$8,511,111	\$2,261	7	31	7	7	31	7	7	31
12	059	76975	129999	FL NONENTITLEMENT	Holmes County	Westville town	\$8,511,111	\$2,206	3	14	6	3	14	3	3	14
12	013	01000	129999	FL NONENTITLEMENT	Calhoun County	Alpha town	\$8,511,111	\$2,123	4	18	4	4	18	4	4	18
12	075	53500	129999	FL NONENTITLEMENT	Levy County	Oter Creek town	\$8,511,111	\$1,877	3	15	4	3	15	4	3	15
12	059	48900	129999	FL NONENTITLEMENT	Holmes County	Noma town	\$8,511,111	\$1,722	3	13	4	3	13	4	3	13
12	119	13400	129999	FL NONENTITLEMENT	Sumter County	Coleman city	\$8,511,111	\$1,697	6	27	0	6	27	0	6	27
12	125	59400	129999	FL NONENTITLEMENT	Union County	Railford town	\$8,511,111	\$1,515	1	4	5	1	4	5	1	4
12	005	09725	129999	FL NONENTITLEMENT	Bay County	Callaway city	\$8,511,111	\$1,496	2	9	4	2	9	4	384	2,020
12	133	10975	129999	FL NONENTITLEMENT	Washington County	Caryville town	\$8,511,111	\$1,495	4	18	2	4	18	2	4	18
12	005	30575	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$666	1	5	1	33	209			209
12	063	35200	129999	FL NONENTITLEMENT	Jackson County	Jacob City city	\$8,511,111	\$546	1	4	1	4	4	1	4	22
12	063	03725	129999	FL NONENTITLEMENT	Jackson County	Bascom town	\$8,511,111	\$460	1	4	1	1	4	1	1	4
12	089	47787	129999	FL NONENTITLEMENT	Nassau County		\$8,511,111	\$253	1	3	0	1	33	0	133	658
12	035	43250	129999	FL NONENTITLEMENT	Flagler County	Marineland town	\$8,511,111	\$183	1	3	0	1	3	0	1	3
12	073	99999	129999	FL NONENTITLEMENT	Leon County		\$8,511,111	\$0	0	0	0	2,201	16,587	0	2,201	16,587
12	005	11150	129999	FL NONENTITLEMENT	Bay County	Cedar Grove town	\$8,511,111	\$0	0	0	0	146	861	0	146	861
12	109	24925	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	927	6,801	0	927	6,801
12	091	17325	129999	FL NONENTITLEMENT	Okaloosa County	Destin city	\$8,511,111	\$0	0	0	0	869	6,206	0	869	6,206
12	005	54725	129999	FL NONENTITLEMENT	Bay County	Panama City Beach city	\$8,511,111	\$0	0	0	0	854	5,554	0	854	5,554
12	091	15475	129999	FL NONENTITLEMENT	Okaloosa County	Crestview city	\$8,511,111	\$0	0	0	0	700	4,391	0	700	4,391
12	129	99999	129999	FL NONENTITLEMENT	Wakulla County		\$8,511,111	\$0	0	0	0	699	4,397	0	699	4,397
12	005	73312	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$0	0	0	0	614	3,811	0	614	3,811
12	091	24475	121008	FORT WALTON BEACH	Okaloosa County	Fort Walton Beach city	\$8,511,111	\$0	0	0	0	575	3,270	0	575	3,270
12	109	54525	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	553	4,205	0	553	4,205
12	091	79800	129999	FL NONENTITLEMENT	Okaloosa County		\$8,511,111	\$0	0	0	0	550	3,568	0	550	3,568
12	087	36550	129999	FL NONENTITLEMENT	Monroe County	Key West city	\$8,511,111	\$0	0	0	0	408	3,415	0	408	3,415
12	089	79175	129999	FL NONENTITLEMENT	Nassau County		\$8,511,111	\$0	0	0	0	390	2,156	0	390	2,156
12	005	41825	129999	FL NONENTITLEMENT	Bay County	Lynn Haven city	\$8,511,111	\$0	0	0	0	389	2,433	0	389	2,433
12	089	22175	129999	FL NONENTITLEMENT	Nassau County	Fernandina Beach city	\$8,511,111	\$0	0	0	0	360	2,229	0	360	2,229
12	131	46000	129999	FL NONENTITLEMENT	Walton County		\$8,511,111	\$0	0	0	0	341	2,802	0	341	2,802
12	087	36375	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	332	2,294	0	332	2,294
12	005	37500	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$0	0	0	0	329	2,139	0	329	2,139
12	119	71625	129999	FL NONENTITLEMENT	Sumter County		\$8,511,111	\$0	0	0	0	290	2,584	0	290	2,584
12	091	48750	129999	FL NONENTITLEMENT	Okaloosa County	Niceville city	\$8,511,111	\$0	0	0	0	289	1,883	0	289	1,883
12	005	41562	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$0	0	0	0	234	1,474	0	234	1,474
12	087	43000	129999	FL NONENTITLEMENT	Monroe County	Marathon city	\$8,511,111	\$0	0	0	0	223	1,641	0	223	1,641
12	109	62550	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	205	1,291	0	205	1,291
12	065	99999	129999	FL NONENTITLEMENT	Jefferson County		\$8,511,111	\$0	0	0	0	194	1,072	0	194	1,072
12	087	34132	129999	FL NONENTITLEMENT	Monroe County	Islamorada, Village of I	\$8,511,111	\$0	0	0	0	194	1,492	0	194	1,492
12	109	62525	129999	FL NONENTITLEMENT	St. Johns County	St. Augustine Beach city	\$8,511,111	\$0	0	0	0	183	1,514	0	183	1,514
12	109	62562	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	185	976	0	185	976
12	113	53725	129999	FL NONENTITLEMENT	Santa Rosa County		\$8,511,111	\$0	0	0	0	179	1,107	0	179	1,107
12	091	38287	129999	FL NONENTITLEMENT	Okaloosa County		\$8,511,111	\$0	0	0	0	175	1,139	0	175	1,139
12	109	74498	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	166	1,126	0	166	1,126
12	001	00375	129999	FL NONENTITLEMENT	Alachua County	Alachua city	\$8,511,111	\$0	0	0	0	147	991	0	147	991
12	109	09630	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	145	1,228	0	145	1,228
12	037	99999	129999	FL NONENTITLEMENT	Franklin County		\$8,511,111	\$0	0	0	0	141	998	0	141	998
12	087	99999	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	140	1,247	0	140	1,247
12	091	50925	129999	FL NONENTITLEMENT	Okaloosa County		\$8,511,111	\$0	0	0	0	139	789	0	139	789
12	087	06425	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	126	835	0	126	835
12	019	02187	129999	FL NONENTITLEMENT	Clay County		\$8,511,111	\$0	0	0	0	126	724	0	126	724

12	091	43375	129999	FL NONENTITLEMENT	Okaloosa County	Mary Esther city	\$8,511,111	\$0	0	0	0	126	689
12	113	28000	129999	FL NONENTITLEMENT	Santa Rosa County	Gulf Breeze city	\$8,511,111	\$0	0	0	0	121	1,015
12	109	64525	129999	FL NONENTITLEMENT	St. Johns County	Port St. Joe city	\$8,511,111	\$0	0	0	0	121	1,052
12	045	58675	129999	FL NONENTITLEMENT	Gulf County	High Springs city	\$8,511,111	\$0	0	0	0	109	725
12	001	30525	129999	FL NONENTITLEMENT	Alachua County	Valparaiso city	\$8,511,111	\$0	0	0	0	101	688
12	091	73675	129999	FL NONENTITLEMENT	Okaloosa County	Newberry city	\$8,511,111	\$0	0	0	0	95	584
12	001	48200	129999	FL NONENTITLEMENT	Alachua County	Apalachicola city	\$8,511,111	\$0	0	0	0	83	619
12	005	58962	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$0	0	0	0	80	479
12	037	01625	129999	FL NONENTITLEMENT	Franklin County		\$8,511,111	\$0	0	0	0	80	589
12	073	78700	129999	FL NONENTITLEMENT	Leon County		\$8,511,111	\$0	0	0	0	69	355
12	087	71260	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	59	404
12	113	02925	129999	FL NONENTITLEMENT	Santa Rosa County	Monticello city	\$8,511,111	\$0	0	0	0	58	380
12	065	48500	129999	FL NONENTITLEMENT	Jefferson County		\$8,511,111	\$0	0	0	0	50	278
12	087	06350	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	49	324
12	087	49406	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	45	422
12	005	44300	129999	FL NONENTITLEMENT	Bay County	Mexico Beach city	\$8,511,111	\$0	0	0	0	43	311
12	109	15325	129999	FL NONENTITLEMENT	St. Johns County		\$8,511,111	\$0	0	0	0	41	258
12	087	15662	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	40	369
12	067	99999	129999	FL NONENTITLEMENT	Lafayette County		\$8,511,111	\$0	0	0	0	38	212
12	037	19400	129999	FL NONENTITLEMENT	Franklin County		\$8,511,111	\$0	0	0	0	38	264
12	039	11800	129999	FL NONENTITLEMENT	Gadsden County	Chattahoochee city	\$8,511,111	\$0	0	0	0	37	185
12	001	01775	129999	FL NONENTITLEMENT	Alachua County	Archer city	\$8,511,111	\$0	0	0	0	37	268
12	041	72350	129999	FL NONENTITLEMENT	Gilchrist County	Trenton city	\$8,511,111	\$0	0	0	0	36	180
12	131	24825	129999	FL NONENTITLEMENT	Walton County	Freeport city	\$8,511,111	\$0	0	0	0	36	188
12	039	29150	129999	FL NONENTITLEMENT	Gadsden County	Havana town	\$8,511,111	\$0	0	0	0	34	174
12	019	55875	129999	FL NONENTITLEMENT	Clay County	Penney Farms town	\$8,511,111	\$0	0	0	0	33	189
12	075	33800	129999	FL NONENTITLEMENT	Levy County	Inglis town	\$8,511,111	\$0	0	0	0	31	161
12	087	68800	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	31	268
12	037	10725	129999	FL NONENTITLEMENT	Franklin County	Carrabelle city	\$8,511,111	\$0	0	0	0	29	197
12	087	36325	129999	FL NONENTITLEMENT	Monroe County	Key Colony Beach city	\$8,511,111	\$0	0	0	0	27	218
12	043	09315	129999	FL NONENTITLEMENT	Glades County		\$8,511,111	\$0	0	0	0	26	134
12	001	29275	129999	FL NONENTITLEMENT	Alachua County	Hawthorne city	\$8,511,111	\$0	0	0	0	25	125
12	109	29100	129999	FL NONENTITLEMENT	St. Johns County	Hastings town	\$8,511,111	\$0	0	0	0	23	117
12	063	66725	129999	FL NONENTITLEMENT	Jackson County	Sneads town	\$8,511,111	\$0	0	0	0	22	114
12	091	65425	129999	FL NONENTITLEMENT	Okaloosa County	Shalimar town	\$8,511,111	\$0	0	0	0	18	115
12	119	11325	129999	FL NONENTITLEMENT	Sumter County	Center Hill city	\$8,511,111	\$0	0	0	0	17	85
12	133	74125	129999	FL NONENTITLEMENT	Washington County	Vernon city	\$8,511,111	\$0	0	0	0	16	81
12	087	18425	129999	FL NONENTITLEMENT	Monroe County		\$8,511,111	\$0	0	0	0	15	123
12	131	55475	129999	FL NONENTITLEMENT	Walton County	Paxton town	\$8,511,111	\$0	0	0	0	14	75
12	001	74925	129999	FL NONENTITLEMENT	Alachua County	Waldo city	\$8,511,111	\$0	0	0	0	14	84
12	119	75600	129999	FL NONENTITLEMENT	Sumter County	Webster city	\$8,511,111	\$0	0	0	0	13	67
12	075	78925	129999	FL NONENTITLEMENT	Levy County	Yankeetown town	\$8,511,111	\$0	0	0	0	13	68
12	003	26075	129999	FL NONENTITLEMENT	Baker County	Glen St. Mary town	\$8,511,111	\$0	0	0	0	13	66
12	063	14850	129999	FL NONENTITLEMENT	Jackson County	Cottondale town	\$8,511,111	\$0	0	0	0	12	68
12	091	12325	129999	FL NONENTITLEMENT	Okaloosa County	Cinco Bayou town	\$8,511,111	\$0	0	0	0	12	68
12	129	62825	129999	FL NONENTITLEMENT	Wakulla County	St. Marks city	\$8,511,111	\$0	0	0	0	11	77
12	063	00625	129999	FL NONENTITLEMENT	Jackson County	Alford town	\$8,511,111	\$0	0	0	0	11	56
12	001	45225	129999	FL NONENTITLEMENT	Alachua County	Micanopy town	\$8,511,111	\$0	0	0	0	10	69
12	067	43575	129999	FL NONENTITLEMENT	Lafayette County	Mayo town	\$8,511,111	\$0	0	0	0	9	51
12	039	27550	129999	FL NONENTITLEMENT	Gadsden County	Greensboro town	\$8,511,111	\$0	0	0	0	9	47
12	113	35425	129999	FL NONENTITLEMENT	Santa Rosa County	Jay town	\$8,511,111	\$0	0	0	0	9	50
12	133	75450	129999	FL NONENTITLEMENT	Washington County	Wausau town	\$8,511,111	\$0	0	0	0	9	43
12	129	66925	129999	FL NONENTITLEMENT	Wakulla County	Sopchoppy city	\$8,511,111	\$0	0	0	0	8	53
12	023	24500	129999	FL NONENTITLEMENT	Columbia County	Fort White town	\$8,511,111	\$0	0	0	0	7	34
12	087	39725	129999	FL NONENTITLEMENT	Monroe County	Layton city	\$8,511,111	\$0	0	0	0	6	51
12	041	21850	129999	FL NONENTITLEMENT	Gilchrist County	Fanning Springs city	\$8,511,111	\$0	0	0	0	6	30
12	133	19725	129999	FL NONENTITLEMENT	Washington County	Ebro town	\$8,511,111	\$0	0	0	0	5	27
12	005	72875	129999	FL NONENTITLEMENT	Bay County		\$8,511,111	\$0	0	0	0	4	28
12	079	39850	129999	FL NONENTITLEMENT	Madison County	Lee town	\$8,511,111	\$0	0	0	0	4	18
12	001	37300	129999	FL NONENTITLEMENT	Alachua County	La Crosse town	\$8,511,111	\$0	0	0	0	4	23
12	029	32650	129999	FL NONENTITLEMENT	Dixie County	Horseshoe Beach town	\$8,511,111	\$0	0	0	0	3	13
12	125	78775	129999	FL NONENTITLEMENT	Union County	Worthington Springs town	\$8,511,111	\$0	0	0	0	1	8
12	109	43250	129999	FL NONENTITLEMENT	St. Johns County	Marineland town	\$8,511,111	\$0	0	0	0	0	0

## Attachment 2

Florida State Grantee Area NSP3 suballocations using HUD methodology, aggregated by county



March 2010 90-

County Name	NSP 3 suballocation with HUD methodology	Place Name	Estimated Greater of Foreclosure Starts or REO in Highest Need		Estimated Number of Mortgages In Neighborhoods		Estimated Greater of Foreclosure Starts or REO in Neighborhoods		Estimated Number of Mortgages In Area	
			Neighborhoods	Neighborhoods	Neighborhoods	Neighborhoods	Neighborhoods	Neighborhoods	Area	Area
Alachua County		Gainesville city	470	1,822	221	1,667	11,013			
Alachua County			166	600	98	2,108	15,663			
Alachua County		Alachua city	0	0	0	147	991			
Alachua County		High Springs city	0	0	0	101	668			
Alachua County		Newberry city	0	0	0	93	619			
Alachua County		Archer city	0	0	0	37	268			
Alachua County		Hawthorne city	0	0	0	25	125			
Alachua County		Waldo city	0	0	0	14	84			
Alachua County		Micanopy town	0	0	0	10	69			
Alachua County		La Crosse town	0	0	0	4	23			
Baker County			238	1,106	207	422	2,057			
Baker County			53	246	52	139	696			
Baker County		Macclenny city	0	0	0	13	65			
Bay County		Glen St. Mary town	384	1,619	494	915	4,537			
Bay County		Panama City city	154	693	369	204	1,013			
Bay County		Springfield city	135	648	195	135	648			
Bay County		Parker city	4	20	7	1,070	6,186			
Bay County			2	9	4	384	2,020			
Bay County		Callaway city	1	5	1	33	209			
Bay County			0	0	0	146	861			
Bay County		Cedar Grove town	0	0	0	854	5,554			
Bay County		Panama City Beach city	0	0	0	614	3,811			
Bay County			0	0	0	389	2,433			
Bay County		Lynn Haven city	0	0	0	329	2,139			
Bay County			0	0	0	234	1,474			
Bay County			0	0	0	80	479			
Bay County			0	0	0	43	311			
Bay County		Mexico Beach city	0	0	0	4	28			
Bay County			0	0	0	356	1,552			
Bradford County			115	496	234	115	496			
Bradford County		Starke city	10	46	6	10	46			
Bradford County		Hampton city	8	38	5	8	38			
Bradford County		Brooker town	7	31	1	7	31			
Bradford County		Lawtey city	75	357	148	133	660			
Calhoun County			28	139	63	28	139			
Calhoun County		Blountstown city	4	18	4	4	18			
Calhoun County		Altha town								

March 2010 90-

County Name	Place Name	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO in Highest Need		Estimated Number of Mortgages In Highest Need		Estimated Greater of Foreclosure Starts or REO in Area		Estimated Number of Mortgages In Area	
			Neighborhoods	450	Neighborhoods	2,133	day vacant addresses in 20% most distressed neighborhoods	289	3,399	18,734
Clay County		\$188,751		558		2,486		154	1,624	7,900
Clay County	Green Cove Springs city	\$187,138				735		242	203	892
Clay County		\$103,550		276		1,122		117	473	2,121
Clay County		\$101,943		127		604		72	363	1,797
Clay County	Orange Park town	\$51,072		99		435		32	198	1,017
Clay County	Keystone Heights city	\$34,187		38		178		26	39	186
Clay County		\$16,198		0		0		0	126	724
Clay County	Penney Farms town	\$0		0		0		0	33	189
Columbia County		\$235,934		477		2,139		462	680	3,141
Columbia County	Lake City city	\$151,687		245		1,008		371	245	1,008
Columbia County		\$33,425		50		196		86	50	196
Columbia County		\$9,871		16		65		24	16	65
Columbia County	Fort White town	\$0		0		0		0	7	34
DeSoto County	Arcadia city	\$88,086		245		734		93	245	734
DeSoto County		\$64,853		230		1,006		10	363	1,688
DeSoto County		\$39,592		117		436		34	117	436
Dixie County		\$79,887		155		583		165	198	809
Dixie County	Cross City town	\$16,927		33		123		35	33	123
Dixie County	Horseshoe Beach town	\$0		0		0		0	3	13
Flagler County		\$389,983		1,236		4,558		233	1,236	4,558
Flagler County	Bunnell city	\$137,688		436		1,499		82	436	1,499
Flagler County	Flagler Beach city	\$103,540		327		1,438		63	327	1,438
Flagler County	Beverly Beach town	\$11,611		37		161		7	37	161
Flagler County	Marineland town	\$183		1		3		0	1	3
Franklin County		\$0		0		0		0	141	998
Franklin County	Apalachicola city	\$0		0		0		0	80	589
Franklin County		\$0		0		0		0	38	264
Franklin County	Carrabelle city	\$0		0		0		0	29	197
Gadsden County		\$132,735		260		1,138		271	545	2,690
Gadsden County	Quincy city	\$72,458		121		490		172	121	490
Gadsden County	Midway city	\$28,108		79		388		29	79	388
Gadsden County	Gretna city	\$10,481		22		92		20	22	92
Gadsden County	Chattahoochee city	\$0		0		0		0	37	185
Gadsden County	Havana town	\$0		0		0		0	34	174
Gadsden County	Greensboro town	\$0		0		0		0	9	47

March 2010 90-

County Name	Place Name	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO in Highest Need Neighborhoods		Estimated Number of Mortgages In Highest Need Neighborhoods		day vacant addresses in 20% most distressed neighborhoods		Estimated Greater of Foreclosure Starts or REO in Area		Estimated Number of Mortgages In Area
Gilchrist County		\$43,929	91	427	83	273	1,337				
Gilchrist County	Bell town	\$3,794	8	37	7	8	37				
Gilchrist County	Trenton city	\$0	0	0	0	36	180				
Gilchrist County	Fanning Springs city	\$0	0	0	0	6	30				
Glades County		\$15,442	49	234	10	81	401				
Glades County	Moore Haven city	\$6,259	20	95	4	20	95				
Glades County		\$0	0	0	0	26	134				
Gulf County		\$37,431	80	388	68	198	1,140				
Gulf County	Wewahitchka city	\$16,102	34	167	29	34	167				
Gulf County	Port St. Joe city	\$0	0	0	0	109	725				
Hamilton County		\$100,193	115	473	300	115	473				
Hamilton County	White Springs town	\$14,505	11	51	50	11	51				
Hamilton County	Jasper city	\$13,289	17	62	38	17	62				
Hamilton County	Jennings town	\$10,645	13	56	31	13	56				
Hardee County		\$65,941	210	827	38	210	827				
Hardee County	Wauchula city	\$18,204	51	207	18	51	207				
Hardee County	Bowling Green city	\$6,699	25	92	0	25	92				
Hardee County	Zolfo Springs town	\$6,022	22	85	0	22	85				
Hendry County		\$96,615	344	1,306	14	344	1,306				
Hendry County	Clewiston city	\$44,544	125	507	46	125	507				
Hendry County	LaBelle city	\$35,118	129	450	0	129	450				
Hendry County		\$20,465	74	272	1	74	272				
Hendry County		\$7,839	25	99	5	25	99				
Highlands County		\$477,512	1,538	6,597	256	1,890	8,366				
Highlands County	Sebring city	\$151,672	205	820	418	219	887				
Highlands County	Avon Park city	\$110,965	196	755	252	196	755				
Highlands County		\$26,066	96	466	0	96	466				
Highlands County		\$16,385	60	275	0	60	275				
Highlands County	Lake Placid town	\$12,884	47	230	0	50	241				
Holmes County		\$116,556	200	864	271	200	864				
Holmes County	Bonifay city	\$37,388	53	261	100	53	261				
Holmes County	Ponce de Leon town	\$4,561	7	29	12	7	29				
Holmes County	Esto town	\$2,877	5	22	7	5	22				
Holmes County	Westville town	\$2,206	3	14	6	3	14				
Holmes County	Noma town	\$1,722	3	13	4	3	13				
Jackson County		\$166,947	251	1,143	430	475	2,402				

March 2010 90-

County Name	Place Name	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO in Highest Need		Estimated Number of Mortgages In Highest Need		Estimated Greater of Foreclosure Starts or REO in Area		Estimated Number of Mortgages In Area	
			Neighborhoods	113	Neighborhoods	505	234	113	505	159
Jackson County	Marianna city	\$84,310		33		159	109	33	159	109
Jackson County	Graceville city	\$33,890		16		78	19	16	78	19
Jackson County	Malone town	\$8,711		13		64	15	13	64	15
Jackson County	Grand Ridge town	\$7,069		9		39	13	9	39	13
Jackson County	Greenwood town	\$5,447		4		15	6	4	15	6
Jackson County	Campbellton town	\$2,271		1		4	1	1	4	1
Jackson County	Jacob City city	\$546		1		4	1	1	4	1
Jackson County	Bascom town	\$460		0		0	0	0	0	0
Jackson County	Sneads town	\$0		0		0	0	0	0	0
Jackson County	Cottondale town	\$0		0		0	0	0	0	0
Jackson County	Alford town	\$0		0		0	0	0	0	0
Jefferson County		\$0		0		0	0	0	0	0
Jefferson County	Monticello city	\$0		0		0	0	0	0	0
Jefferson County		\$0		0		0	0	0	0	0
Lafayette County	Mayo town	\$0		0		0	0	0	0	0
Lafayette County	Tallahassee city	\$121,320		251		1,088	231	2,583	19,484	2,201
Leon County		\$0		0		0	0	0	0	0
Leon County		\$0		0		0	0	0	0	0
Levy County		\$233,791		511		2,157	413	539	2,304	539
Levy County	Williston city	\$25,959		52		215	52	52	215	52
Levy County		\$21,782		50		210	36	50	210	36
Levy County		\$18,125		47		195	23	47	195	23
Levy County		\$14,568		28		121	30	28	121	30
Levy County	Chiefland city	\$13,824		46		176	6	46	176	6
Levy County	Bronson town	\$13,063		25		108	27	25	108	27
Levy County	Cedar Key city	\$12,257		23		98	26	23	98	26
Levy County		\$10,912		22		90	22	22	90	22
Levy County		\$6,299		17		69	7	17	69	7
Levy County	Fanning Springs city	\$4,342		11		47	6	11	47	6
Levy County	Otter Creek town	\$1,877		3		15	4	3	15	4
Levy County	Inglis town	\$0		0		0	0	0	0	0
Levy County	Yankeetown town	\$0		0		0	0	0	0	0
Liberty County		\$42,325		61		295	112	82	409	112
Liberty County	Bristol city	\$7,973		11		55	21	11	55	21
Madison County		\$49,848		53		241	155	137	661	155
Madison County	Madison city	\$19,959		25		111	58	32	150	58

March 2010 90-

County Name	Place Name	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO in Highest Need Neighborhoods		Estimated Number of Mortgages In Highest Need Neighborhoods		March 2010 90- day vacant addresses in 20% most distressed neighborhoods		Estimated Greater of Foreclosure Starts or REO in Area		Estimated Number of Mortgages In Area	
			5	21	20	21	20	21	5	21	5	21
Madison County	Greenville town	\$5,805	0	0	0	0	0	0	4	18	4	18
Madison County	Lee town	\$0	0	0	0	0	0	0	408	3,415	408	3,415
Monroe County	Key West city	\$0	0	0	0	0	0	0	332	2,294	332	2,294
Monroe County	Marathon city	\$0	0	0	0	0	0	0	223	1,641	223	1,641
Monroe County	Islamorada, Village of I	\$0	0	0	0	0	0	0	194	1,492	194	1,492
Monroe County		\$0	0	0	0	0	0	0	140	1,247	140	1,247
Monroe County		\$0	0	0	0	0	0	0	126	835	126	835
Monroe County		\$0	0	0	0	0	0	0	59	404	59	404
Monroe County		\$0	0	0	0	0	0	0	49	324	49	324
Monroe County		\$0	0	0	0	0	0	0	45	422	45	422
Monroe County		\$0	0	0	0	0	0	0	40	369	40	369
Monroe County		\$0	0	0	0	0	0	0	31	268	31	268
Monroe County	Key Colony Beach city	\$0	0	0	0	0	0	0	27	218	27	218
Monroe County		\$0	0	0	0	0	0	0	15	123	15	123
Monroe County	Layton city	\$0	0	0	0	0	0	0	6	51	6	51
Nassau County		\$149,938	342	1,667	248	1,667	248	248	1,069	6,389	1,069	6,389
Nassau County	Hilliard town	\$26,358	66	314	37	314	37	37	66	314	66	314
Nassau County	Callahan town	\$13,530	30	145	24	145	24	24	30	145	30	145
Nassau County		\$253	1	3	0	3	0	0	133	658	133	658
Nassau County		\$0	0	0	0	0	0	0	390	2,156	390	2,156
Nassau County	Fernandina Beach city	\$0	0	0	0	0	0	0	360	2,229	360	2,229
Okaloosa County		\$84,006	1	2	366	2	366	366	7	51	7	51
Okaloosa County		\$19,710	34	163	46	163	46	46	1,894	12,478	1,894	12,478
Okaloosa County	Laurel Hill city	\$8,657	15	71	20	71	20	20	15	71	15	71
Okaloosa County	Destin city	\$0	0	0	0	0	0	0	869	6,206	869	6,206
Okaloosa County	Crestview city	\$0	0	0	0	0	0	0	700	4,391	700	4,391
Okaloosa County	Fort Walton Beach city	\$0	0	0	0	0	0	0	575	3,270	575	3,270
Okaloosa County		\$0	0	0	0	0	0	0	550	3,568	550	3,568
Okaloosa County	Niceville city	\$0	0	0	0	0	0	0	289	1,883	289	1,883
Okaloosa County		\$0	0	0	0	0	0	0	175	1,139	175	1,139
Okaloosa County		\$0	0	0	0	0	0	0	139	789	139	789
Okaloosa County	Mary Esther city	\$0	0	0	0	0	0	0	126	689	126	689
Okaloosa County	Valparaiso city	\$0	0	0	0	0	0	0	95	584	95	584
Okaloosa County	Shalimar town	\$0	0	0	0	0	0	0	18	115	18	115
Okaloosa County	Cinco Bayou town	\$0	0	0	0	0	0	0	12	68	12	68

March 2010 90-

County Name	Place Name	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO in Highest Need Neighborhoods		Estimated Number of Mortgages In Highest Need Neighborhoods		day vacant addresses in 20% most distressed neighborhoods		Estimated Greater of Foreclosure Starts or REO in Area		Estimated Number of Mortgages In Area
			616	2,697	223	616	2,697	98	616	2,697	
Okeechobee County		\$218,882									
Okeechobee County	Okeechobee city	\$60,616	140	607	98	140	607	98	140	607	
Okeechobee County		\$46,932	114	515	69	114	515	69	114	515	
Okeechobee County		\$10,140	19	89	22	19	89	22	19	89	
Putnam County		\$480,516	1,193	5,129	679	1,193	5,129	679	1,193	5,129	
Putnam County	Palatka city	\$150,518	266	957	341	266	957	341	266	957	
Putnam County		\$14,083	36	163	19	36	163	19	36	163	
Putnam County	Interlachen town	\$12,355	29	128	19	29	128	19	29	128	
Putnam County	Crescent City city	\$11,463	25	120	21	25	120	21	25	120	
Putnam County	Pomona Park town	\$5,978	17	75	6	17	75	6	17	75	
Putnam County	Welaka town	\$4,084	12	58	3	12	58	3	12	58	
Santa Rosa County	Milton city	\$57,855	95	431	139	95	431	139	185	975	
Santa Rosa County		\$23,500	39	175	57	39	175	57	3,124	22,033	
Santa Rosa County		\$0	0	0	0	0	0	0	179	1,107	
Santa Rosa County	Gulf Breeze city	\$0	0	0	0	0	0	0	121	1,015	
Santa Rosa County		\$0	0	0	0	0	0	0	58	380	
Santa Rosa County	Jay town	\$0	0	0	0	0	0	0	9	50	
St. Johns County	St. Augustine city	\$138,383	194	827	374	194	827	374	385	2,245	
St. Johns County		\$27,383	45	189	66	45	189	66	2,825	18,336	
St. Johns County		\$0	0	0	0	0	0	0	927	6,801	
St. Johns County		\$0	0	0	0	0	0	0	553	4,205	
St. Johns County		\$0	0	0	0	0	0	0	205	1,291	
St. Johns County	St. Augustine Beach city	\$0	0	0	0	0	0	0	193	1,514	
St. Johns County		\$0	0	0	0	0	0	0	185	976	
St. Johns County		\$0	0	0	0	0	0	0	156	1,126	
St. Johns County		\$0	0	0	0	0	0	0	145	1,228	
St. Johns County		\$0	0	0	0	0	0	0	121	1,052	
St. Johns County		\$0	0	0	0	0	0	0	41	258	
St. Johns County	Hastings town	\$0	0	0	0	0	0	0	23	117	
St. Johns County	Marineland town	\$0	0	0	0	0	0	0	0	0	
Sumter County		\$84,738	301	1,391	12	301	1,391	12	1,035	7,463	
Sumter County	Wildwood city	\$26,901	84	385	18	84	385	18	84	386	
Sumter County		\$19,090	70	329	0	70	329	0	70	329	
Sumter County	Bushnell city	\$9,011	33	156	0	33	156	0	45	219	
Sumter County	Coleman city	\$1,697	6	27	0	6	27	0	6	27	
Sumter County		\$0	0	0	0	0	0	0	290	2,564	

March 2010 90-

County Name	Place Name	NSP 3 suballocation with HUD methodology	Estimated Greater of Foreclosure Starts or REO in Highest Need Neighborhoods		Estimated Number of Mortgages In Highest Need Neighborhoods		day vacant addresses in 20% most distressed neighborhoods		Estimated Greater of Foreclosure Starts or REO in Area		Estimated Number of Mortgages In Area	
Sumter County	Center Hill city	\$0	0	0	0	0	0	0	17	85	17	85
Sumter County	Webster city	\$0	0	0	0	0	0	0	13	67	13	67
Suwannee County		\$428,212	564	2,466	2,466	1,198	1,198	564	2,466	2,466	564	2,466
Suwannee County	Live Oak city	\$86,123	94	370	370	264	264	94	370	370	94	370
Suwannee County	Branford town	\$17,781	28	130	130	44	44	28	130	130	28	130
Taylor County		\$77,459	165	776	776	143	143	191	903	903	191	903
Taylor County	Perry city	\$51,018	75	331	331	133	133	94	426	426	94	426
Union County		\$56,473	94	411	411	134	134	118	541	541	118	541
Union County	Lake Butler city	\$12,707	30	142	142	20	20	30	142	142	30	142
Union County	Raiford town	\$1,515	1	4	4	5	5	1	4	4	1	4
Union County	Worthington Springs town	\$0	0	0	0	0	0	1	8	8	1	8
Wakulla County		\$0	0	0	0	0	0	699	4,397	4,397	699	4,397
Wakulla County	St. Marks city	\$0	0	0	0	0	0	11	77	77	11	77
Wakulla County	Sopchoppy city	\$0	0	0	0	0	0	8	53	53	8	53
Walton County		\$62,007	78	361	361	178	178	1,576	11,246	11,246	1,576	11,246
Walton County	De Funiak Springs city	\$25,207	33	143	143	71	71	98	475	475	98	475
Walton County		\$0	0	0	0	0	0	341	2,802	2,802	341	2,802
Walton County	Freeport city	\$0	0	0	0	0	0	36	188	188	36	188
Walton County	Paxton town	\$0	0	0	0	0	0	14	75	75	14	75
Washington County		\$71,802	132	607	607	157	157	324	1,575	1,575	324	1,575
Washington County	Chipley city	\$46,729	71	334	334	120	120	71	334	334	71	334
Washington County	Caryville town	\$1,495	4	18	18	2	2	4	18	18	4	18
Washington County	Vernon city	\$0	0	0	0	0	0	16	81	81	16	81
Washington County	Wausau town	\$0	0	0	0	0	0	9	43	43	9	43
Washington County	Ebro town	\$0	0	0	0	0	0	5	27	27	5	27

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County	NSP 3 suballocation with HUD methodology, aggregated by county
Highlands County	795,485
Clay County	682,838
Putnam County	678,997
Flagler County	643,005
Suwannee County	532,116
Columbia County	430,917
Bay County	430,453
Levy County	376,798
Okeechobee County	336,571
Jackson County	309,651
Alachua County	245,968
Gadsden County	243,783
Bradford County	224,144
Hendry County	204,582
DeSoto County	192,531
Nassau County	190,078
St. Johns County	165,766
Holmes County	165,309
Sumter County	141,436
Hamilton County	138,632
Baker County	138,435
Taylor County	128,477
Leon County	121,320
Washington County	120,027
Okaloosa County	112,372
Hardee County	96,867
Dixie County	96,815
Walton County	87,214
Santa Rosa County	81,355
Calhoun County	78,819
Madison County	75,611
Union County	70,696
Gulf County	53,533
Liberty County	50,298
Gilchrist County	47,723
Glades County	21,701
Franklin County	0
Jefferson County	0
Lafayette County	0
Monroe County	0
Wakulla County	0



### Attachment 3

#### Eligible Census Tracts

# Highlands County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120559009102750960100R2	Avon Park city	19	0
120559009102750960100R5	Avon Park city	19	0
120559009102750960100U2	Avon Park city	19	0
120559009102750960100U3	Avon Park city	19	1
120559009102750960200R2	Avon Park city	18	0
120559009102750960200U1	Avon Park city	18	0
120559009102750960200U2	Avon Park city	18	0
120559009102750960200U3	Avon Park city	18	1
120559009102750960200U4	Avon Park city	18	2
120559009102750960300U1	Avon Park city	19	1
120559009102750960300U2	Avon Park city	19	1
120559009102750960300U3	Avon Park city	19	2
120559009102750960300U4	Avon Park city	19	1
120559009102750960300U5	Avon Park city	19	2
120559009102750960400U4	Avon Park city	19	0
120559009102750960500R1	Avon Park city	17	0
120559009102750960500U1	Avon Park city	17	1
120559009164875960100U4	Sebring city	19	0
120559009164875960500U3	Sebring city	17	0
120559009199999960100R1		19	4
120559009199999960100R2		19	0
120559009199999960100R4		19	1
120559009199999960100R5		19	1
120559009199999960100U1		19	1
120559009199999960100U2		19	0
120559009199999960100U3		19	1
120559009199999960100U4		19	3
120559009199999960100U5		19	3
120559009199999960200R1		18	0
120559009199999960200R2		18	1
120559009199999960200U1		18	1
120559009199999960200U2		18	1
120559009199999960300U1		19	0
120559009199999960400R1		19	0
120559009199999960400R4		19	1
120559009199999960400U1		19	5
120559009199999960400U2		19	3
120559009199999960400U3		19	8
120559009199999960400U4		19	3
120559009199999960500R1		17	3
120559009199999960500R2		17	1
120559009199999960500U1		17	1
120559009199999960500U2		17	6
120559009199999960500U3		17	5
120559184638625961500U3	Lake Placid town	17	0
120559184638625961500U4	Lake Placid town	17	0

# Highlands County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120559184638625961600U1	Lake Placid town	17	2
120559184638625961600U2	Lake Placid town	17	1
120559184657407961600R3		17	1
120559184657407961600R4		17	0
120559184657407961600U3		17	5
120559184657407961600U4		17	0
120559184670475961500R3		17	0
120559184670475961500R5		17	0
120559184670475961500U3		17	1
120559184670475961500U4		17	1
120559184670475961500U5		17	2
120559184699999961400R1		17	3
120559184699999961400R2		17	4
120559184699999961400R3		17	1
120559184699999961400U2		17	2
120559184699999961400U3		17	2
120559184699999961500R1		17	2
120559184699999961500R2		17	1
120559184699999961500R3		17	0
120559184699999961500R5		17	1
120559184699999961500U4		17	0
120559184699999961600R2		17	0
120559184699999961600R3		17	0
120559184699999961600R4		17	1
120559184699999961600R6		17	3
120559184699999961600U1		17	0
120559184699999961600U2		17	3
120559184699999961600U3		17	0
120559184699999961600U4		17	0
120559312064875960600U1	Sebring city	17	0
120559312064875960600U3	Sebring city	17	0
120559312064875960700U1	Sebring city	17	1
120559312064875960700U2	Sebring city	17	1
120559312064875960700U3	Sebring city	17	0
120559312064875960700U4	Sebring city	17	1
120559312064875960800U1	Sebring city	19	2
120559312064875960800U2	Sebring city	19	2
120559312064875960800U3	Sebring city	19	2
120559312064875960800U4	Sebring city	19	1
120559312064875960900R1	Sebring city	18	0
120559312064875960900R2	Sebring city	18	0
120559312064875960900U1	Sebring city	18	0
120559312064875960900U2	Sebring city	18	1
120559312064875960900U3	Sebring city	18	1
120559312064875961000R3	Sebring city	17	0
120559312064875961100U1	Sebring city	18	1

# Highlands County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120559312064875961100U2	Sebring city	18	1
120559312064875961100U3	Sebring city	18	1
120559312064875961100U4	Sebring city	18	1
120559312064875961200R3	Sebring city	18	0
120559312064875961200U1	Sebring city	18	1
120559312099999960600R3		17	6
120559312099999960600U1		17	4
120559312099999960600U2		17	1
120559312099999960600U3		17	5
120559312099999960700U1		17	0
120559312099999960700U2		17	1
120559312099999960700U3		17	1
120559312099999960700U4		17	3
120559312099999960900R1		18	1
120559312099999960900R2		18	0
120559312099999960900U1		18	0
120559312099999960900U2		18	0
120559312099999960900U3		18	0
120559312099999961000R1		17	3
120559312099999961000R2		17	3
120559312099999961000R3		17	6
120559312099999961100U1		18	0
120559312099999961100U4		18	1
120559312099999961200R3		18	1
120559312099999961200R4		18	2
120559312099999961200U1		18	1
120559312099999961200U2		18	1

# Clay County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120199130027400031400R1	Green Cove Springs city	18	0
120199130027400031400U1	Green Cove Springs city	18	3
120199130027400031400U3	Green Cove Springs city	18	4
120199130027400031400U4	Green Cove Springs city	18	5
120199130099999031400U4		18	0
120199174236475031103U3	Keystone Heights city	17	0
120199174236475031103U4	Keystone Heights city	17	2
120199174299999031103R1		17	4
120199174299999031103R2		17	4
120199174299999031103R3		17	2
120199174299999031103R4		17	0
120199174299999031103R5		17	1
120199174299999031103R6		17	3
120199174299999031103U3		17	4
120199174299999031103U4		17	1
120199174299999031103U5		17	1
120199174299999031103U6		17	1
120199219745350030101R2		17	2
120199219745350030101U2		17	7
120199219799999030101R1		17	9
120199219799999030101R2		17	2
120199219799999030101U2		17	1
120199250905025030302U1		18	7
120199250905025030302U2		18	4
120199250905025030302U3		18	1
120199250905025030302U4		18	2
120199250905025030400U1		19	6
120199250938813030400U1		19	1
120199250938813030500U3		17	1
120199250938813030902R2		17	2
120199250938813030902U1		17	21
120199250938813030902U2		17	17
120199250952125030302U1	Orange Park town	18	1
120199250952125030302U3	Orange Park town	18	1
120199250952125030400U1	Orange Park town	19	0
120199250952125030500U2	Orange Park town	17	3
120199250952125030500U3	Orange Park town	17	3

Putnam County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
121079066315375951400R1	Crescent City city	17	0
121079066315375951400R2	Crescent City city	17	0
121079066315375951400R3	Crescent City city	17	0
121079066315375951400U1	Crescent City city	17	1
121079066315375951400U2	Crescent City city	17	0
121079066315375951400U3	Crescent City city	17	0
121079066358025951200R4	Pomona Park town	18	1
121079066358025951300R1	Pomona Park town	17	0
121079066358025951300R2	Pomona Park town	17	0
121079066358025951300R3	Pomona Park town	17	0
121079066375750951300R3	Welaka town	17	1
121079066399999951200R1		18	2
121079066399999951200R2		18	1
121079066399999951200R3		18	1
121079066399999951200R4		18	1
121079066399999951200R5		18	0
121079066399999951200U4		18	0
121079066399999951200U5		18	1
121079066399999951300R1		17	1
121079066399999951300R2		17	1
121079066399999951300R3		17	2
121079066399999951400R1		17	0
121079066399999951400R2		17	0
121079066399999951400R3		17	0
121079066399999951400R4		17	2
121079066399999951400R5		17	1
121079066399999951400R6		17	1
121079066399999951400R7		17	1
121079066399999951400U1		17	0
121079066399999951400U3		17	0
121079092319350951000R1		17	0
121079092319350951000R3		17	0
121079092319350951000R4		17	0
121079092319350951000U1		17	0
121079092319350951000U3		17	1
121079092319350951000U4		17	1
121079092399999951000R1		17	2
121079092399999951000R2		17	2
121079092399999951000R3		17	0
121079092399999951100R1		18	1
121079092399999951100R2		18	0
121079092399999951100R3		18	0
121079092399999951100R4		18	1
121079092399999951100U1		18	1
121079092399999951100U2		18	2
121079092399999951100U3		18	3

Putnam County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
121079092399999951100U4		18	1
121079161233900950200R5	Interlachen town	17	0
121079161233900950200U5	Interlachen town	17	0
121079161233900950300R5	Interlachen town	18	0
121079161233900950300R6	Interlachen town	18	0
121079161233900950300U5	Interlachen town	18	0
121079161233900950300U6	Interlachen town	18	1
121079161233900950500R3	Interlachen town	17	0
121079161233900950500R4	Interlachen town	17	0
121079161233900950500U3	Interlachen town	17	0
121079161233900950500U4	Interlachen town	17	0
121079161233900950500U5	Interlachen town	17	0
121079161299999950200R1		17	2
121079161299999950200R2		17	1
121079161299999950200R3		17	1
121079161299999950200R4		17	1
121079161299999950200R5		17	0
121079161299999950200R6		17	0
121079161299999950200R7		17	2
121079161299999950200U3		17	1
121079161299999950200U4		17	1
121079161299999950200U5		17	2
121079161299999950200U6		17	2
121079161299999950200U7		17	0
121079161299999950300R1		18	1
121079161299999950300R2		18	2
121079161299999950300R3		18	1
121079161299999950300R4		18	3
121079161299999950300R5		18	1
121079161299999950300R6		18	0
121079161299999950300U4		18	0
121079161299999950300U5		18	1
121079161299999950300U6		18	1
121079161299999950400R1		18	2
121079161299999950400R2		18	3
121079161299999950500R1		17	1
121079161299999950500R2		17	1
121079161299999950500R3		17	1
121079161299999950500R4		17	1
121079161299999950500R5		17	0
121079161299999950500R6		17	1
121079161299999950500U2		17	1
121079161299999950500U3		17	0
121079161299999950500U4		17	0
121079161299999950500U5		17	1
121079161299999950500U6		17	0

Putnam County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
121079257453875950600R1	Palatka city	18	1
121079257453875950600U1	Palatka city	18	3
121079257453875950600U2	Palatka city	18	0
121079257453875950700R1	Palatka city	19	0
121079257453875950700U1	Palatka city	19	0
121079257453875950700U2	Palatka city	19	0
121079257453875950700U3	Palatka city	19	1
121079257453875950700U4	Palatka city	19	1
121079257453875950700U5	Palatka city	19	2
121079257453875950800R1	Palatka city	20	0
121079257453875950800R5	Palatka city	20	0
121079257453875950800U1	Palatka city	20	1
121079257453875950800U2	Palatka city	20	1
121079257453875950800U3	Palatka city	20	1
121079257453875950800U4	Palatka city	20	1
121079257453875950800U5	Palatka city	20	2
121079257453875950900R6	Palatka city	19	0
121079257453875950900U1	Palatka city	19	2
121079257453875950900U2	Palatka city	19	1
121079257453875950900U3	Palatka city	19	0
121079257453875950900U5	Palatka city	19	2
121079257453875950900U6	Palatka city	19	0
121079257499999950100R1		17	3
121079257499999950100R2		17	2
121079257499999950100R3		17	2
121079257499999950600R1		18	0
121079257499999950600R2		18	0
121079257499999950600R3		18	2
121079257499999950600U1		18	0
121079257499999950600U2		18	2
121079257499999950600U3		18	1
121079257499999950700R1		19	0
121079257499999950700U1		19	1
121079257499999950700U2		19	1
121079257499999950700U3		19	1
121079257499999950700U4		19	1
121079257499999950700U5	Palatka city	19	0
121079257499999950800R1		20	0
121079257499999950800U1		20	0
121079257499999950800U2		20	0
121079257499999950900R6		19	2
121079257499999950900U1		19	0
121079257499999950900U2		19	1
121079257499999950900U3		19	2
121079257499999950900U4		19	2
121079257499999950900U5		19	1



Putnam County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
121079257499999950900U6		19	1

Flagler County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120359033809550060201R1	Bunnell city	19	0
120359033809550060201R2	Bunnell city	19	2
120359033809550060202R3	Bunnell city	19	11
120359033809550060203R1	Bunnell city	19	6
120359033854200060201R1	Palm Coast city	19	13
120359033854200060201U1	Palm Coast city	19	68
120359033854200060202R1	Palm Coast city	19	1
120359033854200060202R2	Palm Coast city	19	18
120359033854200060202R3	Palm Coast city	19	41
120359033854200060202U1	Palm Coast city	19	66
120359033854200060202U2	Palm Coast city	19	41
120359033854200060202U3	Palm Coast city	19	32
120359033854200060203R1	Palm Coast city	19	12
120359033854200060203R2	Palm Coast city	19	30
120359033899999060201R1		19	27
120359033899999060201R2		19	3
120359033899999060202R1	Palm Coast city	19	0
120359033899999060202R3		19	0
120359033899999060203R1		19	1
120359033899999060203R2		19	15
120359109206100060300R1	Beverly Beach town	18	0
120359109206100060300U1	Beverly Beach town	18	3
120359109222550060300R1	Flagler Beach city	18	0
120359109222550060300R2	Flagler Beach city	18	0
120359109222550060300R3	Flagler Beach city	18	0
120359109222550060300R4	Flagler Beach city	18	0
120359109222550060300R5	Flagler Beach city	18	0
120359109222550060300U1	Flagler Beach city	18	3
120359109222550060300U2	Flagler Beach city	18	1
120359109222550060300U3	Flagler Beach city	18	4
120359109222550060300U4	Flagler Beach city	18	1
120359109222550060300U5	Flagler Beach city	18	13
120359109243250060102R1	Marineland town	17	0
120359109254200060101R1	Palm Coast city	19	2
120359109254200060101R2	Palm Coast city	19	0
120359109254200060101U1	Palm Coast city	19	20
120359109254200060101U2	Palm Coast city	19	15
120359109254200060101U3	Palm Coast city	19	10
120359109254200060102R2	Palm Coast city	17	0
120359109254200060102R3	Palm Coast city	17	0
120359109254200060102U2	Palm Coast city	17	17
120359109254200060102U3	Palm Coast city	17	13
120359109254200060300R2	Palm Coast city	18	4
120359109254200060300R4	Palm Coast city	18	0
120359109254200060300U2	Palm Coast city	18	4
120359109299999060101R1		19	0

Flagler County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120359109299999060102R1		17	14
120359109299999060102R2		17	0
120359109299999060102R3		17	0
120359109299999060102U1		17	2
120359109299999060102U2		17	0
120359109299999060300R1		18	5
120359109299999060300R2		18	1
120359109299999060300R3		18	0
120359109299999060300R4		18	5
120359109299999060300R5		18	0
120359109299999060300U1		18	2
120359109299999060300U2		18	0
120359109299999060300U5		18	0

Suwannee County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
121219029908175970600R3	Branford town	17	2
121219029908175970600R4	Branford town	17	0
121219029999999970600R1		17	6
121219029999999970600R2		17	4
121219029999999970600R3		17	1
121219029999999970600R4		17	3
121219085899999970300R1		17	2
121219085899999970300R2		17	2
121219085899999970300R3		17	2
121219085899999970300R4		17	2
121219195040875970100R1	Live Oak city	18	0
121219195040875970100R2	Live Oak city	18	0
121219195040875970100R5	Live Oak city	18	0
121219195040875970100U1	Live Oak city	18	0
121219195040875970100U2	Live Oak city	18	0
121219195040875970100U3	Live Oak city	18	1
121219195040875970100U4	Live Oak city	18	1
121219195040875970100U5	Live Oak city	18	0
121219195040875970200R2	Live Oak city	19	0
121219195040875970200U2	Live Oak city	19	0
121219195040875970200U3	Live Oak city	19	1
121219195040875970400R5	Live Oak city	18	0
121219195040875970400U1	Live Oak city	18	0
121219195040875970400U2	Live Oak city	18	1
121219195040875970400U3	Live Oak city	18	1
121219195040875970400U4	Live Oak city	18	0
121219195040875970400U5	Live Oak city	18	1
121219195099999970100R1		18	1
121219195099999970100R2		18	1
121219195099999970100R5		18	1
121219195099999970100U5		18	0
121219195099999970200R1		19	2
121219195099999970200R2		19	1
121219195099999970400R1		18	1
121219195099999970400R4		18	2
121219195099999970400R5		18	1
121219195099999970400U1		18	0
121219200299999970500R1		17	1
121219200299999970500R2		17	4
121219200299999970500R3		17	2
121219200299999970500R4		17	2

Columbia County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120239182022475990200R4		18	0
120239182022475990200U4		18	0
120239182022475990200U5		18	0
120239182022475990300R2		19	0
120239182022475990300U2		19	0
120239182037775990200R2	Lake City city	18	0
120239182037775990200R3	Lake City city	18	0
120239182037775990200R4	Lake City city	18	0
120239182037775990200U2	Lake City city	18	1
120239182037775990200U3	Lake City city	18	0
120239182037775990200U5	Lake City city	18	0
120239182037775990200U6	Lake City city	18	1
120239182037775990300R2	Lake City city	19	0
120239182037775990300U2	Lake City city	19	0
120239182037775990300U3	Lake City city	19	1
120239182037775990300U4	Lake City city	19	0
120239182037775990400U1	Lake City city	19	1
120239182037775990400U2	Lake City city	19	2
120239182037775990400U3	Lake City city	19	1
120239182037775990500R2	Lake City city	18	0
120239182037775990500R5	Lake City city	18	0
120239182037775990500U1	Lake City city	18	1
120239182037775990500U2	Lake City city	18	2
120239182037775990500U3	Lake City city	18	2
120239182037775990500U4	Lake City city	18	2
120239182037775990500U5	Lake City city	18	1
120239182037775990600R2	Lake City city	17	0
120239182037775990600U2	Lake City city	17	0
120239182037775990700R2	Lake City city	18	0
120239182037775990700R3	Lake City city	18	0
120239182037775990700U1	Lake City city	18	1
120239182037775990700U2	Lake City city	18	1
120239182075300990300R1		19	0
120239182075300990300R4		19	0
120239182075300990300U1		19	0
120239182075300990300U2		19	0
120239182075300990300U4		19	0
120239182075300990400U3		19	0
120239182075300990400U4		19	2
120239182075300990700R3		18	0
120239182075300990700U1		18	1
120239182075300990800R2		17	0
120239182075300990800U2		17	1
120239182099999990200R1		18	2
120239182099999990200R2		18	2
120239182099999990200R3		18	1

Columbia County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120239182099999990200R4		18	0
120239182099999990200U2		18	1
120239182099999990200U6		18	0
120239182099999990300R1		19	0
120239182099999990300R2		19	0
120239182099999990300R4		19	0
120239182099999990300U1		19	0
120239182099999990300U2		19	0
120239182099999990300U4		19	0
120239182099999990500R2		18	1
120239182099999990500R5		18	3
120239182099999990500U2		18	1
120239182099999990500U4		18	0
120239182099999990500U5		18	0
120239182099999990600R1		17	2
120239182099999990600R2		17	3
120239182099999990600R3		17	3
120239182099999990600R4		17	3
120239182099999990600R5		17	2
120239182099999990600U2		17	0
120239182099999990700R2		18	0
120239182099999990700R3		18	2
120239182099999990700R4		18	1
120239182099999990700U2		18	0
120239182099999990700U3		18	2
120239182099999990700U4		18	0
120239182099999990800R1		17	1
120239182099999990800R2		17	0
120239182099999990800R3		17	1
120239182099999990800R4		17	1
120239182099999990800U2		17	1
120239182099999990800U3		17	0
120239236637775990300R2	Lake City city	19	0
120239236699999990300R2		19	1

# Bay County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120059262609725001100U1	Callaway city	17	0
120059262611150001600U1	Cedar Grove town	19	0
120059262611150001600U2	Cedar Grove town	19	0
120059262630575001600U1		19	0
120059262630575001600U4		19	0
120059262630575001700U2		18	0
120059262654700001000R2	Panama City city	17	0
120059262654700001000U2	Panama City city	17	0
120059262654700001600R5	Panama City city	19	0
120059262654700001600R6	Panama City city	19	0
120059262654700001600U1	Panama City city	19	1
120059262654700001600U2	Panama City city	19	0
120059262654700001600U3	Panama City city	19	1
120059262654700001600U4	Panama City city	19	1
120059262654700001600U5	Panama City city	19	1
120059262654700001600U6	Panama City city	19	1
120059262654700001700R2	Panama City city	18	0
120059262654700001700U2	Panama City city	18	3
120059262654700001700U3	Panama City city	18	3
120059262654700001800R1	Panama City city	18	0
120059262654700001800U1	Panama City city	18	3
120059262654700002000R2	Panama City city	17	0
120059262654700002000U1	Panama City city	17	2
120059262654700002000U2	Panama City city	17	1
120059262654700002300R2	Panama City city	17	0
120059262654700002300U1	Panama City city	17	4
120059262654700002300U2	Panama City city	17	7
120059262655075000900R3	Parker city	17	0
120059262655075000900U1	Parker city	17	2
120059262655075000900U2	Parker city	17	3
120059262655075000900U3	Parker city	17	5
120059262655075001000U1	Parker city	17	0
120059262655075001000U2	Parker city	17	0
120059262668275000900U2	Springfield city	17	0
120059262668275001000U1	Springfield city	17	1
120059262668275001000U2	Springfield city	17	2
120059262668275001100U1	Springfield city	17	2
120059262668275001100U2	Springfield city	17	3
120059262668275001100U3	Springfield city	17	3
120059262699999000900R3		17	0
120059262699999000900U2		17	0
120059262699999000900U3		17	0
120059262699999001000R2		17	0
120059262699999001000U2		17	0
120059262699999001100U1		17	0
120059262699999001800R1		18	0

Bay County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120059262699999001800U1		18	0



Levy County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120759046811225970400R1	Cedar Key city	18	3
120759046853500970400R2	Otter Creek town	18	0
120759046899999970400R1		18	2
120759046899999970400R2		18	1
120759046899999970400R3		18	1
120759053301353970200R1		19	0
120759053301353970300R2		18	1
120759053311925970200R1	Chiefland city	19	0
120759053311925970200R2	Chiefland city	19	1
120759053311925970200R3	Chiefland city	19	2
120759053311925970300R1	Chiefland city	18	0
120759053311925970300R3	Chiefland city	18	0
120759053321850970300R1	Fanning Springs city	18	0
120759053321850970300R2	Fanning Springs city	18	1
120759053342787970300R1		18	3
120759053342787970300R3		18	1
120759053353500970200R2	Otter Creek town	19	0
120759053399999970200R1		19	2
120759053399999970200R2		19	1
120759053399999970200R3		19	0
120759053399999970300R1		18	0
120759053399999970300R2		18	2
120759053399999970300R3		18	2
120759053399999970300R4		18	2
120759367908700970100R1	Bronson town	18	0
120759367908700970100R3	Bronson town	18	1
120759367919025970100R3		18	1
120759367919025970100R5		18	1
120759367919575970600R2		18	1
120759367919575970600R3		18	1
120759367977825970500R1	Williston city	18	0
120759367977825970600R1	Williston city	18	1
120759367977825970600R2	Williston city	18	1
120759367977825970600R3	Williston city	18	0
120759367977825970600R4	Williston city	18	1
120759367977837970500R1		18	2
120759367977837970500R2		18	2
120759367999999970100R1		18	2
120759367999999970100R2		18	3
120759367999999970100R3		18	1
120759367999999970100R4		18	2
120759367999999970100R5		18	2
120759367999999970100R6		18	3
120759367999999970500R1		18	7
120759367999999970500R2		18	2
120759367999999970500R3		18	2

Levy County - Eligible Target Areas

Census Block Group	Place Name	Score	Impact
120759367999999970600R1	Williston city	18	0
120759367999999970600R2		18	0
120759367999999970600R3		18	1
120759367999999970600R4		18	0

#### Attachment 4

Chart showing DCA NSP1 & 3 communities and HUD direct NSP3 allocations

Chart showing DCA NSP1 & 3 communities and HUD direct NSP3 allocations

Local Government	DCA NSP1 Allocation	DCA NSP3 Allocation	HUD Direct NSP3 Allocation	Total
Alachua County	\$ 2,929,238	\$ -	\$ -	\$ 2,929,238
Bay County	\$ 2,523,747	\$ 1,029,844	\$ -	\$ 3,553,591
Boynton Beach	\$ -	\$ -	\$ 1,168,808	\$ 1,168,808
Bradenton	\$ 2,576,267	\$ -	\$ -	\$ 2,576,267
Brevard County	\$ -	\$ -	\$ 3,032,850	\$ 3,032,850
Broward County	\$ -	\$ -	\$ 5,457,553	\$ 5,457,553
Cape Coral	\$ -	\$ -	\$ 3,048,214	\$ 3,048,214
Charlotte County	\$ 4,287,057	\$ -	\$ 2,022,962	\$ 6,310,019
Citrus County	\$ 2,994,625	\$ -	\$ 1,005,084	\$ 3,999,709
Clay County	\$ 3,638,523	\$ 1,029,844	\$ -	\$ 4,668,367
Clearwater	\$ -	\$ -	\$ 1,385,801	\$ 1,385,801
Collier County	\$ -	\$ -	\$ 3,884,165	\$ 3,884,165
Columbia County	\$ -	\$ 1,029,844	\$ -	\$ 1,029,844
Coral Springs	\$ -	\$ -	\$ 1,657,845	\$ 1,657,845
Davie	\$ 2,316,292	\$ -	\$ 1,171,166	\$ 3,487,458
Daytona Beach	\$ 2,557,634	\$ -	\$ 1,127,616	\$ 3,685,250
Deerfield Beach	\$ -	\$ -	\$ 1,183,897	\$ 1,183,897
Delray Beach	\$ 1,905,005	\$ -	\$ -	\$ 1,905,005
Deltona	\$ -	\$ -	\$ 1,964,066	\$ 1,964,066
Escambia County	\$ -	\$ -	\$ 1,210,487	\$ 1,210,487
Flagler County	\$ -	\$ 1,029,844	\$ -	\$ 1,029,844
Ft. Lauderdale	\$ -	\$ -	\$ 2,145,921	\$ 2,145,921
Ft. Myers	\$ -	\$ -	\$ 1,539,941	\$ 1,539,941
Ft. Pierce	\$ 2,085,396	\$ -	\$ -	\$ 2,085,396
Hernando County	\$ 5,644,384	\$ -	\$ 1,953,975	\$ 7,598,359
Hialeah	\$ -	\$ -	\$ 2,198,194	\$ 2,198,194
Highlands County	\$ -	\$ 1,029,844	\$ -	\$ 1,029,844
Hillsborough County	\$ -	\$ -	\$ 8,083,062	\$ 8,083,062
Hollywood	\$ -	\$ -	\$ 2,433,001	\$ 2,433,001
Indian River County	\$ 4,680,825	\$ -	\$ 1,500,428	\$ 6,181,253
Jacksonville-Duval County	\$ -	\$ -	\$ 7,102,937	\$ 7,102,937
Kissimmee	\$ -	\$ -	\$ 1,042,299	\$ 1,042,299
Lake County	\$ -	\$ -	\$ 3,199,585	\$ 3,199,585
Lakeland	\$ -	\$ -	\$ 1,303,139	\$ 1,303,139
Lauderhill	\$ -	\$ -	\$ 1,500,609	\$ 1,500,609
Lee County	\$ -	\$ -	\$ 6,639,174	\$ 6,639,174
Levy County	\$ -	\$ 1,029,844	\$ -	\$ 1,029,844
Manatee County	\$ -	\$ -	\$ 3,321,893	\$ 3,321,893
Margate	\$ -	\$ -	\$ 1,148,877	\$ 1,148,877
Marion County	\$ -	\$ -	\$ 4,589,714	\$ 4,589,714
Martin County	\$ 3,537,463	\$ -	\$ 1,563,770	\$ 5,101,233
Melbourne	\$ 1,920,191	\$ -	\$ 1,257,986	\$ 3,178,177
Miami	\$ -	\$ -	\$ 4,558,939	\$ 4,558,939

Chart showing DCA NSP1 & 3 communities and HUD direct NSP3 allocations

Local Government	DCA NSP1 Allocation	DCA NSP3 Allocation	HUD Direct NSP3 Allocation	Total
Miami Beach	\$ 9,305,268	\$ -	\$ 1,475,088	\$ 10,780,356
Miami Gardens City	\$ -	\$ -	\$ 1,940,337	\$ 1,940,337
Miami-Dade County	\$ -	\$ -	\$ 20,036,303	\$ 20,036,303
Miramar	\$ -	\$ -	\$ 2,321,827	\$ 2,321,827
North Miami	\$ -	\$ -	\$ 1,173,374	\$ 1,173,374
Ocala	\$ 805,508	\$ -	\$ -	\$ 805,508
Okaloosa County	\$ 3,258,435	\$ -	\$ -	\$ 3,258,435
Orange County	\$ -	\$ -	\$ 11,551,158	\$ 11,551,158
Orlando	\$ -	\$ -	\$ 3,095,137	\$ 3,095,137
Osceola County	\$ 14,091,818	\$ -	\$ 3,239,646	\$ 17,331,464
Palm Bay	\$ -	\$ -	\$ 1,764,032	\$ 1,764,032
Palm Beach County	\$ -	\$ -	\$ 11,264,172	\$ 11,264,172
Palm Coast	\$ 2,664,903	\$ -	\$ 1,375,071	\$ 4,039,974
Pasco County	\$ -	\$ -	\$ 5,185,778	\$ 5,185,778
Pembroke Pines	\$ -	\$ -	\$ 2,330,542	\$ 2,330,542
Pinellas County	\$ -	\$ -	\$ 4,697,519	\$ 4,697,519
Plantation	\$ -	\$ -	\$ 1,216,427	\$ 1,216,427
Polk County	\$ -	\$ -	\$ 5,443,116	\$ 5,443,116
Pompano Beach	\$ -	\$ -	\$ 1,500,572	\$ 1,500,572
Port St Lucie	\$ -	\$ -	\$ 3,515,509	\$ 3,515,509
Putnam County	\$ -	\$ 1,029,844	\$ -	\$ 1,029,844
Sanford	\$ -	\$ -	\$ 1,037,697	\$ 1,037,697
Santa Rosa County	\$ 2,365,403	\$ -	\$ -	\$ 2,365,403
Sarasota	\$ -	\$ -	\$ 1,038,811	\$ 1,038,811
Sarasota County	\$ -	\$ -	\$ 3,949,541	\$ 3,949,541
Seminole County	\$ -	\$ -	\$ 3,995,178	\$ 3,995,178
St Petersburg	\$ -	\$ -	\$ 3,709,133	\$ 3,709,133
St. Johns County	\$ 2,489,443	\$ -	\$ -	\$ 2,489,443
St. Lucie County	\$ 3,984,601	\$ -	\$ 1,947,657	\$ 5,932,258
Sunrise	\$ -	\$ -	\$ 1,775,162	\$ 1,775,162
Suwannee County	\$ -	\$ 1,029,844	\$ -	\$ 1,029,844
Tallahassee	\$ 3,365,670	\$ -	\$ -	\$ 3,365,670
Tamarac	\$ -	\$ -	\$ 1,427,857	\$ 1,427,857
Tampa	\$ -	\$ -	\$ 4,691,857	\$ 4,691,857
Titusville	\$ 2,113,781	\$ -	\$ 1,005,731	\$ 3,119,512
Volusia County	\$ -	\$ -	\$ 3,670,516	\$ 3,670,516
West Palm Beach	\$ -	\$ -	\$ 2,147,327	\$ 2,147,327

Total	\$ 88,041,477	\$ 8,238,752	\$ 199,926,033	\$ 296,206,262
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**Attachment A**

**ALACHUA COUNTY**

- **PLANNING DATA- 2667724**
- **AGN MAP -2667724**
- **PLANNING DATA - 3757843**
- **AGN MAP - 3757843**

Neighborhood ID: 2667724

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 10 SW 2nd Avenue Gainesville Florida 32601

Grantee Email: twebster@alachuacounty.us

Neighborhood Name: 39th to 16th Ave 9th Street to 15th Street Area

Date:2012-03-12 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: 18

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 965

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 84.86

Percent Persons Less than 80% AMI: 69.1

#### 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: 1032

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

Residential Addresses NoStat (USPS, March 2010): 48

### *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: 373

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 36

Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.9

Number of Foreclosure Starts in past year: 32

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): 7

### 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): -19.7

Place (if place over 20,000) or county unemployment rate June 2005\*: 3

Place (if place over 20,000) or county unemployment rate June 2010\*: 7.4

\*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

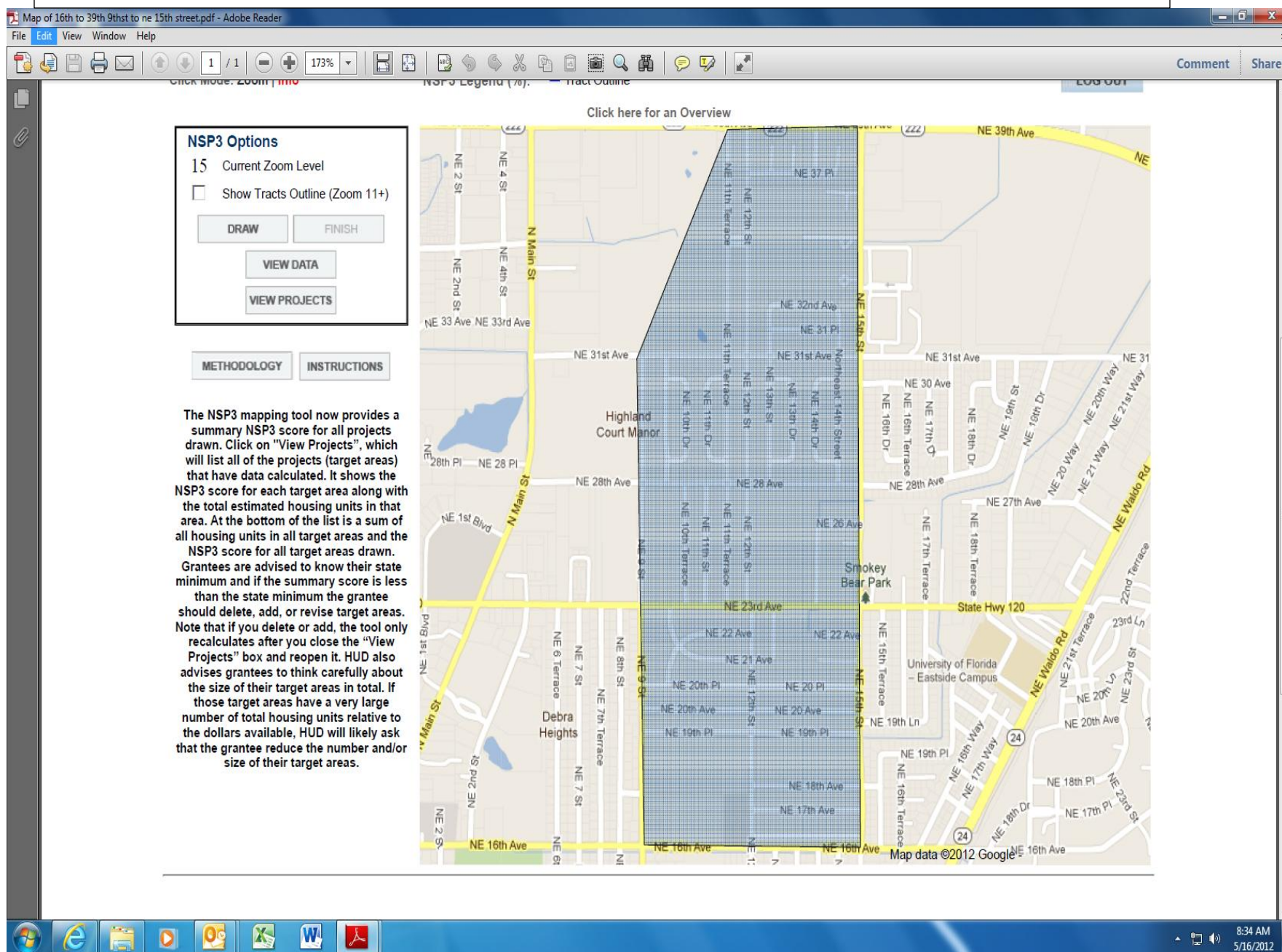
-82.305923 29.688388 -82.305794 29.666539 -82.314677 29.666613 -82.314978 29.681342 -82.311244  
29.688276



Blocks Comprising Target Neighborhood

120010004002004, 120010004002005, 120010004002006, 120010004002007, 120010004002008,  
120010004002024, 120010004002025, 120010004002026, 120010004002027, 120010004003000,  
120010004003001, 120010004003009, 120010004003010, 120010004003011, 120010004003012,  
120010004003013, 120010004003014, 120010004004000, 120010004004001, 120010004004002,  
120010004004004, 120010004004005, 120010004004006, 120010004004007, 120010004004008,  
120010004004009, 120010004004010, 120010004004011, 120010004004012, 120010004004013,  
120010004004014, 120010004004015, 120010004004016, 120010004004017, 120010004004018,  
120010004004021, 120010004004022, 120010004004023, 120010004004024,

## Proposed New NSP 3 Neighborhood Target Area



Neighborhood ID: 3757843

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 10 SW 2nd Avenue Gainesville Florida 32601

Grantee Email: twebster@alachuacounty.us

Neighborhood Name: Plan I

Date:2012-11-05 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: 18.72

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1583

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.93

Percent Persons Less than 80% AMI: 72.09

#### 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: 1765

Residential Addresses Vacant 90 or more days (USPS, March 2010): 59

Residential Addresses NoStat (USPS, March 2010): 169

### *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: 439

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.43

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.49

Number of Foreclosure Starts in past year: 44

Number of Housing Units Real Estate Owned July 2009 to June 2010: 12

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): 10

### 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): -19.7

Place (if place over 20,000) or county unemployment rate June 2005\*: 2.93

Place (if place over 20,000) or county unemployment rate June 2010\*: 7.47

\*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

-82.263308 29.655314 -82.263479 29.629577 -82.289486 29.629204 -82.289228 29.642558 -82.305880  
29.651957 -82.305794 29.654941 -82.305880 29.655985

Blocks Comprising Target Neighborhood

120010006002018, 120010006002019, 120010006002020, 120010006002021, 120010006002022, 120010006002023, 120010006002024, 120010006002025, 120010006002026, 120010006002034, 120010006002035, 120010006002036, 120010006003001, 120010006003006, 120010006003008, 120010006003010, 120010006003013, 120010006003012, 120010006003011, 120010006003009, 120010006003007, 120010006003005, 120010006003002, 120010006003003, 120010006003004, 120010006004009, 120010006004011, 120010006004020, 120010006004019, 120010006004018, 120010006004017, 120010006004016, 120010006004015, 120010006004013, 120010006004012, 120010006004027, 120010006004026, 120010006004021, 120010006004010, 120010006004008, 120010007004013, 120010006003000, 120010007004005, 120010007004022, 120010007004021, 120010007004020, 120010007004019, 120010007004018, 120010007004017, 120010007004016, 120010007004015, 120010007004014, 120010007004028, 120010007004027, 120010007004026, 120010007004025, 120010007004024, 120010007004023, 120010007004009, 120010007004010, 120010007004011, 120010007004012, 120010014001000, 120010014001001, 120010014001002, 120010014001003, 120010014001004, 120010014001005, 120010014001006, 120010014001007, 120010014001008, 120010014001009, 120010014001010, 120010014001011, 120010014001012, 120010014002013, 120010014002014, 120010014002015, 120010014002016, 120010014002017, 120010014002018, 120010014002019, 120010014002020, 120010014002021, 120010014009005,

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NSP3

Project Name : Plan I

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
120019124825175000600U2	99	386	19	17	401	83
120019124825175000600U3	241	242	19	17	252	52
120019124825175000600U4	169	425	19	17	442	92
120019124825175000700U4	1	1	19	17	1	0
120019124899999000600U3	170	170	19	17	177	37
120019124899999000700U4	464	680	19	17	832	162
120019124899999001400U1	207	207	18	17	231	86
120019124899999001400U2	210	210	18	17	234	87
120019124899999001400U9	22	22	18	17	25	9

Total Neighborhood Housing Units: 1583  
Neighborhood NSP3 Score: 18.72  
State Minimum Threshold NSP3 Score: 17

HUD.GOV

U.S. Department of Housing and Urban Development

Secretary Shaun Donovan

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

ss, city or state Go Select a State Select a County Go

ar | Reset

NSP3 Legend (%): Tract Outline

LOG OUT

Click here for an Overview

NSP3 Options

14 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 carefully about

Map Terrain

Map

Terrain

NE 4th St NE 15th St NE 24th St NE 34th St NE 44th St NE 54th St NE 64th St NE 74th St NE 84th St NE 94th St NE 104th St NE 114th St NE 124th St NE 134th St NE 144th St NE 154th St NE 164th St NE 174th St NE 184th St NE 194th St NE 204th St NE 214th St NE 224th St NE 234th St NE 244th St NE 254th St NE 264th St NE 274th St NE 284th St NE 294th St NE 304th St NE 314th St NE 324th St NE 334th St NE 344th St NE 354th St NE 364th St NE 374th St NE 384th St NE 394th St NE 404th St NE 414th St NE 424th St NE 434th St NE 444th St NE 454th St NE 464th St NE 474th St NE 484th St NE 494th St NE 504th St NE 514th St NE 524th St NE 534th St NE 544th St NE 554th St NE 564th St NE 574th St NE 584th St NE 594th St NE 604th St NE 614th St NE 624th St NE 634th St NE 644th St NE 654th St NE 664th St NE 674th St NE 684th St NE 694th St NE 704th St NE 714th St NE 724th St NE 734th St NE 744th St NE 754th St NE 764th St NE 774th St NE 784th St NE 794th St NE 804th St NE 814th St NE 824th St NE 834th St NE 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## **Attachment B**

# **PANAMA CITY**

- **PLANNING DATA -7292694**
- **AGN MAP -7292694**
- **PLANNING DATA -7051818**
- **AGN MAP -7051818**



Neighborhood ID: 7292694

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 2629 W. 10th Street Panama City Florida 32401

Grantee Email: mjohnson@pcgov.org

Neighborhood Name: PC/Sprfld 6

Date:2012-11-15 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: 17.39

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3765

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 71.48

Percent Persons Less than 80% AMI: 53.75

#### 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: 3840

Residential Addresses Vacant 90 or more days (USPS, March 2010): 276

Residential Addresses NoStat (USPS, March 2010): 231



### 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: 644

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 30.15

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.41

Number of Foreclosure Starts in past year: 57

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

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): 11

### 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): -26.4

Place (if place over 20,000) or county unemployment rate June 2005: 3.39

Place (if place over 20,000) or county unemployment rate June 2010: 9.97

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

-85.664434 30.204042 -85.682459 30.166056 -85.628214 30.161752

## Blocks Comprising Target Neighborhood



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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Go

Select a State



Go

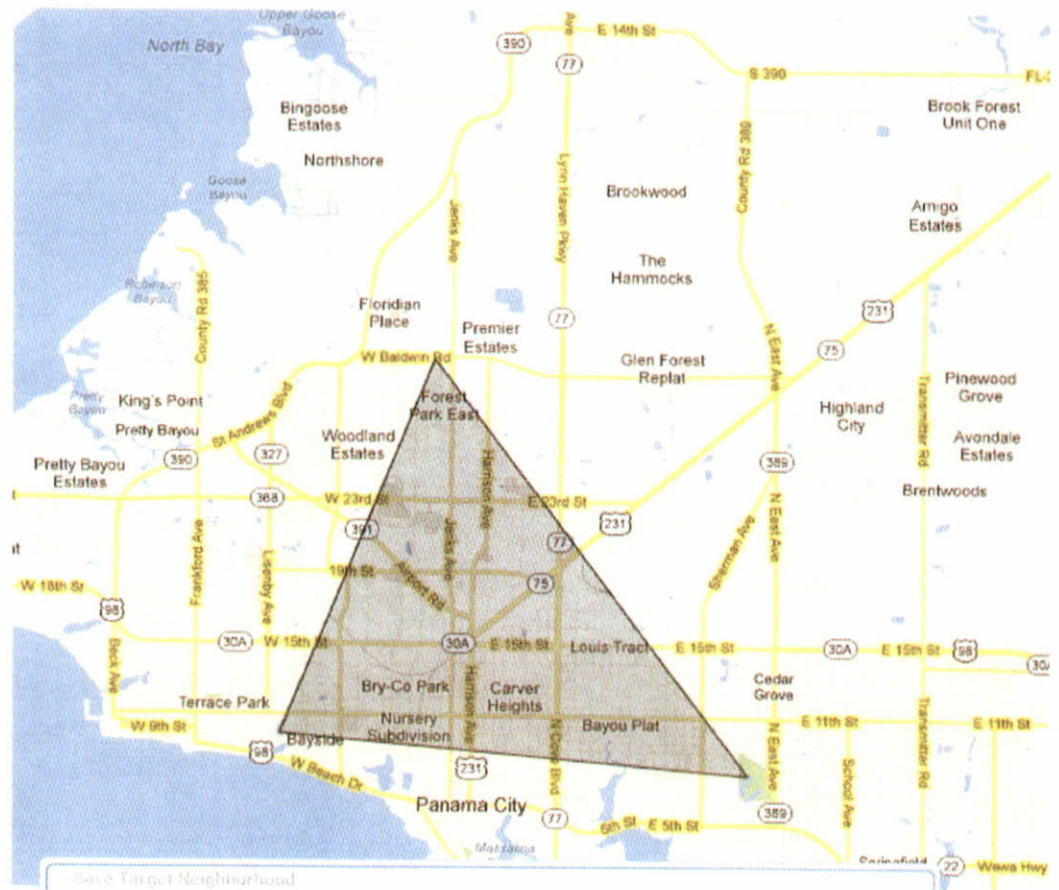
Map Options : [Clear](#) | [Reset](#)Click Mode: [Zoom](#) | [Info](#)NSP3 Legend (%): [Tract Outline](#)[LOG OUT](#)

### NSP3 Options

13 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)[DRAW](#)[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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Your Data has been Saved. Your report will be emailed within 24 hours.

This at

pc/spn/ld  
6

Neighborhood ID: 7051818

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 2629 W. 10th Street Panama City Florida 32401

Grantee Email: mjohnson@pcgov.org

Neighborhood Name: PC/Sprfld 8

Date:2012-11-15 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: 17.85

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2720

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 77.97

Percent Persons Less than 80% AMI: 62.85

#### 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: 2746

Residential Addresses Vacant 90 or more days (USPS, March 2010): 216

Residential Addresses NoStat (USPS, March 2010): 154



### *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: 564

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 33.45

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.93

Number of Foreclosure Starts in past year: 50

Number of Housing Units Real Estate Owned July 2009 to June 2010: 17

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): 10

### 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): -26.4

Place (if place over 20,000) or county unemployment rate June 2005: 3.38

Place (if place over 20,000) or county unemployment rate June 2010: 9.94

\*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

-85.645380 30.173476 -85.665464 30.155518 -85.610189 30.148690

Blocks Comprising Target Neighborhood



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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Go

Select a State

▼

Go

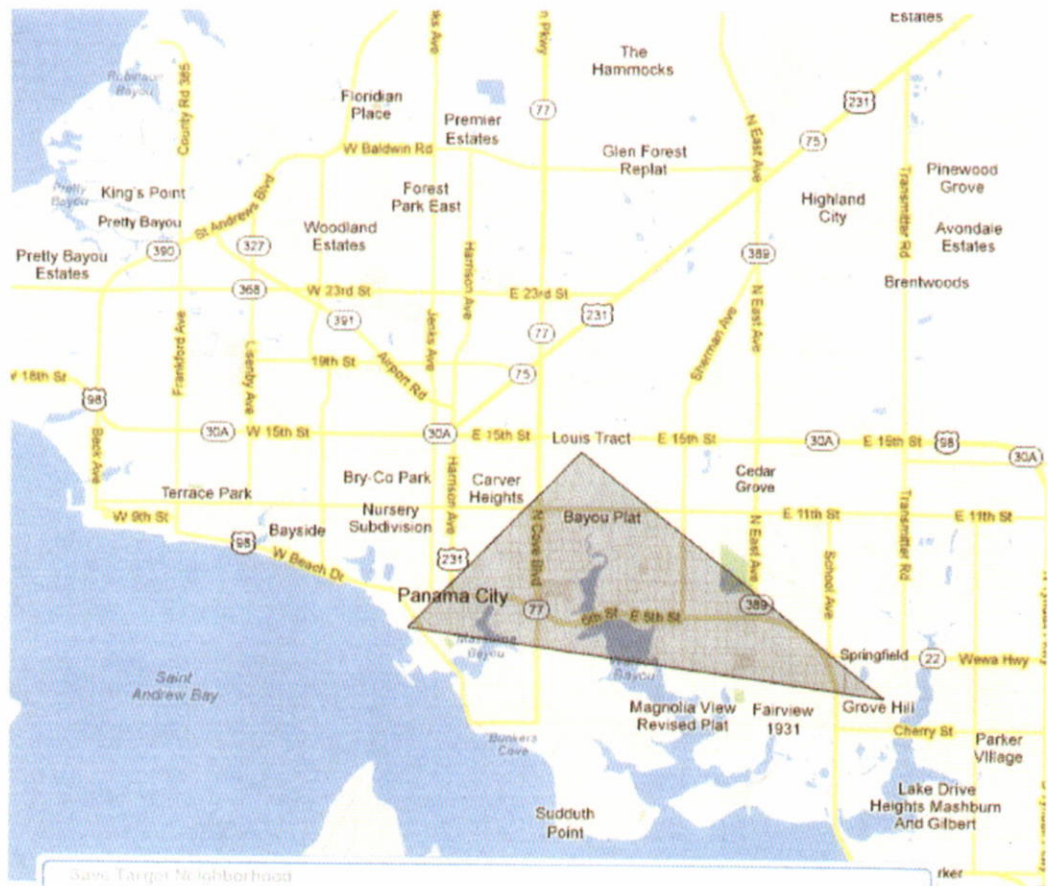
Map Options : [Clear](#) | [Reset](#)Click Mode: [Zoom](#) | [Info](#)NSP3 Legend (%): [Tract Outline](#)[LOG OUT](#)[Click here for an Overview](#)

### NSP3 Options

13 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)[DRAW](#)[PAUSE](#)[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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Your Data has been Saved. Your report will be emailed within 24 hours.

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*Put signed*

## **Attachment C**

# **CLAY COUNTY**

- **PLANNING DATA – Glen Laurel & Orange Park**
- **AGN MAP – Glen Laurel & Orange Park**
- **PLANNING DATA – 5446990 – Orange Park Expanded**
- **AGN MAP – 5446990 – Orange Park Expanded**

**PART II**  
**NEIGHBORHOOD STABILIZATION PLAN 3**  
**NARRATIVE DESCRIPTION**

Applicants should review the Federal Register Notice and the State's Substantial Amendment before completing the Application. In the space below, provide an overall narrative description of your plan to utilize NSP funds to address abandoned and foreclosed properties in areas of greatest need. Use additional pages if necessary. This information should correspond to the budget information requested on the Attachment A for each NSP strategy and must be updated when changes are made.

Narrative
<p>Clay County utilized the following criteria to establish the target areas for Phase 3 of the Neighborhood Stabilization Program (NSP-3):</p> <p>As per DCA's direction, HUD's NSP3 mapping widget was used to establish the target areas for Clay County's NSP-3 application. The mapping widget was used to determine the areas of greatest need. Clay County elected to include the Orange Park urban center as one of the County's two NSP-3 target areas. The Orange Park urban center, with a score of 17.87 and the Glen Laurel Subdivision target area with score of 17 are the two target areas Clay County has included in the NSP-3 application.</p> <p><b>Target Area #1</b> The Glen Laurel Subdivision Target Area was selected because of the high number of foreclosed properties in the target area. Three homes in the target area were purchased under the NSP-1 program. Two of the properties are being resold and the third is a NSPLI rental unit. The target area is located in Census Block Group 30902.2</p> <p><b>Target Area #2</b> the Orange Park urban center contains the majority of the County's retail, office and employment. The census tracts the target areas includes are as follows:</p> <p>Portions of census block groups 30302.1, 30302.3, 30400.1 &amp; 30500.2.</p> <p>These census tracts are shown in Part #3 of this application.</p> <p><b>NSP STRATEGY #1: ACQUISITION, REHABILITATION AND RENTAL OF FORECLOSED OR ABANDONED HOMES TO HOUSEHOLDS MAKING 120% OR LESS OF AREA MEDIAN INCOME</b></p> <p>For the acquisition, rehabilitation and rental portion of the County's overall strategy, the County used HUD's mapping widget to help identify the target areas for inclusion in the County's NSP-3 program. The selection of properties will be targeted toward existing single family detached housing units. For this strategy, the County anticipates purchasing, rehabilitating and leasing five (5) units utilizing regular NSP funding and two (2) additional units utilizing the NSPLI funding. The NSP funded units are intended for occupancy by families making more than 50% but less than 120% AMI, while the NSPLI funded units will be leased to families whose total household income is at or below 50% of AMI.</p> <p>By acquiring, rehabilitating and renting previously foreclosed homes to the County's existing pool of eligible renters, the County will reduce the number of blighted, vacant properties within the proposed targeted areas.</p> <p><b>Target Area #1: Glen Laurel Subdivision Target Area:</b>  The Glen Laurel Subdivision Target Area being defined as all of the residential housing units in the Glen Laurel Subdivision composed of the following:</p> <p>The housing units along both sides of Glen Laurel Drive beginning at County Road 220 and proceeding North</p>



ward up to and including the homes along the cul-de-sac;  
 The homes along both sides of Hammock Cove Court beginning at Glen Laurel Drive and proceeding eastward up to and including the homes along the cul-de-sac;  
 The homes along both sides of Buttonwood Drive beginning at Glen Laurel Drive and proceeding eastward up to and including the homes along the cul-de-sac;  
 The homes along both sides of Wavering Lane beginning at Glen Laurel Drive and proceeding eastward, then northward, then eastward again up to and including the homes along the cul-de-sac;  
 The homes along Teaberry Drive, beginning at Wavering Lane and proceeding northward up to and including the homes along the cul-de-sac; and  
 The homes along Irishwood Court, beginning at Wavering Lane and proceeding northward up to and including the homes along the cul-de-sac.

**Target Area #2: Orange Park Target Area:**

The Orange Park Target Area includes all of the residential properties located in the following area:

The eastern boundary of the target area is the rear property line of the properties along the east side of Debarry Avenue between Wells Road and Kingsley Avenue;  
 The northern boundary of the target area is the centerline of Wells Road between Debarry Avenue and Plaza Circle;  
 The western boundary of the target area is a line beginning at the intersection of Wells Road and Plaza Circle and proceeding southward along Plaza Circle, continuing southward along the rear property lines of the properties located on the west side of Alder Drive West, then continuing southward along the rear property lines of the properties located on the west side of Aba Drive, then continuing southward along the rear property lines of the properties located the west side of Bellair Boulevard, continuing southward until the intersection of Bellair Boulevard and Kingsley Avenue; and  
 The Southern boundary of the target area begins at the centerline of the intersection of Bellair Boulevard and Kingsley Avenue and proceeds eastward until the centerline of the intersection of Kingsley Avenue and Debarry Avenue.

### PART III TARGET AREA(S)

Please provide justification for choice of Target Area. NSP3 Applicants are reminded that their allocation includes the needs of the incorporated cities located within the county. Please attach a Map in Attachment C.

Justification of how Target Area was established and why this area was chosen over other areas of the county

#### **Target Area #1: Glen Laurel Subdivision Target Area:**

The Glen Laurel Subdivision Target Area was selected because of the large number of foreclosed properties located within the target area. The Target Area is located in Census Block Group 30902.2. The Target Area scored a 17 on HUD's NSP-3 mapping widget. The smallest target area the County was able to obtain on the HUD mapping widget contained 807 housing units. The impact score for the larger Glen Laurel Subdivision Target Areas is ten (10). The Glen Laurel Subdivision target area included in the application contains approximately 196 single family properties. Thus the actual Glen Laurel Subdivision target area contains approximately twenty four percent (24%) of the units that are in the target area shown on the mapping widget. Estimating 24 % of ten, the County has given the Glen Laurel Subdivision target area an impact score of 2.

Three (3) of the properties in the Glen Laurel Subdivision target area were acquired through the NSP-1 program. Two of the properties acquired as part of the NSP-1 program are for sale to qualified applicants and the third is being utilized as an NSPLI rental property. Utilizing the NSP-3 program to purchase and lease additional units in the Glen Laurel Subdivision target area will help stabilize the area.

#### **Target Area #2: Orange Park Target Area:**

The Orange Park Target Area includes an area that primarily contains single family detached homes that were constructed between 1975 & 1990. The area is in close proximity to the City of Orange Park retail business area, including the Orange Park Mall. The area is also served by the local bus system. The Target Area scored a 17.87 on HUD's NSP-3 mapping widget. According to the mapping widget the target area contains 1,327 housing units. The impact score for the Target Areas is five (5). The Target Area includes portions of Block Groups 30302.1, 30302.3, 30400.1 & 30500.2.

NSP3 foreclosure need score: After submitting the proposed target area to the HUD NSP3 Mapping Widget, a NSP3 foreclosure need score will be emailed to the Applicant. The NSP3 foreclosure need score must be 17 or above.

NSP3 foreclosure need score retrieved when using HUD's Mapping Widget:	17 & 17.87
--	------------

Impact Score: An Impact Score will be returned. The Applicant must commit to a number of housing units equal to or greater than the Impact Score. If the Impact Score is too high, the target area should be reduced in size. DCA anticipates each applicant will be able to address approximately ten homes; however, the actual number will depend upon local market conditions and program design.

Impact Score retrieved when using HUD's Mapping Widget:	$5+2 = 7$
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FRIDAY, MAY 04, 2011



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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Florida Clay Go

Map Options: Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

### NSP3 Options

14 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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



FRIDAY, MAY 06, 2011



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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state  Go

Florida  Clay  Go

Map Options: Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

### NSP3 Options

16 Current Zoom Level  
☐ Show Tracts Outline (Zoom 11+)

DRAW

ERASE

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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.





Neighborhood ID: 5446990

### NSP3 Planning Data

Grantee ID: 1299990N,1203100C

Grantee State: FL

Grantee Name: FL NONENTITLEMENT,DUVAL COUNTY

Grantee Address: 477 Houston St Green Cove Springs FL 32043

Grantee Email: barbara.taylor@co.clay.fl.us

Neighborhood Name: Expanded Target Area

Date:2012-03-02 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: 17.97

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 5963

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 64.08

Percent Persons Less than 80% AMI: 39.1

#### 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: 6018

Residential Addresses Vacant 90 or more days (USPS, March 2010): 155

Residential Addresses NoStat (USPS, March 2010): 25

### 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: 1620

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28.91

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.26

Number of Foreclosure Starts in past year: 145

Number of Housing Units Real Estate Owned July 2009 to June 2010: 44

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): 30

### 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): -23.2

Place (if place over 20,000) or county unemployment rate June 2005\*: 3.2

Place (if place over 20,000) or county unemployment rate June 2010\*: 10

\*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

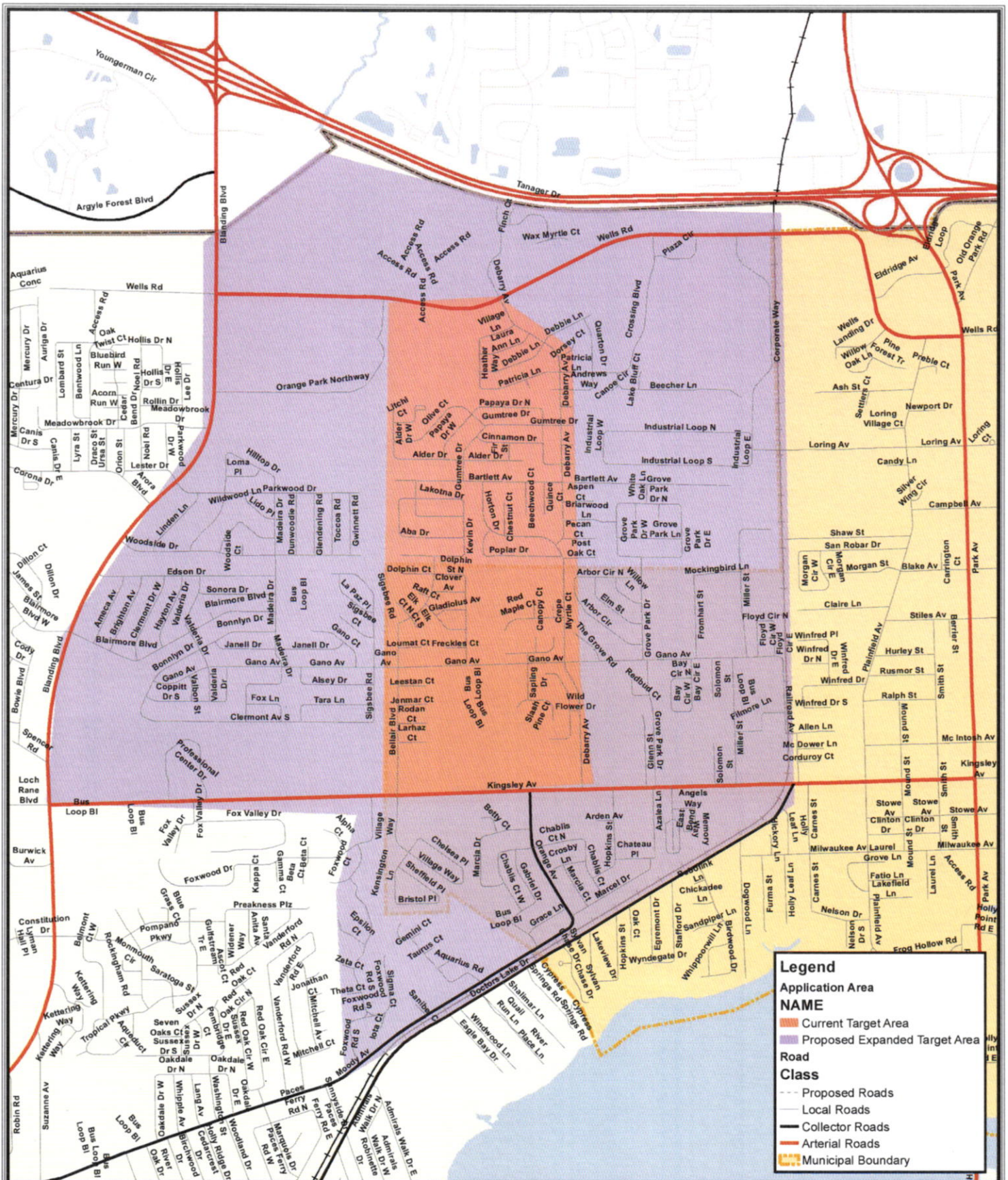


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Blocks Comprising Target Neighborhood

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This information is provided as a visual representation only and is not intended to be used as legal or official representation of legal boundaries. The Clay County Board of County Commissioners assumes no responsibility associated with its use.

File Name: ApplicationArea\_Prop&Current8x11

# Application Current Target Area & Proposed Expanded Target Area Clay County, Florida



Created By: GIS Department  
Map Prepared: 3/8/2012

**Attachment D**

**COLUMBIA COUNTY**

- **PLANNING DATA - 3510925**
- **AGN MAP - 3510925**



Neighborhood ID: 3510925

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: PO 1529 Lake City FL 32056-1529

Grantee Email: david\_kraus@columbiacountyfla.com

Neighborhood Name: Oct Large Target 2

Date: 2012-10-22 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: 18.08

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 4148

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 63.19

Percent Persons Less than 80% AMI: 41.2

#### 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: 4887

Residential Addresses Vacant 90 or more days (USPS, March 2010): 310

Residential Addresses NoStat (USPS, March 2010): 475



### *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: 865

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 35.66

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.69

Number of Foreclosure Starts in past year: 80

Number of Housing Units Real Estate Owned July 2009 to June 2010: 22

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): 15

### 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): -23.7

Place (if place over 20,000) or county unemployment rate June 2005: 3.3

Place (if place over 20,000) or county unemployment rate June 2010: 10.1

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

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Blocks Comprising Target Neighborhood



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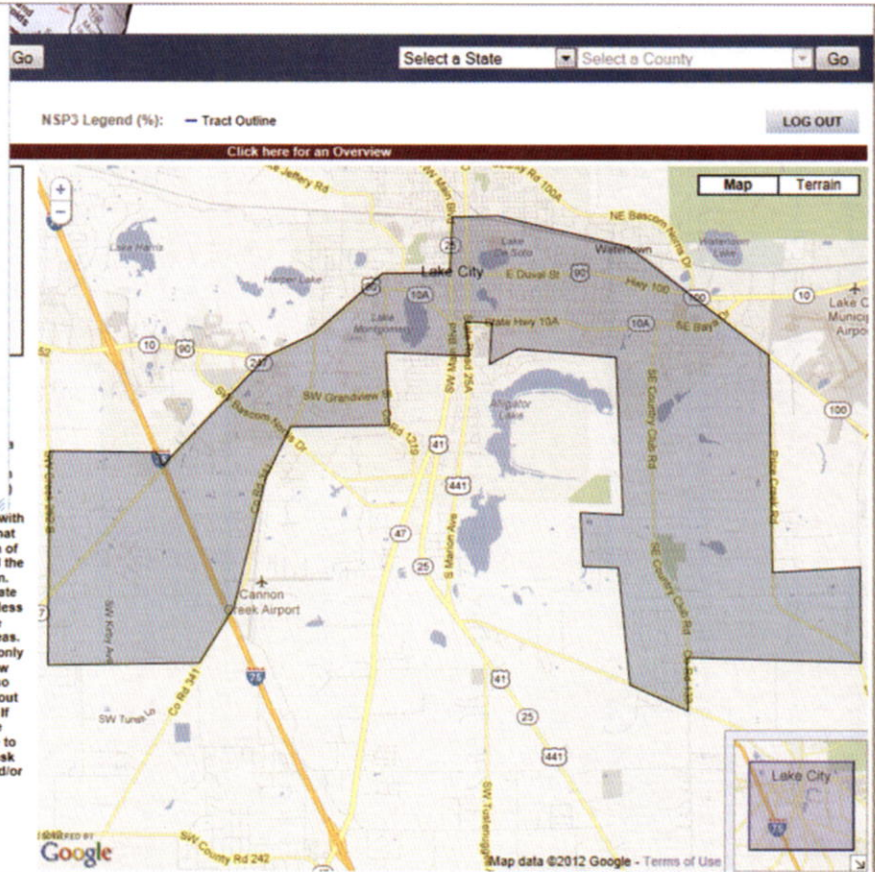
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120239908002023, 120239908002024,



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12023918203775990500U4	252	414	18	17	633	114
12023918203775990500U5	225	244	18	17	373	67
12023918203775990700U1	124	247	18	17	450	54
12023918203775990700U2	47	320	18	17	583	70
120239182075300990300U4	0	271	19	17	158	19
120239182075300990400U3	77	77	19	17	87	15
120239182075300990400U4	377	378	19	17	425	72
120239182075300990700U1	53	142	18	17	259	31
120239182075300990800R2	5	5	17	17	3	1
120239182075300990800U2	372	372	17	17	226	59
120239182099999990500R5	100	648	18	17	990	176
120239182099999990500U4	63	63	18	17	96	17
120239182099999990500U5	23	49	18	17	75	13
120239182099999990600R2	422	999	17	17	754	199
120239182099999990700R3	56	380	18	17	692	83
120239182099999990700U3	277	555	18	17	1011	122
120239182099999990800R1	66	509	17	17	309	81
120239182099999990800R2	66	78	17	17	47	12
120239182099999990800U2	234	234	17	17	142	37

Total Neighborhood Housing Units: 4148  
Neighborhood NSP3 Score: 18.08  
State Minimum Threshold NSP3 Score: 17

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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



## **Attachment E**

# **FLAGLER COUNTY**

- **Part II Narrative**
- **Part III Target Area**
- **Areas of Greatest Need Map**
- **PLANNING DATA -8390777**
- **AGN MAP -8390777**

**PART II**  
**NEIGHBORHOOD STABILIZATION PLAN 3**  
**NARRATIVE DESCRIPTION**

Applicants should review the Federal Register Notice and the State's Substantial Amendment before completing the Application. In the space below, provide an overall narrative description of your plan to utilize NSP funds to address abandoned and foreclosed properties in areas of greatest need. Use additional pages if necessary. This information should correspond to the budget information requested on the Attachment A for each NSP strategy and must be updated when changes are made.

**Narrative**

Flagler County hereby applies for its full allocation of \$1,029,844 of Neighborhood Stabilization Program 3 (NSP3) funding provided by the State from its allocation authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010.

These funds will be used to address abandoned and foreclosed properties in the County's areas of greatest need. Using the U.S. Department of Housing and Urban Development (HUD) NSP3 mapping tool, that area is discerned to be in and around the City of Bunnell. So that these funds will make an impact in this area, the specific area identified is noted in the map generated with the HUD mapping tool and included at Attachment C.

The County plans to use its funds in State Strategy 1 for the acquisition and rehabilitation of eligible foreclosed properties to rent to qualified households. As per the HUD and State requirement, 25% of the funds (\$257,461) will be set aside to purchase properties and rent them to households whose incomes are not more than 50% of the area median income (AMI). It is estimated that this will address two (2) or more properties. The remaining funds (except for Program Administration), \$702,354, will be used to purchase properties and rent them to households whose incomes are between 51 and 120% of the AMI. It is estimated that this would address seven (7) or more properties. The County will work with local contractor(s) to rehabilitate the properties and then a Community Based Organization to manage the rental of said properties.

The County will use \$70,029 of the funds for Program Administration.



### PART III TARGET AREA(S)

Please provide justification for choice of Target Area. NSP3 Applicants are reminded that their allocation includes the needs of the incorporated cities located within the county. Please attach a Map in Attachment C.

Justification of how Target Area was established and why this area was chosen over other areas of the county
<p>Flagler County selected its target area such that NSP3 funding will be distributed in accordance with the requirements of Section 2301(c)(2) of the Housing and Economic Recovery Act (HERA), as amended by the Recovery Act and the Dodd-Frank Act, by identifying the areas of greatest need through determining the greatest percentage of homes in foreclosure, areas with the highest percentage of homes financed by a subprime mortgage and areas likely to face a significant rise in the rate of home foreclosures. The County carefully selected its NSP3 area of greatest need by first mapping locations from data received from national data sources such as RealtyTrac.com and PolicyMap.com. An analysis of the housing market conditions was also provided by the National Community Stabilization Trust. Then, the HUD mapping tool was used to draw several maps in the general area. Those areas were compared and the area with the most feasible impact score that could be achieved and with a high percentage of LMMI was chosen as the top AGN.</p>

**NSP3 foreclosure need score:** After submitting the proposed target area to the HUD NSP3 Mapping Widget, a NSP3 foreclosure need score will be emailed to the Applicant. The NSP3 foreclosure need score must be 17 or above.

NSP3 foreclosure need score retrieved when using HUD's Mapping Widget	19
---	----

**Impact Score:** An Impact Score will be returned. The Applicant must commit to a number of housing units equal to or greater than the Impact Score. If the Impact Score is too high, the target area should be reduced in size. DCA anticipates each applicant will be able to address approximately ten homes; however, the actual number will depend upon local market conditions and program design.

Impact Score retrieved when using HUD's Mapping Widget	9
--	---



THURSDAY, APRIL 28, 2011



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PERIODICALS

DATA SETS

QUICK LINKS

CONTACT US



## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State

Select a County

Map Options: [Clear](#) | [Reset](#)

Click Mode: [Zoom](#) | [Info](#)

NSP3 Legend (%): ☒ Tract Outline

[LOG OUT](#)

[Click here for an Overview](#)

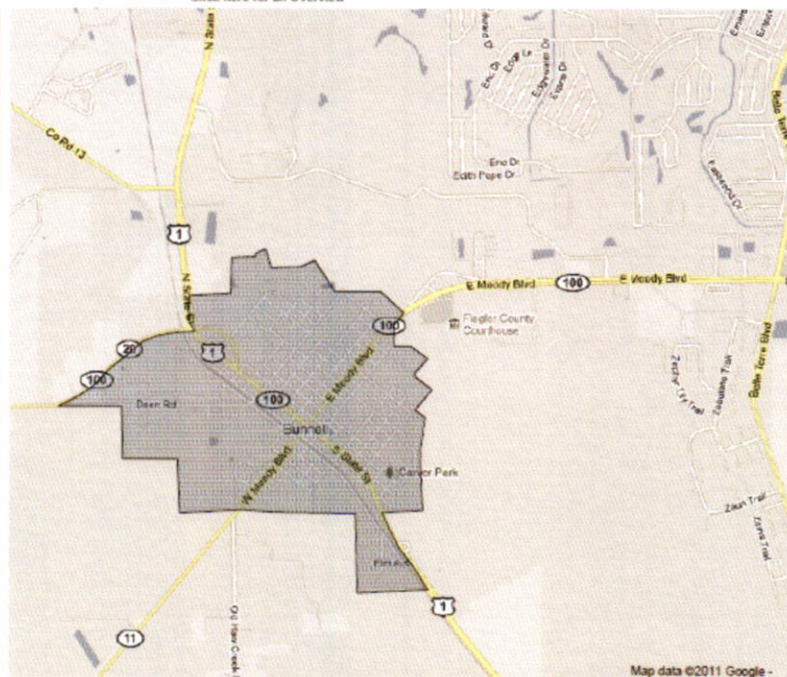
**NSP3 Options**

14 Current Zoom Level

☐ Show Tracts Outline (Zoom 11+)

[HELP](#) [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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 8390777

### **NSP3 Planning Data**

Grantee ID: 1299990N,1254200P

Grantee State: FL

Grantee Name: FL NONENTITLEMENT,PALM COAST CITY

Grantee Address: 15380 County Road 565A Groveland FL 34736

Grantee Email: bill.gearing@GuardianCRM.com

Neighborhood Name: FlaglerAmend2-County-PC-3

Date:2012-09-17 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: 2901

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 76.03

Percent Persons Less than 80% AMI: 46.29

#### 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: 3448

Residential Addresses Vacant 90 or more days (USPS, March 2010): 125

Residential Addresses NoStat (USPS, March 2010): 217



### *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: 2081

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 24.7

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.51

Number of Foreclosure Starts in past year: 226

Number of Housing Units Real Estate Owned July 2009 to June 2010: 67

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): 45

### 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): -39.3

Place (if place over 20,000) or county unemployment rate June 2005\*: 4.03

Place (if place over 20,000) or county unemployment rate June 2010\*: 14.65

\*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.

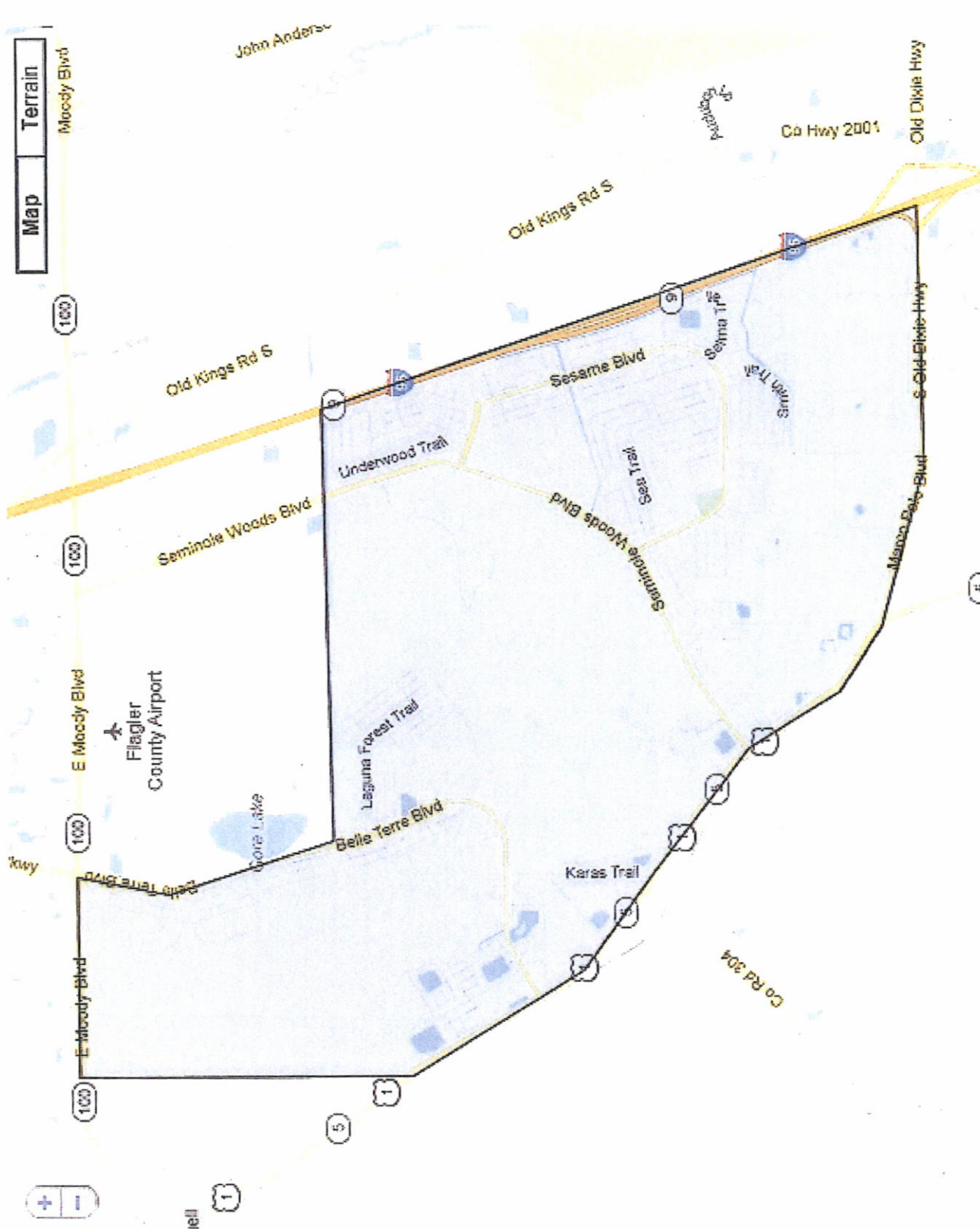
### Latitude and Longitude of corner points

-81.241837 29.475470 -81.241665 29.446923 -81.231194 29.432422 -81.221752 29.426591 -81.209393  
29.418367 -81.203728 29.410442 -81.197205 29.406853 -81.181412 29.403264 -81.155491 29.403862  
-81.175575 29.454695 -81.218319 29.453799 -81.223640 29.467848 -81.221924 29.475620

Blocks Comprising Target Neighborhood

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120350603004059,





## **Attachment F**

# **LEVY COUNTY**

- **Part II Narrative**
- **Part III Target Areas**
- **Areas of Greatest Need**



**PART II**  
**NEIGHBORHOOD STABILIZATION PLAN 3**  
**NARRATIVE DESCRIPTION**

**Narrative**

Levy County will use its NSP3 grant to purchase vacant site-built single family homes that have gone through the foreclosure process. The target areas for the grant are the Chiefland and Williston areas. Homes will be less than 50 years old, in an area appropriately zoned for single family residences, and not in a 100-year floodplain or airport clear zone. It is expected that the acquired properties will be in fairly good condition, but needing some rehabilitation. Rentals may be duplex or triplex.

The County will budget 50% of the grant for properties that will be rented for a minimum of 15 years. One quarter of the grant, \$257,461 (half of the rental budget) will be set aside for properties that will be rented to low income households (50% of the adjusted Area Median Income (AMI) or less). Three low income units will be acquired, and two units will be acquired for rent by households with incomes up to 120% of the AMI. The entire portfolio of rehabilitated properties will be transferred to the Levy County Housing Authority or another owner who will be responsible for maintaining the properties and keeping them rented for a minimum of 15 years. The monthly rental rates of the low income set-aside units will not exceed the HOME program limits, while the other units may be rented at fair market rates. Tenant income and rental rate verifications will be required for the 15-year affordability period.

A total of \$444,893 is budgeted for acquiring homes for resale to households whose incomes do not exceed 120% AMI. Four homes will be acquired. The owners will be required to execute deferred payment loan agreements that will require repayment upon transfer of the property ownership or cessation of owner-occupancy, possibly amortized down over the period of the loan. The term of the loans will be based on the amount of subsidy provided to the buyers.

These strategy budgets include rehabilitation of the properties as needed for code compliance and marketability. Energy Star appliances and building materials will be used when feasible. Houses that are the most expensive to purchase are likely to need less money for rehabilitation, and vice versa. The NSP3 grant will also pay the County's costs of owning and maintaining the properties prior to disposition, such as utilities, insurance, lawn maintenance, minor repairs, etc.

County will use program income from sales to continue the strategy of acquisition, rehabilitation and resale to 120% AMI households, for a minimum of 1 additional unit. This will allow the County to acquire a minimum of 10 units, which are needed for the required impact of 10 units.

\$ 257,461    3 low income rentals, acquisition/disposition and rehabilitation

\$ 257,461    2 middle income rentals, acquisition/disposition and rehabilitation

\$ 444,893    4 resale homes, acquisition/disposition and rehabilitation

(+1 resale, minimum, with program income)

\$ 70,029 General grant administration

\$1,029,844 Total NSP3 grant

The initial plan for dividing the NSP3 funds between the two target areas is as follows.

OVERALL STRATEGIES			Williston		Chiefland	
			# units	\$	# units	\$
Resale units	4	\$444,893	3	\$333,670	1	\$111,223
Rental units, 120% Income	2	\$257,461	1	\$128,731	1	\$128,730
Rental units, Low Income Set Aside	3	\$257,461	1	\$85,821	2	\$171,640
Administration		\$70,029				
<b>TOTAL UNITS</b>	<b>9</b>	<b>\$1,029,844</b>	<b>5</b>	<b>\$548,222</b>	<b>4</b>	<b>\$411,593</b>

Three low income units will probably be purchased in order to spend a minimum of 25% of the grant on low-income rentals. If necessary, some of the money budgeted for 120% AMI rentals will be transferred into the 50% AMI rental category. This is likely because the 25% for set-aside rentals might be too much for 2 units but not enough for 3 units.

It is understood that the exact amount of funds spent on each strategy will probably be slightly different, and the split between the two target area allocations will also be slightly different than these initial budgets.

The County will develop a Housing Assistance Plan for the NSP3 grant program. That plan, which will be approved by the State of Florida funding agency, will govern issues such as the type of subsidy to be offered to property buyers. The HAP will also address how the County will use program income.

**PART III**  
**TARGET AREA(S)**

Justification of how Target Area was established and why this area was chosen over other areas of the county

Levy County staff and grant consultant decided that 2 NSP3 target areas would be selected, to give some locational choice for buyers but still concentrate the property acquisitions in areas that are well developed. The goal was to select areas that would be A. suitably zoned, B. not flood prone, C. built with fairly modest but marketable site-built homes, D. without significant environmental issues, D. and close to employment, schools, shopping and services. The areas should have a fairly high rate of vacant foreclosures, and a need for some stimulation of the real estate market, but not be a very difficult market area.

Various developed areas of the County were reviewed using the HUD NSP3 community mapping widget. The County Property Appraiser plotted all the known residential REO units in the County, noting which are mobile homes. Then the pending foreclosures, based on Clerk of Court filing records, were added to the map. This gave a good visual representation of the foreclosure clusters and which were primarily mobile homes.

Some areas were rejected because of their floodplain status, high property values due to tourist/second home locations, and concentrations of foreclosed mobile homes. The Chiefland and Williston areas were determined to be the most appropriate, considering the criteria and impact scores.

County staff and the grant consultant met with the Levy County CDBG citizen advisory task force on May 5, 2011. The task force members reside in various areas of the County. They agreed unanimously that the Chiefland and Williston areas should be selected as the NSP3 target areas. Within the target areas, there may be some properties that are excluded due to flood status.



NSP3 foreclosure need score retrieved when using HUD's Mapping Widget:	Chiefland, 18.74 Williston, 18
--	-----------------------------------

Impact Score: An Impact Score will be returned. The Applicant must commit to a number of housing units equal to or greater than the Impact Score. If the Impact Score is too high, the target area should be reduced in size. DCA anticipates each applicant will be able to address approximately ten homes; however, the actual number will depend upon local market conditions and program design.

Impact Score retrieved when using HUD's Mapping Widget:	Chiefland, 5 Williston, 5
---	------------------------------

Neighborhood ID: 8652526

#### **NSP3 Planning Data**

Grantee ID: 1299990N  
Grantee State: FL  
Grantee Name: FL NONENTITLEMENT  
Grantee Address:  
Grantee Email: debroumelis@earthlink.net

Neighborhood Name: Williston area  
Date: 2011-05-10 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: 18  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 1521

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 70.49  
Percent Persons Less than 80% AMI: 49.78

#### 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: 1643  
Residential Addresses Vacant 90 or more days (USPS, March 2010): 74  
Residential Addresses NoStat (USPS, March 2010): 103



#### 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: 327

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.49

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.25

Number of Foreclosure Starts in past year: 28

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): 5

#### 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): -23.7

Place (if place over 20,000) or county unemployment rate June 2005: 3.8

Place (if place over 20,000) or county unemployment rate June 2010: 12.4

\*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





120759705001182, 120759705001181, 120759705001180, 120759705001179, 120759705001178,  
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TUESDAY, MAY 10, 2011


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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been abandoned, vacant, and in need of rehabilitation for their communities.

Enter an Address, city or state  GoFlorida  Levy  GoMap Options: [Clear](#) | [Reset](#)Click Mode: [Zoom](#) | [Info](#)NSP3 Legend (%): [Tract Outline](#)[LOG OUT](#)[Click here for an Overview](#)

**NSP3 Options**

13 Current Zoom Level

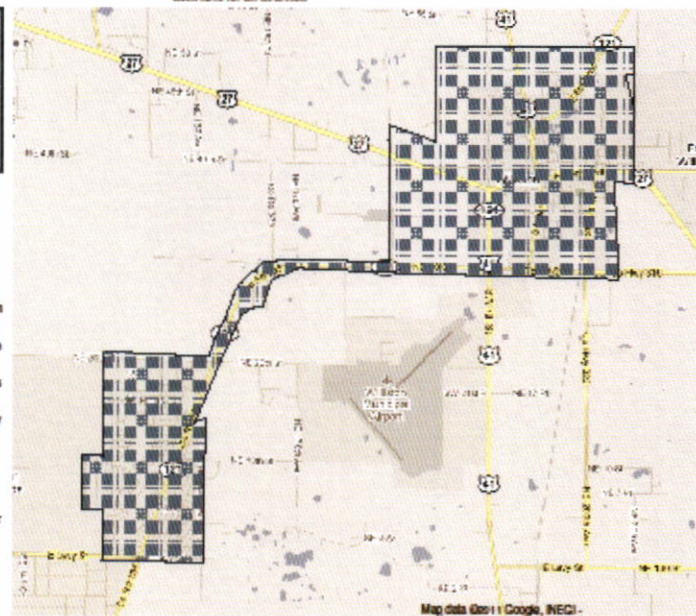
☐ Show Tracts Outline (Zoom 11+)

[DRAW](#) [VIEW DATA](#)

[VIEW PROJECTS](#)

[NOTIFICATION](#) [NEWSLETTER](#)

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 been 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 drawn. The NSP3 score for all target areas drawn. Grantees are advised to know their score minimum and if the summary score is less than the score minimum the grantees should delete, add, or revise target areas. Now 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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantees reduce the number and/or size of their target areas.



Neighborhood ID: 8983489

#### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address:

Grantee Email: debroumelis@earthlink.net

Neighborhood Name: Chiefland area

Date: 2011-05-10 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: 18.74

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1562

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 74.29

Percent Persons Less than 80% AMI: 54.53

#### 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: 1567

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

Residential Addresses NoStat (USPS, March 2010): 239



#### 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: 255

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 37.48

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.36

Number of Foreclosure Starts in past year: 24

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): 5

#### 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): -23.7

Place (if place over 20,000) or county unemployment rate June 2005: 3.8

Place (if place over 20,000) or county unemployment rate June 2010: 12.4

\*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

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Safe

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

NSP3 Options

13 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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.

Click here for an Overview

Map

Terrain

Map data ©2011 Google - Terms of Use

Internet | Protected Mode: On

## **Attachment G**

# **OKEECHOBEE COUNTY**

- **Part II Narrative**
- **Part III Target Areas**
- **Areas of Greatest Need**

Neighborhood ID: 9959075

**NSP3 Planning Data**

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address:

Grantee Email: debroumelis@earthlink.net

Neighborhood Name: Harvey 710

Date: 2011-05-10 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: 17.34

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2566

**Area Benefit Eligibility**

Percent Persons Less than 120% AMI: 68.87

Percent Persons Less than 80% AMI: 47.63

**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: 3306

Residential Addresses Vacant 90 or more days (USPS, March 2010): 93

Residential Addresses NoStat (USPS, March 2010): 255

**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: 571

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.69

Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.56

Number of Foreclosure Starts in past year: 50

Number of Housing Units Real Estate Owned July 2009 to June 2010: 15

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): 9

#### 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): -23.7

Place (if place over 20,000) or county unemployment rate June 2005\*: 4.2

Place (if place over 20,000) or county unemployment rate June 2010\*: 11.9

\*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

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SizeMap | Print | Font A A A   

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### Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

## Florida

 Okeechobee

Map Options : [Clear](#) | [Reset](#)

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

### NSP3 Options

13 Current Zoom Level

 Show Tracts Outline (Zoom 11+)

**DRAW**

FINANCIAL

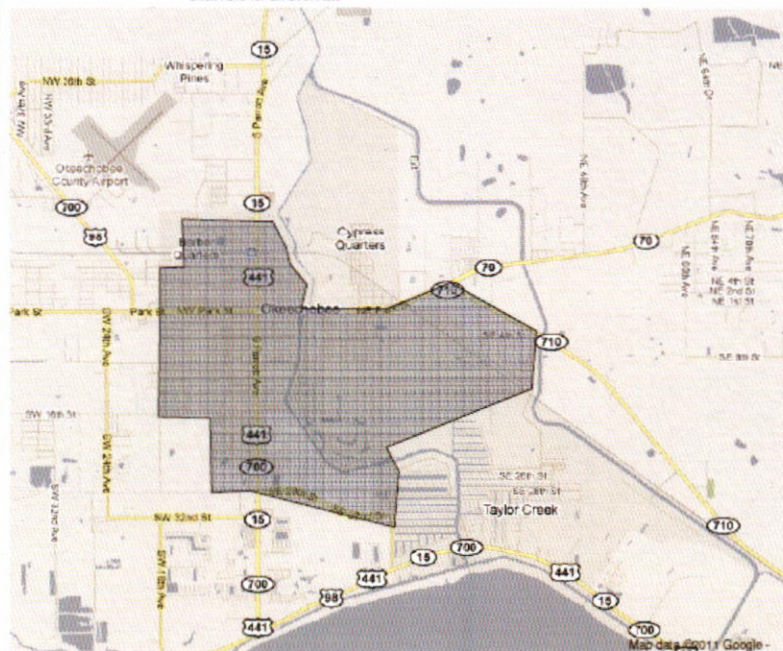
[VIEW DATA](#)[VIEW PROJECTS](#)

## 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 submitted. It shows the NSP3 score for each target area 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 should check to make sure the 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 the score for the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars allocated, HUD will likely ask that the grantee reduce the number and/or size of their target areas.

[Click here for an Overview](#)



## **Attachment H**

# **PUTNAM COUNTY**

- **Part II Narrative**
- **Part III Target Areas**
- **Areas of Greatest Need**
- **PLANNING DATA -9193054**
- **AGN MAP -9193054**
- **PLANNING DATA - 9958526**
- **AGN MAP -9958526**

**PART II**  
**NEIGHBORHOOD STABILIZATION PLAN 3**  
**NARRATIVE DESCRIPTION**

Applicants should review the Federal Register Notice and the State's Substantial Amendment before completing the Application. In the space below, provide an overall narrative description of your plan to utilize NSP funds to address abandoned and foreclosed properties in areas of greatest need. Use additional pages if necessary. This information should correspond to the budget information requested on the Attachment A for each NSP strategy and must be updated when changes are made.

**Narrative**

Putnam County hereby applies for its full allocation of \$1,029,844 of Neighborhood Stabilization Program 3 (NSP3) funding provided by the State from its allocation authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010.

These funds will be used to address abandoned and foreclosed properties in the County's areas of greatest need. Using the U.S. Department of Housing and Urban Development (HUD) NSP3 mapping tool, that area is discerned to be an unincorporated area outside the City of Palatka. So that these funds will make an impact in this area, the specific area identified is noted in the map generated with the HUD mapping tool and included at Attachment C.

The County plans to use its funds in State Strategy 1 for the acquisition and rehabilitation of eligible foreclosed properties to rent to qualified households. As per the HUD and State requirement, 25% of the funds (\$257,461) will be set aside to purchase properties and rent them to households whose incomes are not more than 50% of the area median income (AMI). It is estimated that this will address two (2) or more properties. The remaining funds (except for Program Administration), \$702,354, will be used to purchase properties and rent them to households whose incomes are between 51 and 120% of the AMI. It is estimated that this would address eight (8) or more properties. The County will advertise to get local contractor(s) to rehabilitate the properties and Community Based Organizations CBO(s) to manage the rental of said properties.

The County will use \$70,029 of the funds for Program Administration.



### PART III TARGET AREA(S)

Please provide justification for choice of Target Area. NSP3 Applicants are reminded that their allocation includes the needs of the incorporated cities located within the county. Please attach a Map in Attachment C.

Justification of how Target Area was established and why this area was chosen over other areas of the county
<p>Putnam County selected its target area such that NSP3 funding will be distributed in accordance with the requirements of Section 2301(c)(2) of the Housing and Economic Recovery Act (HERA), as amended by the Recovery Act and the Dodd-Frank Act, by identifying the areas of greatest need through determining the greatest percentage of homes in foreclosure, areas with the highest percentage of homes financed by a subprime mortgage and areas likely to face a significant rise in the rate of home foreclosures. The County carefully selected its NSP3 area of greatest need by first mapping locations from data received from national data sources such as RealtyTrac.com and PolicyMap.com. An analysis of the housing market conditions was also provided by the National Community Stabilization Trust. Then, the HUD mapping tool was used to draw several maps in the general area. Those areas were compared and the area with the most feasible impact score that could be achieved and with a high percentage of LMMI was chosen as the top AGN.</p>

**NSP3 foreclosure need score:** After submitting the proposed target area to the HUD NSP3 Mapping Widget, a NSP3 foreclosure need score will be emailed to the Applicant. The NSP3 foreclosure need score must be 17 or above.

NSP3 foreclosure need score retrieved when using HUD's Mapping Widget:	17.77
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**Impact Score:** An Impact Score will be returned. The Applicant must commit to a number of housing units equal to or greater than the Impact Score. If the Impact Score is too high, the target area should be reduced in size. DCA anticipates each applicant will be able to address approximately ten homes; however, the actual number will depend upon local market conditions and program design.

Impact Score retrieved when using HUD's Mapping Widget:	10
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FRIDAY, APRIL 29, 2011



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## Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State

Select a County

Map Options: [Clear](#) | [Reset](#)

Click Mode: [Zoom](#) | [Info](#)

NSP3 Legend (%): ☒ Tract Outline

**NSP3 Options**  
12 Current Zoom Level  
☒ Show Tracts Outline (Zoom 11+)

[MULTIMEDIA](#) [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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.





Neighborhood ID: 9193054

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 15380 County Road 565A Groveland FL 34736

Grantee Email: bill.gearing@GuardianCRM.com

Neighborhood Name: PutnamSatsuma1

Date:2012-09-07 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: 17.23

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 935

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 59.63

Percent Persons Less than 80% AMI: 42.05

#### 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: 671

Residential Addresses Vacant 90 or more days (USPS, March 2010): 10

Residential Addresses NoStat (USPS, March 2010): 71

### 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: 139

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.15

Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.01

Number of Foreclosure Starts in past year: 11

Number of Housing Units Real Estate Owned July 2009 to June 2010: 3

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): -23.7

Place (if place over 20,000) or county unemployment rate June 2005\*: 4.1

Place (if place over 20,000) or county unemployment rate June 2010\*: 12.6

\*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.

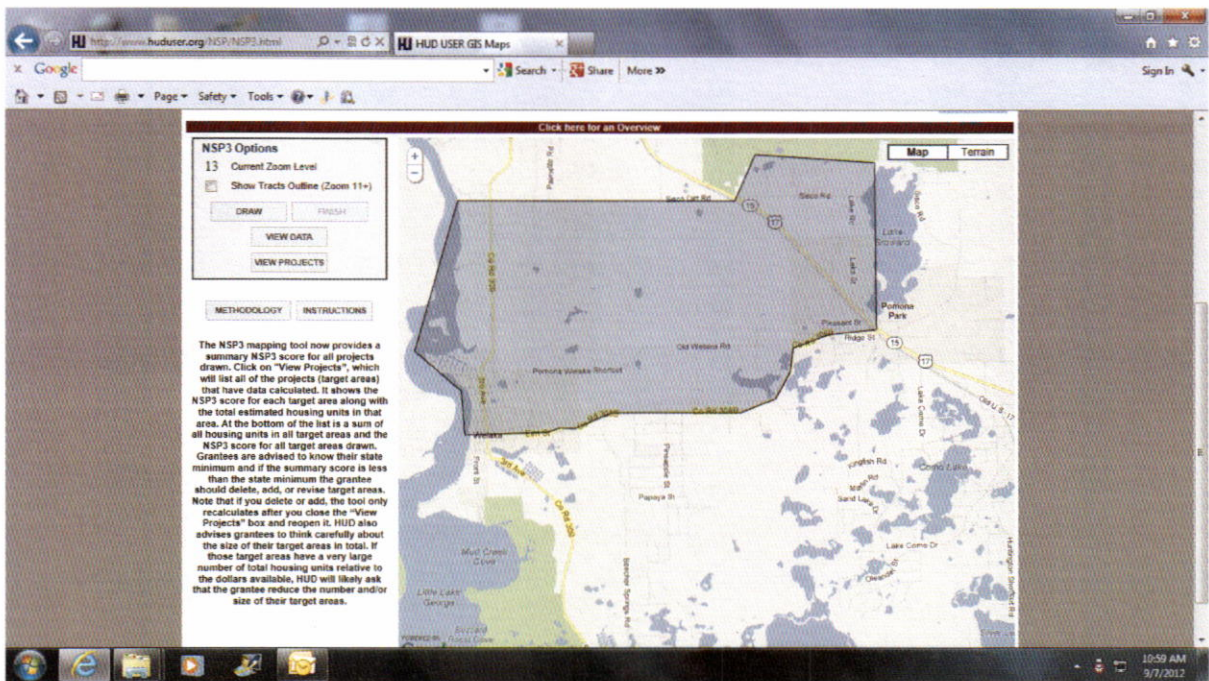
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Blocks Comprising Target Neighborhood

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Neighborhood ID: 9958526

### NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 15380 County Road 565A Groveland FL 34736

Grantee Email: bill.gearing@GuardianCRM.com

Neighborhood Name: PutnamAmend2-PalatkaMap

Date: 2012-09-11 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: 19.22

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 6649

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 66.58

Percent Persons Less than 80% AMI: 50.45

#### 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 or 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: 6991

Residential Addresses Vacant 90 or more days (USPS, March 2010): 450

Residential Addresses NoStat (USPS, March 2010): 772

### 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: 1391

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.28

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.79

Number of Foreclosure Starts in past year: 142

Number of Housing Units Real Estate Owned July 2009 to June 2010: 41

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): 28

### 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): -23.7

Place (if place over 20,000) or county unemployment rate June 2005\*: 4.1

Place (if place over 20,000) or county unemployment rate June 2010\*: 12.6

\*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.
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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



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Blocks Comprising Target Neighborhood





[illegible]



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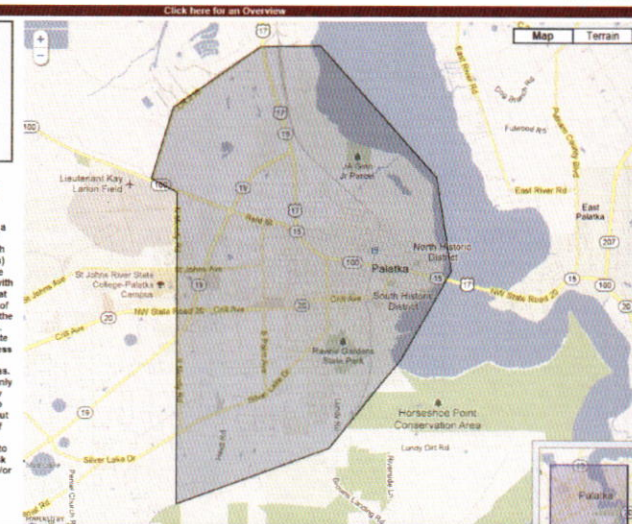
METHODOLOGY

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 carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.

Click here for an Overview

Map Terrain



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9/11/2012