

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Parrish, Jessica
Email Address	<a href="mailto:stlucieco.org">@stlucieco.org</a>
Phone Number	772-462-1290
Mailing Address	437 N. 7 <sup>th</sup> Street Fort Pierce, FL 34950

## 2. Areas of Greatest Need

### Map Submission

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

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

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

Response:

St. Lucie County utilized the HUD USER GIS map database to draw the boundaries of the target areas. This mapping tool providing a wealth of information of the targeted areas. NSP 3 Planning Data from HUD USER is included as Attachment A.

### Determination of Areas of Greatest Need and Applicable Tiers

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

Response:

In an effort to adequately address rapidly declining neighborhoods, St. Lucie County chose to continue to target two of the areas previously selected for NSP 1. These neighborhoods are still facing decline due to the foreclosure crisis.

Lakewood Park is located in the unincorporated area of St. Lucie County and borders Indian River County to the north. This target area has 32.3% of housing units with a high cost mortgage between 2004 and 2007. It also has 20.46% of these mortgages 90 or more days delinquent.

Indian River Estates is also in the unincorporated area of St. Lucie County but is centrally located. This target area has 31.13% of housing units with a high cost mortgage between 2004 and 2007. It also has 19.55% of those mortgages 90 or more days delinquent.

## 3. Definitions and Descriptions

### Definitions

Term	Definition
Blighted Structure	A blighted structure is considered to be a structure that exhibits objectively determinable signs of deterioration sufficient to constitute a threat to the human health, safety, or welfare of the public. St. Lucie County will generally consider a structure as blighted if one of the following criteria is

	<p>met:</p> <ul style="list-style-type: none"> <li>• The structure is open, cannot be secured against entry, and is unsafe or unfit for human occupancy. The unsafe structure is secured against public entry, but it presents a threat to a neighboring property or public right of way (such as a sidewalk) because of a potential collapse or other threat;</li> <li>• The structure is determined to harbor nuisances and threats to human health, safety or welfare which may negatively impact a neighboring property; or</li> <li>• The structure presents a visual blight due to collapse or other un-repaired damage, or</li> <li>• The repairs will cost more than economically feasible, which, in general would be more than 51% of the appraised value, although mitigating factors may be considered; or</li> <li>• The structure is lying in a state of incomplete construction, resulting in a negative view of the surrounding properties; or other similar conditions.</li> </ul>
Affordable Rents	St. Lucie County considers rents to be affordable when household rent payments do not exceed HUD-defined Fair Market Rent Limits and Rent Payments added to a household utility allowance do not exceed 30% of a family's adjusted income.

### Descriptions

Term	Definition
Long-Term Affordability	<p>All loans provided to households will be contractually subject to recapture as per the County's recapture requirements. These recapture provisions will be enforced by a note and second mortgage on the property. The funds that come from St. Lucie County will be in the form of a 0% interest for the total life of the loan that must be paid back to the County when the home is no longer owner occupied, sold, when a change in title occurs, or the homeowner chooses to refinance. These loans have the following terms:</p> <ul style="list-style-type: none"> <li>• \$1,000 - \$15,000 - 5 year loan term;</li> <li>• \$15,001 - \$25,000 - 10 year loan term; and</li> <li>• \$25,001 - \$50,000 - 15 year loan term.</li> </ul> <p>Repayments will be re-invested in the NSP program on eligible activities.</p>
Housing Rehabilitation Standards	Homes rehabilitated with NSP funds will meet the <i>State of Florida and local building codes</i> . The rehab standards will comply with all applicable laws and codes for housing safety, quality and habitability. Energy or conservation improvements and modern green building improvements will be included.

## 4. Low-Income Targeting

### Low-Income Set-Aside Amount

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

**Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.**

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): **25.00%**

Total funds set aside for low-income individuals = **\$438,223.00**

### Meeting Low-Income Target

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

Response:

**St. Lucie County will enter into a subrecipient agreement with Fort Pierce Housing Authority for the management of rental properties. These homes will only be available to residents at or below 50% of AMI.**

## 5. Acquisition and Relocation

### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?

**Yes**

If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	<b>1</b>
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	<b>2</b>
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	<b>0</b>

## 6. Public Comment

### Citizen Participation Plan

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

Response:

**St. Lucie County has published an advertisement seeking public comments on the application. The public comment period was from January 10, 2011 to January 25, 2011. The application was also published on our website at [://www.stlucieco.org/](http://www.stlucieco.org/)**

### Summary of Public Comments Received.

No public comments were received.

## 7. NSP Information by Activity

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

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

Consult the [Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1		
<b>Activity Name</b>	<b>Principal buy down assistance</b>	
<b>Uses</b>	Select all that apply:	
	<input checked="" type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24 CFR 570.206	
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)	
<b>Activity Description</b>	Provide principal buy down assistance in the form of a soft second mortgage to seven homebuyers, based on need, not to exceed \$30,000. Loans will be zero percent interest and be forgiven on a prorated basis according to the following schedule: <ul style="list-style-type: none"> <li>• \$1,000 - \$10,000 5 years;</li> <li>• \$10,001 - \$20,000 10 years; and</li> <li>• \$20,001 - \$30,000 15 years.</li> </ul>	
<b>Location Description</b>	Lakewood Park and Indian River Estates	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$214,669.00
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$214,669.00	
<b>Performance Measures</b>	Provide principal buy down assistance to at least five homebuyers.	
<b>Projected Start Date</b>	4/1/2011	
<b>Projected End Date</b>	4/1/2014	
<b>Responsible Organization</b>	<b>Name</b>	St. Lucie County Board Of County Commissioners
	<b>Location</b>	437 N 7th Street Fort Pierce, FL 34950
	<b>Administrator Contact Info</b>	Jessica Parrish, Housing Manager (772) 462-1290 parrishj@stlucieco.org

Activity Number 2		
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<b>Activity Name</b>	<b>Acquisition and rehabilitation of foreclosed upon homes for resale to clients not exceeding 120% AMI</b>	
<b>Use</b>	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	<b>24 CFR 570.201 and 570.202</b>	
<b>National Objective</b>	<b>Low Moderate Middle Income Housing (LMMH)</b>	
<b>Activity Description</b>	St. Lucie County will acquire and rehabilitate at least ten homes to be sold to those clients whose income does not exceed 120% AMI. The Housing & Community Services Department will partner with the Parks, Recreation & Facilities Department to assist with the inspections, work write ups and bidding process. Once the rehabilitation work is completed, the homes will be marketed for sale. St. Lucie County had passed a Local Preference Ordinance to promote the use of local vendors. In an effort to promote vicinity hiring, St. Lucie County will be utilizing the provisions of this ordinance on all the rehabilitation bids. A copy of the ordinance is included as Attachment B.	
<b>Location Description</b>	Lakewood Park and Indian River Estates	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$1,100,000.00
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	<b>\$1,100,000.00</b>	
<b>Performance Measures</b>	Ten homes will be acquired, rehabilitated and sold to clients at or below 120% AMI.	
<b>Projected Start Date</b>	4/1/2011	
<b>Projected End Date</b>	4/1/2014	
<b>Responsible Organization</b>	<b>Name</b>	St. Lucie County Board Of County Commissioners
	<b>Location</b>	437 N 7th Street Fort Pierce, FL 34950
	<b>Administrator Contact Info</b>	Jessica Parrish, Housing Manager (772) 462-1290 parrishj@stlucieco.org

<b>Activity Number 3</b>		
<b>Activity Name</b>	<b>Acquisition and rehabilitation of foreclosed upon homes to be used as rental properties for clients not exceeding 50% AMI.</b>	
<b>Use</b>	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	

<b>CDBG Activity or Activities</b>	<b>24 CFR 570.201 and 570.202</b>	
<b>National Objective</b>	<b>Low-Income Housing to Meet 25% Set-Aside (LH25)</b>	
<b>Activity Description</b>	St. Lucie County will acquire and rehabilitate at least five homes to be used as rental properties for those clients whose income does not exceed 50% AMI. Once rehabilitation is complete, the homes will be transferred by County deed to the Fort Pierce Housing Authority dba Fort Pierce Development Corporation. Fort Pierce Housing Authority will be responsible for maintenance of the rental homes in perpetuity. St. Lucie County had passed a Local Preference Ordinance to promote the use of local vendors. In an effort to promote vicinity hiring, St. Lucie County will be utilizing the provisions of this ordinance on all the rehabilitation bids. A copy of the ordinance is included as Attachment B.	
<b>Location Description</b>	Lakewood Park and Indian River Estates	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$438,223.00
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	<b>\$438,223.00</b>	
<b>Performance Measures</b>	Five homes will be acquired, rehabilitated and used as rental properties for clients at or below 50% AMI.	
<b>Projected Start Date</b>	4/1/2011	
<b>Projected End Date</b>	4/1/2014	
<b>Responsible Organization</b>	<b>Name</b>	Fort Pierce Housing Authority Dba Fort Pierce Development Corporation
	<b>Location</b>	511 Orange Avenue Fort Pierce, FL 34950
	<b>Administrator Contact Info</b>	David Nisivoccia, Executive Director (772) 461-7281 david.nisivoccia@cfpha.org

## 8. Certifications

### Certifications for Non-Entitlement Local Governments

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.
- (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) **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.

(10) **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.

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

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(12) **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.

(13) **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.

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

(15) **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.

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

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Faye W. Outlaw, M.P.A, County Administrator

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Date

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## 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">://www.huduser.org/NSP/NSP3.html</a> ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

### 3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
• Blighted structure in context of state or local law,	<input checked="" type="checkbox"/>

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

#### 4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input checked="" type="checkbox"/>

#### 5. Acquisition & Relocation

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

#### 6. Public Comment

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

#### 7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input 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 checked="" type="checkbox"/>

## 9. Additional Documentation

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

