

City of Tampa, Florida

NEIGHBORHOOD STABILIZATION PROGRAM

SUBSTANTIAL AMENDMENT (DRAFT 4.12.10)

<p>Jurisdiction(s): City of Tampa <i>(identify lead entity in case of joint agreements)</i></p> <p>Jurisdiction Web Address: http://www.tampagov.net/dept_Budget/</p> <p><i>(URL where NSP Substantial Amendment materials are posted)</i></p>	<p>NSP Contact Person: Dennis Rogero</p> <p>Address: 306 E. Jackson St., 8 N Tampa, FL 33602</p> <p>Telephone: 813-274-8552 Fax: 813-274-8127 Email: Dennis.Rogero@tampagov.net</p>
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A. AREAS OF GREATEST NEED: Provide summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction’s consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State’s own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions’ consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity’s own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data in developing this section of the Substantial Amendment.

Narrative Response: **Program Productivity Impediments**

Over the past year, the City has been implementing the NSP program by methodically utilizing a target area approach based on specific geographic areas of greatest need. These areas of greatest needs were established based on the 2008 statistical data on foreclosures and abandonment risk score that was available at the time the City’s initial NSP Substantial Amendment was prepared. Today’s foreclosure and abandonment housing market in the NSP target areas is considerably different than the 2008 standard. In addition to the City’s and our housing partner’s efforts to acquire property, private sector investors outside the City’s NSP program have been aggressively purchasing large numbers of available foreclosed and abandoned properties. Some private sector investors have made bulk purchases, up to 84 units at a time. These private sector investors have a distinct advantage in purchasing foreclosed property because they do not have to go through the same lengthy due diligence process as the City’s housing partners. This allows private sector investors the ability to make cash offers on an available property “as is” regardless of the results of any title work, environmental survey, appraisal, etc. Private sector investors are purchasing property with cash at auctions on the court house steps with a very limited, if any, inspection of the property.

Properties considered for purchase through the NSP program must be purchased at one-percent (1%) below the appraised value, which means a certain amount of due diligence has to be completed before quantifying the purchase offer. Additionally, in some of the NSP target areas, the appraised value of the property is up to forty percent (40%) less than the listed sales price, which essentially makes the offer non-competitive. Finally, the age of the housing stock in the NSP target areas is a limiting factor. Several of the City's NSP target areas are made up of older, dilapidated housing stock that require large amounts of subsidy to rehabilitate into marketable homes. The City NSP land banking strategy is most effective in acquiring these dilapidated homes for demolition and making the infill lots available for future redevelopment.

Performance Measures

As of March 2010, the following is a breakdown of the NSP acquisition activity within the designated targeted neighborhoods:

- Land Banking - City of Tampa has looked at over 700 properties in Sulphur Springs, made offers on a total of sixty-seven (67) foreclosed homes and vacant lots. Of these, fifteen (15) properties have been purchased, six (6) purchased properties have been demolished, and the review of four (4) new properties is in progress.
- Homeownership Acquisition – the City's NSP Housing Partners have acquired six (6) homes for rehabilitation. There are fourteen 14 additional homes in the process of being acquired.
- Rental Acquisition – the City's NSP Social Service Entities have purchased two (2) buildings with four (4) apartment units. There are three (3) additional properties with 34 units in the process of being acquired.

This systematic depletion of available foreclosed and abandoned housing stock has been a limiting factor for the City's housing partners and social service entities trying to acquire NSP eligible property.

Additional Eligible Neighborhoods – Assessing Need

In order to maximize the success of the City's NSP program, it has been determined that additional NSP eligible neighborhoods need to be made available for qualified NSP activities. Using the NSP2 foreclosure and vacancy data provided by HUD, the City has completed an analysis of all City Census Tracts to determine the areas that meet the NSP eligibility criteria. The NSP2 data is provided by Census Tract and the City has used an overlay system to convert that census data to qualified City designated neighborhood boundaries. Using the NSP2 data, it is generally accepted that Census Tracts that have a maximum score of 18 or above are automatically considered NSP eligible. Two Census Tracts have scores in the upper 17 range and are immediately contiguous to, and physically an extension of, Census Tracts with scores of 18 or higher. These two Census Tracts, along with others with scores of 18 or higher, have been approved by HUD as areas of greatest need and designed as eligible for inclusion in the Tampa Housing Authority/City of Tampa NSP2 application.

In total, the City has identified thirty-seven (37) additional eligible neighborhoods that meet NSP established criteria for eligibility. Specifically, using the NSP2 foreclosure and vacancy data to determine an area maximum score, the City has determined that the following neighborhoods (by

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Census Tract) have an aggregate average maximum score of 18.92 and qualify as NSP eligible neighborhoods:

Neighborhood	Foreclosure Score	Vacancy Score	Max Score	Census Tract
Area East of Forest Hills Neighborhood*	19	15	19	<u>4.01</u>
Area East of Forest Hills Community*	20	14	20	<u>4.02</u>
Forest Hills Neighborhood/Forest Hills Community	18	19	19	<u>5</u>
Area North East of Sulphur Springs*	20	18	20	<u>8</u>
Area North and East of Old Seminole Hts.*	20	17	20	<u>10</u>
Old Seminole Heights	18	18	18	<u>11</u>
Old Seminole Heights	19	18	19	<u>12</u>
Area West of Riverbend*	19	17	19	<u>14</u>
Old Seminole Heights	18	19	19	<u>15</u>
Old Seminole Heights	18	19	19	<u>16</u>
Hampton Trace/Old Seminole Heights	20	19	20	<u>17</u>
Area South of Northview Hills*	20	20	20	<u>18</u>
South Seminole Heights	19	19	19	<u>23</u>
Wellswood	17	18	18	<u>24</u>
Plaza Terrace and Areas North and East*	19	12	19	<u>25</u>
Areas North and East of Drew Park*	19	19	19	<u>26</u>
Stadium Area and Area to the East*	19	17	19	<u>27</u>
Riverside Heights	17	18	18	<u>28</u>
Tampa Heights	20	20	20	<u>29</u>
Tampa Heights	20	20	20	<u>30</u>
Area South and East of Highland Pines*	20	19	20	<u>37</u>
Historic Ybor	16	17	17	<u>39</u>
Central Park	17	17	17	<u>40</u>
Central Park/Julian B. Dane	19	17	19	<u>41</u>
Ridgewood Park	19	18	19	<u>42</u>
Area East of Old West Tampa*	17	15	17	<u>43</u>
Carver City/Lincoln Gardens	19	19	19	<u>46</u>
Westshore Palms/ North BonAir	18	19	19	<u>47</u>
Oxford Park and areas North and East*	19	18	19	<u>48</u>
North Hyde Park	19	19	19	<u>49</u>
W.Riverfront and Area to the South East*	20	17	20	<u>50</u>
Palmetto Beach	17	20	20	<u>53</u>
Hyde Park North	15	18	18	<u>55</u>
Area South East of Oxford Park*	17	18	18	<u>57</u>
Gandy/Sunbay S.	19	14	19	<u>68.01</u>
Ballast Point/Interbay	19	18	19	<u>69</u>
Gandy/Sunbay S.	19	12	19	<u>70</u>
Gandy/Sunbay S.	19	17	19	<u>71</u>
Ballast Point	17	18	18	<u>68.02</u>
Port Tampa City	18	18	18	<u>72</u>
	Additional Eligible Neighborhoods		18.925	Average Max Score

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program.

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To ensure a uniform and consistent analysis of the City's existing NSP qualified areas, the following table shows the NSP2 foreclosure and vacancy data and the aggregate average maximum score 19.92 for the City's twenty-three (23) existing NSP neighborhoods.

Neighborhood	Foreclosure Score	Vacancy Score	Max Score	Census Tract
Terrace Park/Temple Crest	20	16	20	<u>1</u>
University Square	20	18	20	<u>2</u>
North Tampa Community	20	18	20	<u>3</u>
Lowry Park	20	20	20	<u>6</u>
Sulphur Springs	20	20	20	<u>7</u>
Temple Crest	20	19	20	<u>9</u>
River Grove/Woodland/Live Oaks	20	17	20	<u>10</u>
Lowry Park	20	18	20	<u>13</u>
Riverbend	19	17	19	<u>14</u>
Northview Hills/LOS/River grove	20	20	20	<u>18</u>
ETBCA	20	20	20	<u>19</u>
ETBCA	20	20	20	<u>20</u>
ETBCA	20	20	20	<u>21</u>
S E. Seminole Heights	19	20	20	<u>22</u>
Drew Park	19	19	19	<u>26</u>
Ybor Heights	20	19	20	<u>31</u>
VM Ybor	20	20	20	<u>32</u>
VM Ybor	20	20	20	<u>33</u>
ETBCA	20	20	20	<u>34</u>
ETBCA	20	20	20	<u>35</u>
Highland Pines	20	19	20	<u>36</u>
East Ybor	20	20	20	<u>38</u>
Old West Tampa	20	20	20	<u>44</u>
NE McFarlane	20	19	20	<u>45</u>
			19.92	Average Max Score

The City of Tampa is allocating Neighborhood Stabilization Program (NSP) investments by utilizing a target area approach based on identifying specific geographic areas of greatest need. Within the City of Tampa city limits, Sulphur Springs, North Tampa, University Square and Old West Tampa are the primary target neighborhoods for homeownership. Nineteen other neighborhoods are identified and charted on pages 2-4 and referenced throughout this application as being areas that meet NSP-established criteria for eligibility, as well as criteria for greatest need. These eligible neighborhoods were identified pursuant to the Housing and Economic Recovery Act of 2008 as outlined below:

- Greatest percentage of home foreclosures;
- Highest percentage of homes financed by a subprime mortgage related loan; and
- Areas identified as the most likely to face a significant rise in the rate of home foreclosures.

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The City of Tampa utilized the following data sources for this analysis:

- Hillsborough County Clerk of the Circuit Court Foreclosure Filings Data
 - www.hillsclerk.com/publicweb/home.aspx
- www.foreclosuresdaily.com
- NSP Foreclosure Need Map Link
 - <http://www.huduser.org/nspgis/map.aspx>
- HUD NSP Data from HUD User Website
 - www.huduser.org/publications/commdevl/nsp.html

As shown in the chart below and on Map 1 on page 27, Sulphur Springs, North Tampa, University Square, Old West Tampa target neighborhoods, and other eligible neighborhoods have been identified as having NSP-qualifying income levels up to 120% of Area Median Income (AMI) according to recent Census data. (Original NSP Data used to determine eligible neighborhoods)

Neighborhood	% of Population with Income Up to 120% AMI
Sulphur Springs, North Tampa, University Square (Target Neighborhoods)	60% or higher of population
Old West Tampa (Target Neighborhood)	60% or higher of population
Other Eligible Neighborhoods: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, Temple Crest	51% or higher of population

The Sulphur Springs/University Square and North Tampa target neighborhoods are located in the North Central part of the City of Tampa. Old West Tampa is located immediately North of I-275 and West of the Hillsborough River.

Occurrence of Foreclosures

Map 2 on page 28 indicates the incidence of foreclosures by Census Tract as identified by www.foreclosuresdaily.com. The number of foreclosures was calculated for the period of January 1, 2008 through September 30, 2008. Sulphur Springs, North Tampa, University Square, Old West Tampa, and other eligible neighborhoods identified above were found to have high incidences of foreclosures as shown in Map 2 on page 28.

Percentage of Foreclosures

To calculate the percentage of foreclosures, the number of foreclosures by zip code was identified, and then compared to the number of housing structures in existence within the same

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area. The number of foreclosures was calculated for the period of January 1, 2008 through September 30, 2008 and was obtained from www.foreclosuresdaily.com. The City established a foreclosure rate of 1.01% or higher in determining which neighborhoods to prioritize (excluding the area that reflects MacDill Air Force Base and is not considered a target area for this program). The Sulphur Springs, North Tampa, University Square, and Old West Tampa neighborhoods, along with certain other eligible neighborhoods identified above were found to have percentages of foreclosures as shown in the table below and on Map 3 on page 29. (Original NSP Data used to determine eligible neighborhoods)

Neighborhood	% of Foreclosures
Sulphur Springs, North Tampa, University Square (Target Neighborhoods)	1.51% - 3.00%
Old West Tampa (Target Neighborhood)	1.01% - 1.50%
Other Eligible Neighborhoods: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, Temple Crest	1.01% and higher

Sub-prime (High-Cost) Loans

The City utilized data provided by the U.S. Department of Housing and Urban Development (HUD) to determine areas that contained the highest percentage of homes financed by a High Cost (sub-prime) mortgage loan. The City established a minimum high cost loan rate of 40% or higher in determining which neighborhoods to prioritize. Sulphur Springs, North Tampa, University Square, Old West Tampa, and other eligible neighborhoods identified above were identified in this process as shown in the table below and in Map 4 on page 30. (Original NSP Data used to determine eligible neighborhoods)

Neighborhood	40% (or more) of Loans are at Sub-Prime or High-cost
Sulphur Springs, North Tampa, University Square, (Target Neighborhoods)	61.5% - 71.3%
Old West Tampa (Target Neighborhood)	67.0%
Other Eligible Neighborhoods: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, Temple Crest	40% or Higher

Areas at Risk

The City utilized HUD’s Foreclosure and Abandonment Risk Scoring System to identify the areas of greatest need that will likely face a significant rise in the rate of home foreclosures. The City established an estimated abandonment foreclosure risk of 7.01 or above in determining which neighborhoods to prioritize. Again, Sulphur Springs, North Tampa, University Square, Old West Tampa, and other eligible neighborhoods identified below were identified in this process (excluding MacDill Air Force Base) as presented in the table below and Map 5 on page 31. (Original NSP Data used to determine eligible neighborhoods)

Neighborhood	Foreclosure At-Risk Score
Sulphur Springs, North Tampa, University Square (Target Neighborhoods)	9.01-10
Old West Tampa (Target Neighborhood)	9.01-10
Other Eligible Neighborhoods: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, Temple Crest	7.01 or higher

HUD User Data also provides information that projects which Census Tracts are likely to experience foreclosures in the upcoming 18-month period. For Census Tracts with 51% of citizens earning 120% AMI or lower, HUD reports that foreclosure rates will range from 5.2 – 15.6%. This data is consistent with the information represented in Map 6 on Page 32, and includes the Sulphur Springs, North Tampa, University Square, and Old West Tampa neighborhoods along with the other eligible neighborhoods. The targeted neighborhoods for NSP funds are at a risk of 10% or above for going into foreclosure in the next 18 months (see Map 6 on page 32). (Original NSP Data used to determine eligible neighborhoods)

Identified Program Target Areas

The City of Tampa will prioritize utilization of NSP funds in the Sulphur Springs, North Tampa, University Square, and Old West Tampa neighborhoods along with other eligible neighborhoods to maximize impact on our community’s most distressed neighborhoods. All areas meet qualifying thresholds established by the City of Tampa utilizing the NSP-required criteria as follows: 1) these neighborhoods have predominately very-low to middle-income populations; 2) they have foreclosure rates of 1.01% or higher; 3) they have a number of sub-prime (high-cost) loans that are at 40% or higher of total loans; and, 4) they have a risk score of 7.01 or higher using HUD’s risk scoring system. See Map 7 on page 33 for the boundaries of all City of Tampa established neighborhoods.

B. DISTRIBUTION AND USES OF FUNDS: Provide a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a

significant rise in the rate of home foreclosures. Note: The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Narrative Response: Based upon the data obtained and analysis performed by City staff, the Sulphur Springs, North Tampa, University Square, and Old West Tampa target neighborhoods, along with other eligible neighborhoods, have been found to meet all three NSP-required categories of need, including, percentage of home foreclosures, highest percentage of homes financed by sub-prime mortgages, and highest risk of future foreclosures.

The NSP target neighborhoods have 60% - 80% or more of their population of residents with eligible incomes up to 120% of AMI. The Sulphur Springs, North Tampa, University Square, and Old West Tampa target neighborhoods have a minimum rate of foreclosures of 1.01% or higher, with the highest rates found in Sulphur Springs, North Tampa, University Square, of 2.51% - 3.00%. Next, these four NSP target neighborhoods are found to have at least 60% or higher of homes financed by high cost sub-prime mortgage loans. Finally, these four NSP target neighborhoods have foreclosed risk rates of 9.01 or above according to HUD's Foreclosure and Abandonment Risk Scoring System.

The other eligible neighborhoods have 51% or more of their populations with NSP-eligible incomes up to 120% of AMI. They also have a minimum rate of foreclosures of 1.01% or higher. The other eligible neighborhoods are also found to have at least 40% or higher of homes financed by high cost sub-prime mortgage loans. Finally, the other eligible neighborhoods have foreclosure risk rates of 7.01 or above according to HUD's Foreclosure and Abandonment Risk Scoring System.

The NSP-eligible activities shown in the table below will be provided in the eligible neighborhoods with specific activities determined by further analysis of need and cost effectiveness. Home ownership and land banking will be the emphasis in the Sulphur Springs, North Tampa, University Square, Old West Tampa, Terrace Park, Temple Crest, Rivergrove, Woodland Terrace, North East Community, Lowry Park Central, Riverbend, Northeast Macfarlane, Live Oaks Square target neighborhoods. Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park, Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program

The emphasis in the remaining eligible neighborhoods will be to provide affordable rental housing to persons <50% AMI, including special needs populations.

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Planning and Administration	\$ 1,360,091
Acquisition of Foreclosed Properties	\$ 5,600,000
Rehabilitation of Foreclosed Properties	\$ 5,000,000
Demolition of Acquired Foreclosed Properties	\$ 65,000
Land Banking of Acquired Foreclosed Properties	\$ 520,000
Redevelop Demolished or Vacant Properties	\$ 552,000
COT Maintenance, Pre-Acquisition	\$ 503,824
Total	\$ 13,600,915

C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of “blighted structure” in context of state or local law.

Response: A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare. Blighted structures located within any historic districts will be given appropriate consideration regarding historic preservation standards and regulations. Section 19.02 of Article XIX of the City’s Code of Ordinances addresses slum and blighted areas as being “injurious to the public health, safety, morals and welfare of the residents of said municipality; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an economic and social liability imposing onerous municipal burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests the sound growth of said municipality, retards the provision of housing accommodations, aggravates traffic problems and substantially impairs or arrests the elimination of traffic hazards and the improvement of traffic facilities ...” Contributing nuisance conditions are defined in Section 19.03 of the City’s Code of Ordinances that includes any one, or a combination of the following:

- Any public nuisance known at common law or in equity jurisprudence or as provided by the statutes of the state or ordinances of the city, including this chapter;
- Physical conditions dangerous to human life or detrimental to health or persons on or near the premises where the condition exists;
- Unsanitary conditions or anything offensive to the senses or dangerous to health;
- Whatever renders air, food or drink unwholesome or detrimental to the health of human beings; and
- Fire hazards

Other Definitions:

Abandoned. A home is abandoned when mortgage or tax foreclosure proceedings have been initiated for that property, no mortgage or tax payments have been made by the property owner for at least 90 days, AND the property has been vacant for at least 90 days. HUD Docket item No. 5321-N-03 for Change in definitions and modifications to NSP1 program definition of “Abandoned” states that HUD is expanding the definition of an abandoned property to include homes where no mortgage or tax payments have been made by the property owner for at least 90 days or a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies

Current market appraised value. The current market appraised value means the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the Uniform Relocation Assistance Act (URA) found in 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, subrecipient, developer, or individual homebuyer.

Foreclosed. A property “has been foreclosed upon” at the point that, under state or local law, the mortgage or tax foreclosure is complete. HUD generally will not consider a foreclosure to be complete until after the title for the property has been transferred from the former homeowner under some type of foreclosure proceeding or transfer in lieu of foreclosure, in accordance with state or local law. HUD Docket item No. 5321-N-03 for Change in definitions and modifications to NSP1 program definition of “Foreclosed” states that properties will now be eligible for NSP assistance if any of the following conditions apply: The property is at least 60 days delinquent on its mortgage and the owner has been notified; or the property owner is 90 days or more delinquent on tax payments; or under state or local law, foreclosure proceedings have been initiated or completed; or foreclosure proceedings have been completed and title has been transferred to an intermediary aggregator or servicer that is not an NSP grantee, subrecipient, developer, or end user.

Housing Partner. A qualified entity that forms a team or participates as a member of a team that will partner with the City of Tampa to implement NSP-eligible activities. Member entities of the teams may include, but will not be limited to, social service providers, housing non-profit organizations, for-profit housing providers, contractors, lenders, title companies, property managers, appraisers, real estate companies, and inspection firms.

Land bank. A land bank is a governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. For the purposes of the NSP program, a land bank will operate in a specific, defined geographic area. It will purchase properties that have been abandoned or foreclosed upon and maintain, assemble, facilitate redevelopment of, market, and dispose of the land-banked properties. If the land bank is a governmental entity, it may also maintain abandoned or foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of the service.

Low-Income Household. A household having an income equal to or less than 50% of area median income.

Moderate Income Household. A household having an income equal to or less than 80% of area median income, but greater than 50% of area median income.

Middle-Income Household. A household having an income equal to or less than 120% of area median income measured as 2.4 times the current Section 8 income limit for households below 50% of median income, adjusted for family size.

(2) Definition of “affordable rents.” *Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.*

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Response: The maximum Affordable Rents shall not exceed the State of Florida’s State Housing Initiative Partnership Program (SHIP) Rents as published annually by the Florida Housing Finance Corporation (FHFC) for the Tampa-St. Petersburg-Clearwater Metropolitan Statistical Area (MSA). The City has adopted the FHFC maximum affordable rent limits for use in NSP-funded programs. The current rents are listed as follows:

Source: Florida Housing Finance Corporation – 2009

The City will review and approve the rents charged on an annual basis, as they are updated by the Florida Housing Finance Corporation.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Narrative Response: The City of Tampa will ensure continued affordability for NSP-assisted housing through the use of deferred payment loan mortgage and note documents that will be recorded against each property. If an owner who has been assisted through this program transfers title to the property before the affordability period expires, the assistance provided through the City’s NSP program will be subject to recapture. Regardless of the number of units, the City will annually monitor all properties that are assisted with NSP funds during the affordability period to ensure that the specified units remain affordable, and that the property(s) continue to meet minimum housing quality standards. In addition, all properties acquired through the NSP funding program and transferred to a Housing Partner, will be secured by a recorded deferred payment loan mortgage and note in favor of the City, and monitored by the City on an annual basis. As each home is sold by the Housing Partner, or title is transferred to an eligible homebuyer, a portion of the original mortgage will be assumed by the applicant as a soft second mortgage loan.

City/County	Income %	0 BR	1 BR	2 BR	3 BR	4 BR
Tampa-St.Petersburg-Clearwater MSA	30%	311	333	400	461	515
	50%	517	555	666	769	858
	80%	828	888	1,065	1,231	1,373
	120%	1,242	1,332	1,599	1,846	2,061

The City will use the minimum affordability period of the federal HOME Investment Partnership Program, 24 CFR 92.252(a), (c), (e) and (f), and 92.254. The City will annually monitor these periods of affordability for income compliance and HQS. The minimum affordability period is listed below:

- Up to \$15,000 = 5 Years
- \$15,001 - \$40,000 = 10 Years
- Over \$40,000 = 15 Years
- New Construction = 20 Years

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Narrative Response: All housing that requires rehabilitation must meet local building codes, including the Standard Southern Building Code (SBCCI), and ordinances pertaining to providing housing that is decent, safe, sanitary, and fit for habitation. Structures located within certain historic districts will be given appropriate consideration regarding historic preservation standards and regulations. Historic Preservation funding will be sought for properties located in certain historic neighborhoods for rehabilitation costs in excess of maximum NSP funds appropriated according to this plan.

The City of Tampa's Housing and Community Development (HCD) Rehabilitation Standards will be used to describe in detail the specifications for the rehabilitation work needed to bring substandard housing into compliance with City Codes, which define the minimum housing code for the City of Tampa. Chapter 5 of the City Building Code adopts the Florida Building Code. Chapter 1 of the Florida Building code is amended and is used as the basis for Chapter 5 of the City Code. It is the contractor's responsibility for correcting any visible existing code violation that may have been omitted in the write-up of specifications and for all labor, materials, equipment, permits, licenses and services for the proper completion of the rehabilitation project.

The intent of the City's HCD Standards for Rehabilitation is to correct sub-standard conditions with the City of Tampa's housing stock so that dwellings are safer, healthier, more durable, more affordable, more energy efficient, and more habitable. HCD intends for rehabilitation to correct a broad range of conditions that afflict the housing stock. Rehabilitation should address more than those conditions that threaten the immediate "health and safety" of the occupants. It should include correcting conditions that will create a future hazard, that make the dwelling less useful and less affordable to the occupant, and that reduce the dwelling's long-term habitability.

***D. LOW INCOME TARGETING:* Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$3,600,000**

***Note:* At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.**

Narrative Response: The majority of the funds set aside for households at or below 50% of AMI will be for the creation of rental housing. The City will require that partners selected for rental activities must have a proven track record of both experience and capacity for providing rental property management. Partners utilizing NSP-funded properties for facility-based, supportive housing programs shall demonstrate sufficient capacity and resources to provide for ongoing program operating costs of such housing. The City will also require that any potential multi-family rental development proposals be reviewed by the City's approved underwriter for financial feasibility. All properties will be monitored annually for income compliance and affordability as well as inspected for housing quality standards compliance.

***E. ACQUISITIONS & RELOCATION:* Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income). If so, include:**

- **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.**

Narrative Response: If the cost to rehabilitate an acquired unit is greater than fifty percent (50%) of the acquisition price, and/or the cost of acquisition and rehabilitation exceeds one hundred percent (100%) loan-to-value, the City will evaluate the property to determine if demolition is an appropriate option. If demolition is an appropriate option, the City will use NSP funds to acquire the property, demolish the structure and provide funding for redevelopment of the site. Structures located within certain historic districts will be given appropriate consideration regarding historic preservation standards and regulations. Historic Preservation funding will be sought for properties located in certain historic neighborhoods for rehabilitation costs in excess of maximum NSP funds appropriated according to this plan.

Of the anticipated total of 110 residential units to be acquired, it is anticipated that 40 units may be demolished and redeveloped and made available to eligible buyers. Of these, 20 units (50%) will be made available to households earning at or below 80% of AMI.

- **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).**

Narrative Response: Of the anticipated total of 110 residential units to be acquired, 80 units will be single family properties. Of these, 40 shall be rehabilitated and made available for sale to eligible buyers at or below 120% AMI. Of the 40 rehabilitated units, 25 will be made available to Moderate Income households, and 15 rehabilitated units to Middle Income households. The Acquisition process began with the grant award and it is anticipated to continue through the NSP expenditure deadline date.

- **The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.**

Narrative Response: Of the anticipated total of 110 residential units to be acquired, approximately 30 units will be acquired, rehabilitated, and made available as rental units for households earning at or below 50% AMI.

F. PUBLIC COMMENT: Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Narrative Response: The City of Tampa facilitated a 15-day public review and comment period beginning on April 16, 2010 and ending on May 3, 2010. Public notices were published in accordance with the City's Citizen Participation Plan (as amended to the NSP requirements) to notify interested citizens where they could review the draft of the proposed amendment. Copies were made available at the following locations on April 16, 2010:

- City Clerk's Office, City Hall, 3rd Floor, 315 East Kennedy Boulevard, Tampa, Florida, 33602
- 2105 N. Nebraska Ave, 1st floor, Tampa, Florida, 33602

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- City of Tampa's Budget Office website: http://www.tampagov.net/dept_budget/

On **May 6, 2010**, City Council approved Resolution No. 2010-_____ submitting the NSP plan amendment. The legal notice and the link where the document appears on the City of Tampa's website are provided in Exhibit B. No comments were received from individual citizens.

G and H. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY):

The City issued Requests for Qualifications (RFQ) to solicit partners to assist with the acquisition, rehabilitation, disposition and management of properties purchased with NSP funds. As a result of the RFP's, the City selected housing partners to implement the NSP home ownership activity and social service entities to implement the NSP rental activity.

Activity – 1: Planning and Administration

Activity Name: Planning and Administration

Activity Type:

- 24 CFR 570.206 – Planning and Administration (program management, coordination, monitoring and evaluation).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

N/A- Administration

Projected Start Date: **September 29, 2008**

Projected End Date: **September 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602. City of Tampa Growth Management and Development Services Department, Housing

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and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave.,
Tampa, FL 33602.

Activity Description: City NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities 2 through 7 listed below. This includes costs related to staffing for overall program management, coordination, monitoring, reporting, and direct and indirect charges.

The City of Tampa will utilize pre-award administrative funds to prepare the NSP substantial amendment to the Consolidated Plan as of September 29, 2008 as allowed by HERA.

Activity - 2: Acquisition of Foreclosed Residential and Commercial Properties

Activity Name: Acquisition of Foreclosed Properties – Single Family, Multifamily, and Commercial

Activity Type:

- NSP Eligible Use –
 - (B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.
- CDBG Eligible Activities - 24 CFR 570.201
 - (a) Acquisition (acquisition of property for a public purpose).
 - (b) Disposition (sale, lease or donation of NSP-acquired property).
 - (i) Relocation (assistance to displaced persons and households).
 - (n) Direct homeownership assistance (assistance to facilitate home ownership).
- CDBG Eligible Activity - 24 CFR 570.202
 - eligible rehabilitation and preservation activities for homes and other residential properties (repairs and renovations necessary to preserve residential structures).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Activities benefiting Low-Moderate Income Persons – Housing Activities - 24 CFR 570.208(a)(3)
- NSP CDBG activities will meet the low-, moderate and middle income national objective of the assisted activity:
 - Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120 percent of area median income (abbreviated as LMMH);
 - Serves an area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
 - Serves a limited clientele whose incomes are at or below 120 % of area median income

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Projected Start Date: **January 2009**

Projected End Date: **September 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

The City will solicit other organizations and partners to participate in the program through Requests for Qualifications.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Targeted neighborhoods to be served include Sulphur Springs, North Tampa, University Square, and Old West Tampa. Other eligible neighborhoods include: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, and Temple Crest. Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park, Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program.

After analysis within a given neighborhood, specific properties will be evaluated for acquisition. Factors may include elements such as block location, cost of acquisition, ownership, and other criteria affecting costs.

Activity Description: Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For acquisition activities, include: discount rate

Narrative Response: The City's Housing and Community Development Division staff will work with the City's Real Estate Division of Growth Management and Development Services

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Department, and local lenders and mortgage holders to acquire properties that have been foreclosed or abandoned, vacant for at least 90 days, and are on the lender's or investor's current inventory. Properties will now be eligible for NSP assistance if any of the following conditions apply: The property is at least 60 days delinquent on its mortgage and the owner has been notified; or the property owner is 90 days or more delinquent on tax payments; or under state or local law, foreclosure proceedings have been initiated or completed; or foreclosure proceedings have been completed and title has been transferred to an intermediary aggregator or servicer that is not an NSP grantee, subrecipient, developer, or end user. HUD is expanding the definition of an abandoned property to include homes where no mortgage or tax payments have been made by the property owner for at least 90 days or a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies. Once foreclosed or abandoned properties have been identified in the eligible neighborhoods, the City will negotiate with the lender(s) to obtain the maximum reasonable discount for use in the program. The number of units acquired shall be dependant upon cost of acquisition per unit and appraised values.

Except as set forth below, the average purchase discount for all properties purchased with NSP funds during the 18-month use period shall be 15 percent. The average purchase discount shall be at least 10 percent if the City determines the maximum reasonable discount for each purchase transaction results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 1 percent). This methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period. Such carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, and appropriate overhead. The City will document this analysis for each purchase transaction.

Properties acquired in the Sulphur Springs, North Tampa, University Square, Old West Tampa, Terrace Park, Temple Crest, Rivergrove, Woodland Terrace, North East Community, Lowry Park Central, Riverbend, Northeast Macfarlane, Live Oaks Square eligible neighborhoods shall be utilized for home ownership opportunities. Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park, Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program.

Properties acquired in NSP eligible neighborhoods, with the exception of Sulphur Springs and Old West Tampa, will be primarily utilized for social service providers of rental housing.

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The City's selected housing partners and social service entities provide the City's Real Estate Department with listings of available foreclosed or abandoned properties. The City inspection team performs a preliminary inspection of the properties to determine if rehabilitation is feasible. If rehabilitation is feasible, the City's Real Estate Department initiates the due diligence process to move the properties towards a closing date. Once acquired, the rehabilitation work write up is completed and submitted to the City for review and approval. The rehabilitated properties are either sold or rented depending on the designated NSP activity.

Single family and multi-family housing units assisted under this activity will be secured with a deferred payment loan mortgage and note recorded on the properties at the time of closing with each Housing Partner within the first 18 months of the NSP allocation. Another set of deferred payment loan documents will be created for the final homeowners of each property. This will ensure affordability and land use control.

For single-family homes that are acquired and subsequently sold, the City may leave a portion of the NSP acquisition funds behind in the form of a soft-second, 0% deferred payment loan to the income eligible household as well as provide other financing options as allowed by HERA. The amount of assistance will be determined by income and need. As long as the borrower/owner maintains the property as their principal homestead residence during the period of affordability, the loan payments will remain deferred. Owners will not be able to refinance homes purchased under the NSP program without written consent from the City. Multi-family units shall remain under ownership of the original Housing Partner for the maximum affordability period, secured with a 0% deferred payment loan. Properties will be monitored by the City for the entire affordability period.

Income received from the sale of assisted units will be recaptured by the City as Program Income and recycled for eligible NSP activities. The City will allow, and pay for development fees that are normal and customary as part of the acquisition and rehabilitation process. Development fees and other soft and project-related costs associated with the acquisition and rehabilitation shall be considered "Program Delivery" type costs and will be charged to the individual projects assisted.

Individual Transactions - If an abandoned or foreclosed-upon home or residential property is to be sold to an individual as a primary residence, no profit may be earned on such sale except for developer fee.

Properties may be acquired and redeveloped as economic development opportunities.

Activity -3: Acquisition and Rehabilitation of Foreclosed Properties

Activity Name: Acquisition and Rehabilitation (Single Family residential, Multi-Family, commercial properties and existing vacant land)

- NSP Eligible Use –
 - (B) Purchase vacant land and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and commercial properties.

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- CDBG Eligible Activities - 24 CFR 570.201
 - (a) Acquisition (acquisition of property for a public purpose).
 - (m) Homeownership Assistance (assistance to facilitate home ownership).
- CDBG Eligible Activity - 24 CFR 570.202
 - (a) Eligible rehabilitation and preservation activities for homes and other residential properties (repairs and renovations necessary to preserve residential structures).
- CDBG Eligible Activity - 24 CFR 570.206
 - Activity delivery costs for an eligible activity (program management, coordination, monitoring and evaluation).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- 24 CFR 570.208(a)(3) – Housing Activities
- NSP CDBG activities will meet the low-, moderate and middle income national objective of the assisted activity:
 - Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (abbreviated as LMMH);
 - Serves an area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
 - Serves a limited clientele whose incomes are at or below 120% of area median income

Projected Start Date: **January 2009**

Projected End Date: **July 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

The City will solicit other organizations and partners to participate in the program through Request for Qualifications.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Targeted neighborhoods to be served include Sulphur Springs, North Tampa, University Square, and Old West Tampa. Other eligible neighborhoods include: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic,

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College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, and Temple Crest. Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park, Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program. Properties may be rehabilitated after they are evaluated. Factors may include elements such as block location, cost of rehabilitation, ownership, and other criteria affecting costs.

Activity Description: *Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.*

For housing related activities, include:

- ***tenure of beneficiaries--rental or homeownership;***
- ***duration or term of assistance;***
- ***a description of how the design of the activity will ensure continued affordability.***

Narrative Response: The City's NSP program will include rehabilitation of both residential and commercial properties. Costs of the rehabilitation can include labor, materials, supplies, permits, lead paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos removal, and program delivery. Rehabilitation projects involving one or more units in a multi-unit building owned as a condominium, will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property that are held in common ownership. The number of units shall be determined by actual cost for acquisition and rehabilitation. Commercial properties requiring rehabilitation will be brought up to minimum building code.

Housing units acquired through the use of NSP funds will require rehabilitation in most cases. The City will provide NSP funds for housing rehabilitation to bring the housing units up to the City's Minimum Housing Code. Funding for rehabilitation will be provided through a secured lien on the property at 0% interest. If the cost to rehabilitate a unit is greater than fifty percent (50%) of the acquisition price, and/or the cost of acquisition and rehabilitation exceeds one hundred percent (100%) loan-to-value, the City will pay for the evaluation of the property to determine if demolition is an appropriate option. Structures located within certain historic districts will be given appropriate consideration regarding historic preservation standards and regulations. Historic Preservation funding will be sought for properties located in certain historic neighborhoods for rehabilitation costs in excess of maximum NSP funds appropriated according to this plan.

A portion of the NSP funds used for rehabilitation may remain in the home when it is sold to an income eligible household in the form of a soft second 0% interest loan or other NSP-eligible financial mechanism that shall be due and payable should the property cease to be the primary residence of the borrower, or if the home is rented, sold, or title is transferred during the affordability period.

It is anticipated that a portion of the funds associated with this activity will be for rental households earning at or below 50% of AMI. This could be in the form of a rehabilitated single family or multi-family unit. If a housing unit is rented, it is critical that any chosen Housing Partner has a proven track record in property management. The City will require that any multi-family developments proposed for acquisition, be reviewed by the City's approved underwriter for financial feasibility. Multi-family rental properties and single family rental homes will be made available to social service organizations and Housing Partners to assist special needs populations, which may include the homeless, disabled, victims of domestic violence, and others.

Affordable rental housing will benefit the majority of the population earning at or below 50% AMI. The City will also work in conjunction with the Tampa Housing Authority as a partner to provide affordable housing options to those currently on the waiting list for Section 8 rental units. The City will work with agencies to assist individuals or families affected by foreclosure in finding sufficient housing.

The City may provide incentives for improving energy efficiency, conservation, or providing renewable energy source(s). These types of features will provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods.

All housing acquired and rehabilitated through this program must meet all local building codes (including the Standard Southern Building Code, (SBCCI) and ordinances pertaining to providing housing that is decent, safe, sanitary and fit for habitation). The City of Tampa's Written Rehabilitation Standards will be referenced when specifying rehabilitation work needed to bring substandard housing into compliance with the housing code for the City of Tampa. Units will be monitored for housing quality standards as well.

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

Activity – 4: Acquisition and Disposition of Foreclosed Properties

Activity Name: Sale of Acquired and Rehabilitated Properties

- NSP Eligible Use –
 - (B) Purchase and rehabilitate homes and residential/commercial properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.
- CDBG Eligible Activities - 24 CFR 570.201
 - (a) Acquisition (acquisition of property for a public purpose).

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- (b) Disposition (sale, lease or donation of NSP-acquired property).
- (i) Relocation (assistance to displaced persons and households).
- (n) Direct homeownership assistance (assistance to facilitate home ownership).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- 24 CFR 570.208(a)(3) – Housing Activities
- NSP CDBG activities will meet the low-, moderate and middle income national objective of the assisted activity:
 - Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (abbreviated as LMMH);
 - Serves an area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
 - Serves a limited clientele whose incomes are at or below 120 % of area median income

Projected Start Date: **March 2009**

Projected End Date: **July 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

The City solicited other organizations and partners to participate in the program through Requests for Qualifications.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Targeted neighborhoods to be served are located in Sulphur Springs, North Tampa, University Square, and Old West Tampa. Other eligible neighborhoods include: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, and Temple Crest. Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park,

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Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program. After properties are rehabilitated, they may be sold to qualified buyers. Contributing factors to their sale may include elements such as block location, cost of rehabilitation, ownership, and other criteria affecting costs.

Activity Description: *Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.*

For housing related activities, include:

- *tenure of beneficiaries--rental or homeownership;*
- *duration or term of assistance;*
- *a description of how the design of the activity will ensure continued affordability.*

For financing activities, include:

- *range of interest rates*

Narrative Response: Once homes are rehabilitated, they will be marketed for sale to income-qualified homebuyers. To enable affordability to homebuyers, financial assistance may be provided by the City as allowed by HERA. The funding may reduce interest rates or mortgage principal amounts, provide a second mortgage, and pay the purchaser's reasonable closing costs. Homebuyer counseling will be required before the sale to the homebuyer. All parties on the deed will be required to have at a minimum of 8 hours of home buyer counseling by a HUD approved counseling provider, as well as additional hours of home maintenance education, prior to purchasing the home.

The City will establish a period of time in which each Housing Partner must sell each home. Failure to sell homes purchased and rehabilitated with NSP funds in a timely manner, may result in the Housing Partner being responsible for all further carrying costs. The City will work with agencies to assist individuals or families affected by foreclosure once mortgage eligibility is re-established.

The City will use the minimum affordability standards that fall under the federal HOME Investment Partnership Program for all activities assisted with NSP funds. Affordability period requirements are listed below:

- Up to \$15,000 = 5 Years
- \$15,001 - \$40,000 = 10 Years
- Over \$40,000 = 15 Years
- New Construction = 20 Years

Longer affordability periods may be imposed for a soft second mortgage loan and rehabilitation loans to mirror other City's programs.

Income received from the sale of assisted units will be recaptured by the City as Program Income and recycled for eligible NSP activities. If a homeowner sells a property acquired with NSP funding after 5 years but within the affordability period, proceeds shall be returned to the U.S. Treasury as Program Income.

In the event commercial properties are acquired by the City, they will provide jobs or services in the NSP eligible areas.

Other Program Requirements

- **Homebuyer Counseling.** Any NSP-assisted homebuyer must receive at least eight hours of homebuyer counseling from City of Tampa HCD staff or a HUD- certified housing counseling agency prior to obtaining a mortgage loan.
- **Lender Requirements.** The lender of any first mortgage loan provided to an income eligible household, must comply with Treasury's guidance for non-traditional mortgages (<http://www.fdic.gov/regulations/laws/rules/5000-5160.html>), and must be included in the City's approved lender list. Compliance must be documented. All loans must be at a fixed rate loans not to exceed a term of forty (40) years.

Activity – 5: Demolition of Acquired Foreclosed Properties

Activity Name: Demolition and Clearance of Foreclosed Properties

- NSP Eligible Use –
 - (D) Demolish blighted structures.
- CDBG Eligible Activities - 24 CFR 570.201
 - (a) Acquisition (acquisition of property for a public purpose).
 - (d) Clearance and Demolition (removal or of residential/commercial building structures).
 - The City will obtain approval from HUD before demolishing any HUD-owned properties.
 - (m) Construction Activities (building/construction of new housing or public facilities).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- 24 CFR 570.208(a)(3) – Housing Activities
- For the purposes of NSP CDBG only, an activity may meet the low- and moderate income national objective if the assisted activity:
 - Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% percent of area median income (abbreviated as LMMH);
 - Serves an area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)

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- Serves a limited clientele whose incomes are at or below 120 % of area median income

Projected Start Date: **April 2009**

Projected End Date: **July 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

The City will solicit for other organizations and partners to participate in the program through Requests for Qualifications.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Targeted neighborhoods to be served include Sulphur Springs, North Tampa, University Square, and Old West Tampa. Other eligible neighborhoods include: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, and Temple Crest Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park, Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program.

After analysis within a given eligible neighborhood, specific properties will be evaluated for demolition. Factors may include elements such as block location, cost of rehabilitation, ownership, and other criteria affecting costs.

Activity Description: Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- ***tenure of beneficiaries--rental or homeownership;***
- ***duration or term of assistance;***
- ***a description of how the design of the activity will ensure continued affordability.***

Narrative Response: Housing units acquired through the City's NSP program that have been evaluated and determined to not be economically feasible to rehabilitate, and/or pose a health/safety threat, may be demolished. The lots remaining from demolished homes may be placed in a Land Bank established by the City. The property will subsequently be made available to a Housing Partner for redevelopment. The number of units demolished will be dependent upon cost of demolition per unit.

Another option is for the City to acquire, then transfer property to a Housing Partner to demolish and construct a new home for sale to an eligible buyer. The City will provide the funds in the form of a grant for the demolition. The City may subsequently provide funding for the construction of a new home using NSP funds or other City funds. If the City provides funding for the construction, it will be provided in the form of a secured, deferred payment loan or similar legal instrument that secures the NSP funding in favor of the City.

Activity – 6: Land Banking of Acquired Properties

Activity Name: Land Banking

- NSP Eligible Use –
 - (C) Establish land banks for homes or commercial properties that have been foreclosed upon.
- CDBG Eligible Activities - 24 CFR 570.201
 - (a) Acquisition (acquisition of property for a public purpose).
 - (b) Disposition (sale, lease or donation of NSP-acquired property).
 - (b) Establish land banking (real property acquired and its retention for public purposes).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- 24 CFR 570.208(a)(3) – Housing Activities
- NSP CDBG activities will meet the low-, moderate and middle income national objective of the assisted activity:
 - Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (abbreviated as LMMH);
 - Serves an area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
 - Serves a limited clientele whose incomes are at or below 120 % of area median income

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Projected Start Date: **January 2009**

Projected End Date: **July 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

The City will solicit for other organizations and partners to participate in the program through Requests for Qualifications.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Targeted neighborhoods to be served are located in the following neighborhoods within the City of Tampa city limits: Sulphur Springs, North Tampa, University Square, and Old West Tampa. After analysis within a given target neighborhood, specific properties will be evaluated. Factors may include elements such as block location, cost of rehabilitation, ownership, and other criteria affecting costs.

Activity Description: Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- *tenure of beneficiaries--rental or homeownership;*
- *duration or term of assistance;*
- *description of how the design of the activity will ensure continued affordability.*

For acquisition activities, include:

- *discount rate*

For financing activities, include:

- *range of interest rates*

Narrative Response: Properties acquired through the City's NSP program may be placed in a land bank established by the City's Real Estate Division for future redevelopment in targeted neighborhoods. Also, land from housing units acquired through the City's NSP program and demolished, may be placed in the land bank to be subsequently provided to a Housing Partner for redevelopment. The City may acquire a property if a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies.

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Land banking and subsequent redevelopment of demolished or vacant property will benefit households or neighborhoods at or below 120% AMI. Financing for all activities will be provided at a 0% deferred payment loan. The City will develop a re-use plan to include all properties within the land bank. Strategies will be determined based on market and economic conditions and will be included in a comprehensive plan addressing the appropriate utilization of NSP funds for this purpose within an 18-month time frame. The redevelopment of the land banked property will occur within the 10 year time period as allowed by HERA.

If new homes are constructed, they will be made available to income eligible households. The City will use the minimum affordability standards that fall under the federal HOME Investment Partnership Program which are listed below:

- Up to \$15,000 = 5 Years
- \$15,001 - \$40,000 = 10 Years
- Over \$40,000 = 15 Years
- New Construction = 20 Years

Longer affordability periods may be imposed for a soft second mortgage loan and rehabilitation loans to mirror other City programs. The City will ensure continued affordability through the use of a recorded deferred payment loan mortgage and note.

If construction of new housing units is not feasible, the property will be held by the City until such time as it can be reasonably redeveloped, within a maximum 5 year period.

Other Program Requirements

- Homebuyer Counseling. Any NSP-assisted homebuyer must receive at least eight hours of homebuyer counseling and additional hours of home maintenance training from a HUD-approved housing counseling agency prior to obtaining a mortgage loan.
- Lender Requirements. The lender of any first mortgage loan provided to an income eligible household must comply with Treasury's guidance for non-traditional mortgages (<http://www.fdic.gov/regulations/laws/rules/5000-5160.html>), and must be included in the City's approved lender list. Compliance must be documented. All loans must be at a fixed rate loans not to exceed a term of forty (40) years.

Activity – 7: Redevelop Existing, Land Bank or Vacant Properties

Activity Name: Redevelopment of Existing, Land Bank or Vacant Properties

- NSP Eligible Use –
 - (E) Redevelop existing, land bank or vacant properties.
- CDBG Eligible Activities - 24 CFR 570.201
 - (a) Acquisition (acquisition of property for a public purpose).
 - (b) Disposition (sale, lease or donation of NSP-acquired property).
 - (b) Establish land banking (real property acquired and its retention for public purposes).

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- (c) Public Facilities (can include parks, infrastructure improvements and structural facilities such as storm water facilities that serve a public purpose).
- (n) Direct Home Ownership Assistance (assistance to facilitate home ownership).

National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., $\leq 120\%$ of area median income).

- 24 CFR 570.208(a)(3) – Housing Activities
- NSP CDBG activities will meet the low-, moderate and middle income national objective of the assisted activity:
 - Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (abbreviated as LMMH);
 - Serves an area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA)
 - Serves a limited clientele whose incomes are at or below 120 % of area median income

Projected Start Date: **January 2009**

Projected End Date: **July 30, 2013**

Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

City of Tampa Budget Office: Dennis Rogero, Budget Officer; 306 E. Jackson St., Tampa, FL 33602; (813) 274-8552. City of Tampa Growth Management and Development Services Department, Housing and Community Development Division: Sharon West, Manager; 2105 N. Nebraska Ave., Tampa, FL 33602; (813) 274-7992.

The City will solicit through multiple Requests for Qualifications for other organizations and partners to participate in the program.

Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Targeted neighborhoods to be served include Sulphur Springs, North Tampa, University Square, and Old West Tampa. Other eligible neighborhoods include: River Grove, Woodland Terrace, Live Oak Square, Northeast Community, Northview Hills, East Tampa Business and Civic, College Hill, Ybor Heights, V.M. Ybor, Southeast Seminole Heights, Grant Park, Highland Pines, East Ybor, Northeast McFarland, Drew Park, Riverbend, Lowery Park Central, Terrace Park, and Temple Crest Additional eligible neighborhoods include Area East of Forest Hills Neighborhood*, area East of Forest Hills Community*, Forest Hills Neighborhood, Forest Hills Community, Area North East of Sulphur Springs*, Area North and East of Old Seminole Heights*, Old Seminole Heights, Area West of Riverbend*, Hampton Trace, Area South of Northview Hills*, South Seminole Heights, Wellswood, Plaza Terrace and Areas North and East*, Areas North and East of Drew Park*, Stadium Area and Area to the East*, Riverside Heights, Tampa Heights, Area South and East of Highland Pines*, Historic Ybor, Central Park,

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Julian B. Dane, Ridgewood Park, Area East of Old West Tampa*, Carver City/Lincoln Gardens, Westshore Palms, North BonAir, Oxford Park and Areas North and East*, North Hyde Park, W. Riverfront and Area to the South and East*, Palmetto Beach, Hyde Park North, Area South and East of Oxford Park*, Gandy/Sunbay S., Ballast Point, Interbay, and Port Tampa City.

*Neighborhoods with no formal associations were assigned geographically compatible names for the NSP program

After analysis within a given eligible neighborhood, specific properties will be evaluated for redevelopment possibilities. Factors may include elements such as block location, cost of rehabilitation, ownership, and other criteria affecting costs.

Activity Description: Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

Narrative Response: Land banked , existing, commercial and vacant property shall be subsequently redeveloped and will benefit households or neighborhoods at or below 120% AMI. Financing for all activities will be provided at a 0% deferred payment loan. The City will develop a re-use plan to include all properties within the land bank. Strategies will be determined based on market and economic conditions. The redevelopment of the land banked property will occur within the 10 year time period as allowed by HERA.

New housing construction - New residential units will be made available for sale to income eligible households. The City will use the minimum affordability standards that fall under the federal HOME Investment Partnership Program which are listed below:

- Up to \$15,000 = 5 Years
- \$15,001 - \$40,000 = 10 Years
- Over \$40,000 = 15 Years
- New Construction = 20 Years

Longer affordability periods may be imposed for a soft second mortgage loan and rehabilitation loans to mirror other City programs. The City will ensure continued affordability through the use of a recorded deferred payment loan mortgage and note.

New Multi-Family rental units, if constructed with NSP funds, shall be managed by a City approved Housing Partner and shall target special needs populations, limited clientele, and those households with incomes at or below 50% AMI.

Public Facilities, either owned by or acquired by the City of Tampa, if constructed with NSP funds, shall serve an area in which at least 51% of the residents have incomes at or below 120% of AMI.

Commercial Facilities, if constructed, or acquired with NSP funds, shall serve an area in which at least 51% of the residents have incomes at or below 120% of AMI. Financing will be provided at a 0% deferred payment loan for eligible projects that will include the acquisition, rehabilitation or construction of commercial properties.

Other Program Requirements

- **Homebuyer Counseling.** Any NSP-assisted homebuyer must receive at least eight hours of homebuyer counseling and additional hours of home maintenance training from a HUD-approved housing counseling agency prior to obtaining a mortgage loan.
- **Lender Requirements.** The lender of any first mortgage loan provided to an income eligible household must comply with Treasury’s guidance for non-traditional mortgages (<http://www.fdic.gov/regulations/laws/rules/5000-5160.html>). Compliance must be documented. All loans must be at a fixed rate loans not to exceed a term of forty (40) years.

I. Total Budget: (Include public and private components)

Please see attached Budget (Exhibit “A”)

The City will also charge any pre-award costs incurred as part of the preparation of the Substantial Amendment to the Planning and Administration portion of the grant. In addition, all costs such as appraisals, title searches and title insurance, environmental assessments, inspections, development fees, engineering studies and mitigation, market analysis, credit underwriting reports, and associated permits, will be charged to each individual project.
 (See Exhibit A)

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Response: The City will incorporate performance measures and benchmarks into agreements with the Housing Partners. This will ensure that funds are expended in a timely manner and that acquired properties are made available for disposition as soon as they are available. All Housing Partners will be monitored annually for compliance. Penalties and/or sanctions will be imposed on non-performing agencies according to contractual requirements.

- Households at or below 50% of Area Median Income = no less than 25% of funds; 30 Units (Rental)
- Households from 51 to 80% of area Median Income = 15 Units
- Households from 81 to 120% of area Median Income = 25 Units

Activity	# Units Available to Low Income \geq (50% AMI)	# Units Available to Moderate Income (80%)	# Units Available to Middle Income \leq (120% AMI)	Total Units
Acquisition	35	45	30	110
Rehabilitation	35	40	25	100
Demolition	0	5	5	10
Sale of Properties	n/a	√	√	√
Land Banking	√	√	√	√
Redevelopment	√	√	√	√

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The Table above represents a minimum estimate of units to be acquired, rehabilitated and/or demolished and subsequently made available to income-qualified households. Actual unit figures may differ depending on market and economic conditions. Projects carried out with Program Income are not factored into this Amendment.

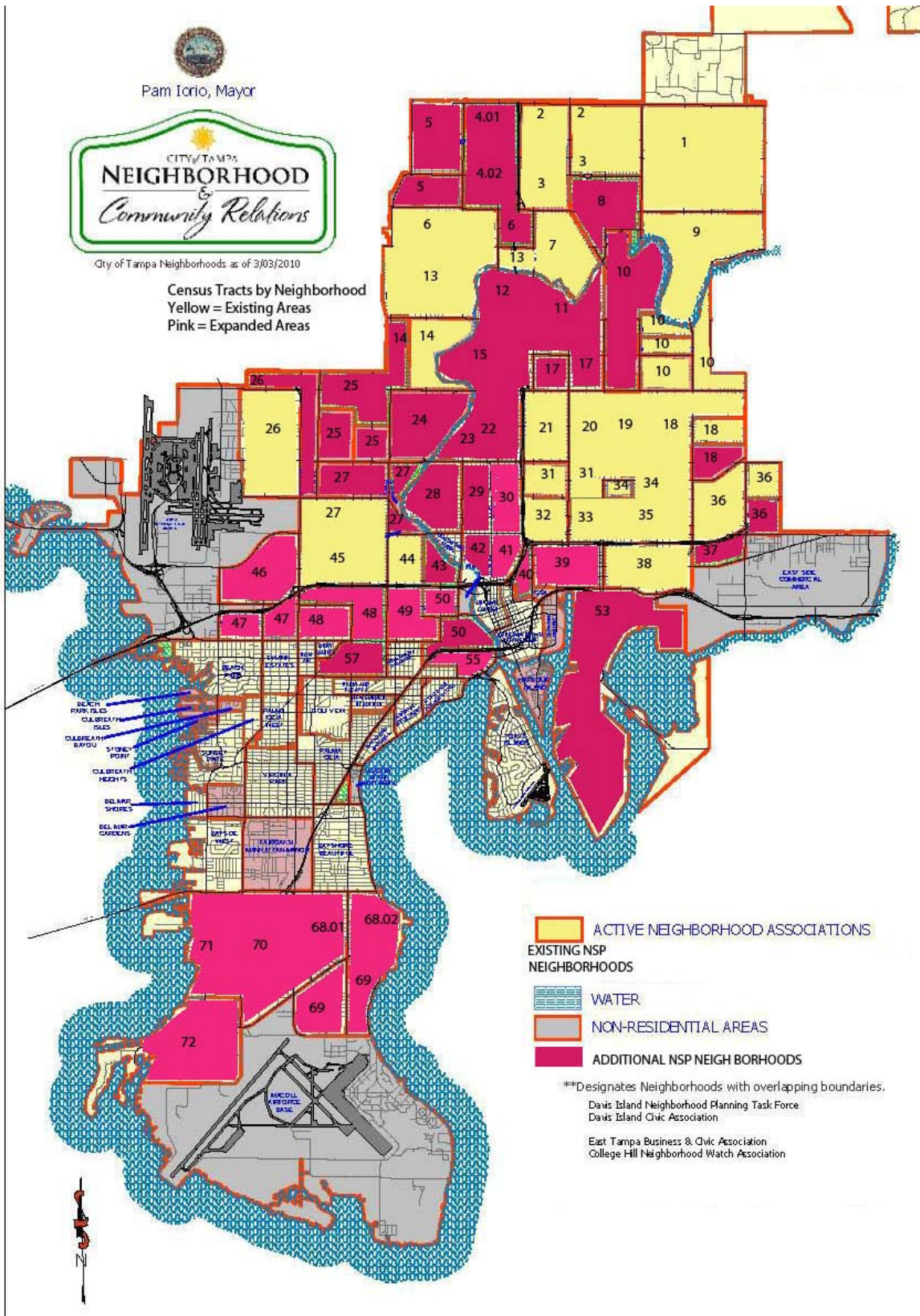
Original Application Maps have been deleted for this Amendment.

Census Tract

Census Tract

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City of Tampa Additional NSP Eligible Neighborhoods Map



CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction 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-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** 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.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted neighborhood set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction 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.
- (6) **Section 3.** The jurisdiction 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.
- (7) **Citizen Participation.** The jurisdiction 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.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement 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.
- (11) **Assessments.** 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

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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: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) 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 non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** 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 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 will comply with applicable laws.

Signature/Authorized Official

Date

Mayor
Title

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): City of Tampa (identify lead entity in case of joint agreements)	NSP Contact Person: Dennis Rogero
Jurisdiction Web Address: http://www.tampagov.net/dept_Budget/	Address: 306 E. Jackson St., 8 N Tampa, FL 33602
(URL where NSP Substantial Amendment materials are posted)	Telephone: 813-274-8552 Fax: 813-274-8127 Email: Dennis.Rogero@tampagov.net

The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes No Verification found on page 1.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes No Verification found on page 4.

Note: The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of "blighted structure" in the context of state or local law,
Yes No Verification found on page 5.
- a definition of "affordable rents,"
Yes No Verification found on page 7.
- a description of how the grantee will ensure continued affordability for NSP assisted housing,
Yes No Verification found on page 7.

- a description of housing rehabilitation standards that will apply to NSP assisted activities?
Yes No . Verification found on page __8__.

D. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page __9__.
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page __8__.

Amount budgeted = \$3,600,000.

E. DEMOLISHMENT OR CONVERSION OF LOW- AND MODERATE-INCOME UNITS

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

- Yes No . (If no, continue to next heading)
Verification found on page __9__.

Does the substantial amendment include:

- 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?
Yes No . Verification found on page __9__.
- 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)?
Yes No . Verification found on page __9__.
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?
Yes No . Verification found on page __10__.

F. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

- Yes No . Verification found on page __10__.

Is there a summary of citizen comments included in the final amendment?

- Yes No . Verification found on page __10__.

G. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,
Yes No . Verification found on page _10-24____.
- correlated eligible activity under CDBG,
Yes No . Verification found on page _10-24____.
- the areas of greatest need addressed by the activity or activities,
Yes No . Verification found on page _10-24____.
- expected benefit to income-qualified persons or households or areas,
Yes No . Verification found on page _10-24____.
- appropriate performance measures for the activity,
Yes No . Verification found on page __26____.
- amount of funds budgeted for the activity,
Yes No . Verification found on page _10-24____.
- the name, location and contact information for the entity that will carry out the activity
Yes No . Verification found on page __10-24____.
- expected start and end dates of the activity?
Yes No . Verification found on page __10-24____.

H. SPECIFIC ACTIVITY REQUIREMENTS

Does each activity narrative describe the general terms under which assistance will be provided, including:

If the activity includes acquisition of real property,

- the discount required for acquisition of foreclosed upon properties,
Yes No . Verification found on page __13____.

If the activity provides financing,

- the range of interest rates (if any),
Yes No . Verification found on page _18____.

If the activity provides housing,

- duration or term of assistance,
Yes No . Verification found on page _15,18,20,22____.
- tenure of beneficiaries (e.g., rental or homeownership),
Yes No . Verification found on page __15,18,20,22____.

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- does it ensure continued affordability?
Yes No . Verification found on page _15,18,20,22_.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page __26__.

I. TOTAL BUDGET Verification found on page __33__.

J. PERFORMANCE MEASURES Verification found on page __26__.

K. WEBSITE PUBLICATION

The following Documents are available on the grantee's website:

- SF 424 Yes No .
- Proposed NSP Substantial Amendment Yes No .
- Final NSP Substantial Amendment Yes No .
- Subsequent NSP Amendments Yes No .

Website URL: http://www.tampagov.net/dept_Budget/

L. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|------------------------------------------------------------|-----------------------------------------|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds \leq 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

EXIBHIT B

PUBLIC COMMENTS