

RESOLUTION R-11-027

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MANATEE COUNTY, FLORIDA, AMENDING THE 2010-11 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION PLAN

WHEREAS, on June 8, 2010, the Board approved Resolution R-10-077 adopting the Community Development Block Grant 2010-11 One Year Action Plan; and

WHEREAS, Manatee County has been notified the Department of Housing and Urban Development (HUD) has proposed an allocation of \$3,321,893.00 for the Neighborhood Stabilization Program 3 (NSP3); and

WHEREAS, the substantial amendment allocates funding for the Neighborhood Stabilization Program 3; and

WHEREAS, the process for amending a Consolidated Plan and/or Annual Action Plan is outlined in Manatee County's Citizen Participation Plan and each of those steps have been followed in this process, as amended by the Department of Housing and Urban Development to include a 15-day public comment period.

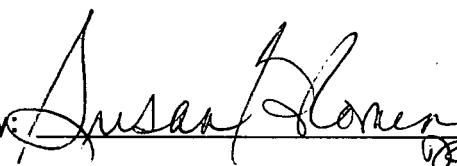


NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners that:

1. Resolution R-11-027 is hereby adopted to provide for an amendment to the 2010-11 One Year Action Plans as attached hereto.
2. The County Administrator, or designee, is hereby authorized to approve and execute subrecipient/developer funding agreements, amendment and associated standard Land Use and Deed Restriction Agreements, and authorize payments up to the maximum allowable funding for Federal NSP3 program activities as approved and adopted by the Board of County Commissioners in Manatee County's Consolidated Plan and amended Annual Action Plan for NSP3.

ADOPTED, with a quorum present and voting this 8th day of February, 2011.

ATTEST: R.B. Shore
CLERK OF THE COURT

BOARD OF COUNTY COMMISSIONERS
MANATEE COUNTY, FLORIDA

By:   By: 
Carol Whitmore
Chairman

Attachment 1

**Manatee County
Substantial Amendment
2010/2011 ACTION PLAN**

The substantial amendment will allocate funding for the Neighborhood Stabilization Program 3 activities as referenced below.

The Manatee County Neighborhood Stabilization Program 3 is a multiyear project, 2010 to 2013, where the County will be carrying out various individual actions on single family homes (1 to 4 family dwellings) for the purpose of assisting in the redevelopment of abandoned and foreclosed homes through acquisition/rehabilitation and use as rental units for eligible low to middle income households. The project area is for the entire unincorporated areas of Manatee County although it is the County's policy to exclude homes in the 100 year floodplain and those homes constructed prior to 1978. All NSP3 program activities will be completed by July 30, 2013.

Statement of Proposed Budget and Use of Funds

Source of Funds

Neighborhood Stabilization Allocation	\$ 3,321,893.00
TOTAL SOURCE OF FUNDS	<u>\$ 3,321,893.00</u>

Use of Funds

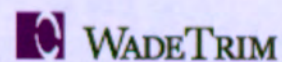
Planning & Administration	\$ 332,189.00
Acquisition; Rehabilitation & Disposition of Foreclosed Properties	\$ 2,989,704.00
TOTAL USE OF FUNDS	<u>\$ 3,321,893.00</u>

**2010-2011
Neighborhood Stabilization
Program 3
Substantial Amendment**

**Manatee County
Florida
February 8, 2011**



Assistance provided by:



Acknowledgements

Board of County Commissioners:

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Larry Bustle

Michael Gallen

John R. Chappie

Robin DiSabatino

Donna G. Hayes

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Assistance provided by:

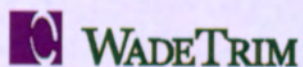


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Introduction

This Substantial Amendment to Manatee County, Florida's 2010/2011 Annual Action Plan represents a diligent planning and application effort by the County to secure Neighborhood Stabilization 3 (NSP-3) funds to address critical housing needs in the County's highest need areas due to foreclosures, abandonment and blight.

NSP-3 was authorized in 2010 and is the third installment of NSP funds to be distributed through HUD since 2008. Below is a brief history of the various rounds of NSP funds.

NSP-1

On July 30, 2008, President George W. Bush signed into law the Housing and Economic Recovery Act of 2008 to address the severe housing crisis. The Act appropriated \$3.92 billion of grant funds under the Neighborhood Stabilization Program (NSP) for states and local governments to purchase and redevelop abandoned or foreclosed properties. The Housing and Economic Recovery Act of 2008 directed the U.S. Department of Housing and Urban Development (HUD) to target funding to areas with the greatest needs based on the extent of foreclosures, subprime mortgages, and mortgage delinquencies and defaults.

Manatee County received \$5,283,122 as a part of the NSP-1 program and is actively administering these funds.

NSP-2

On February 17, 2009, President Barack Obama signed into law the American Recovery and Reinvestment Act of 2009 to augment NSP-1 and continue to stabilize neighborhoods whose viability continued to be damaged by the economic effects of foreclosed and abandoned properties. The Act provided grants to states, local governments, nonprofits and a consortium of nonprofit entities on a competitive basis. HUD awarded a combined total of \$1.93 billion in NSP-2 grants to 56 grantees nationwide. These grantees were selected on the basis of foreclosure needs in their selected target areas.

Manatee County was not a recipient of NSP-2 funds.

NSP-3

On July 21, 2010, President Barack Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, which provided an additional \$1 billion in funding for the Neighborhood Stabilization Program. The Act provided HUD grants to 270 states and selected local governments to mitigate the negative impact of the nation's economic decline and housing market collapse and to stabilize and revitalize communities and areas hit the hardest.

NSP-3 funds were allocated by a formula based on the number of foreclosures and vacancies in the 20 percent of U.S. neighborhoods (Census Tracts) with the highest rates of homes financed by a subprime mortgage, were delinquent, or were in foreclosure. The result is that these funds are highly targeted to communities with the most severe neighborhood problems associated with the foreclosure crisis.

Manatee County has been allocated \$3,321,893 in NSP-3 funds for use on projects throughout the County. The County will distribute the funds as described on the following pages. Under NSP-3, grantees have 2 years from the date HUD signs their grant

agreement to expend 50% of these funds and 3 years to expend an amount equal to the allocation. All communities are required to develop a NSP-3 Plan. Manatee County will participate in this new round of NSP-3 funding. All NSP-3 plans are due to HUD no later than March 1, 2011.

States and local governments (Neighborhood Stabilization Program-3 grantees) may use funding to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. Eligible uses for the funds include:

1. Buying foreclosed homes
2. Buying land and property
3. Demolishing or rehabilitating abandoned properties
4. Offering down payment and closing cost assistance to low-to moderate-income homebuyers
5. Creating "land banks" to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of property.

Community Profile

Manatee County is located roughly midway along Florida's west coast and is bordered by the Gulf of Mexico and Hillsborough, Hardee, DeSoto, and Sarasota Counties. The County has six municipalities comprised of diverse communities, each with its own particular character and identity.

The six municipalities are:

1. Anna Maria
2. Bradenton Beach
3. Bradenton
4. Holmes Beach
5. Longboat Key
6. Palmetto.

The municipalities are located on the west side of the County, four of which are on barrier islands. Anna Maria Island, a seven-mile long barrier island located due west of the City of Bradenton, is home to the cities of Anna Maria, Bradenton Beach, and Holmes Beach. Longboat Key is also a barrier island whose northern half is within Manatee County boundaries and the southern half of the island is in Sarasota County. The largest municipalities in the County are the cities of Palmetto and Bradenton. These cities lie on either side of the Manatee River – Palmetto on the north side and Bradenton on the south.

Manatee County is 740 square miles in area with 150 miles of coastline and 27 miles of beaches. Its unincorporated area is approximately 718 square miles. Roughly 13 percent of the unincorporated area is urbanized, consisting of residential, commercial, office, industrial, utilities, and institutional land uses. A considerable amount of land is allocated to agricultural and open space land uses. Approximately 43 percent of the unincorporated area is identified as agricultural and 12 percent is identified as conservation or parkland.

NSP-3 Grantee Information

The Manatee County Neighborhood Services Department will be the responsible agency for administering the NSP-3 Program. The contact information for the Manatee County program administrator is listed below. Citizens and other interested parties may use the contact information below for additional information pertaining to the NSP-3 program.

NSP3 Program Administrator Contact Information	
Name (Last, First)	Coryea, Cheri
Email Address	cheri.coryea@mymanatee.org
Phone Number	941-749-3029
Mailing Address	1112 Manatee Avenue West Bradenton, Florida 34205

Eligible Areas

According to HUD requirements, NSP-3 funds shall serve areas in which at least 51 percent of the residents have incomes at or below 120 percent of area median income. Additionally, HUD requirements state that eligible areas are block groups with a foreclosure need score of 17 or higher.

As can be seen in the **NSP-3 Eligible Areas Map**, all the lesser developed areas east of Interstate-75 and north and south of the Manatee River are eligible areas within Manatee County. Additionally, the urbanized areas west of Interstate-75 on both sides of the Manatee River are eligible under NSP-3. The only exceptions are the barrier island communities of Anna Maria, Bradenton Beach, Holmes Beach, and Long Boat Key along with a small 4 square mile area at the northwest corner of University Parkway and Interstate 75.

As required, NSP-3 funds will be directed to the area of greatest need or, more specifically, the target areas identified in the next section such that NSP-3 funds have the greatest impact on low, moderate, and middle income areas of Manatee County.

Areas of Greatest Need

According to HUD, the Neighborhood Stabilization Program has three specific targeting responsibilities for how funds may be used.

1. All funds must go towards programs that serve individuals and families whose income does not exceed 120 percent of area median income;
2. At least 25 percent of the funds must be used for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals and families whose incomes are less than 50 percent of area median income;
3. Jurisdictions that receive NSP-3 funds must give priority emphasis to the areas of greatest need, including those:
 - o Areas with the greatest percentage of foreclosures
 - o Areas with the highest percentage of homes financed by subprime mortgage related loans, and
 - o Areas identified as likely to face a significant rise in the rate of home foreclosures

Through data provided by HUD, Manatee County has developed an assessment of a number of categories. These categories include mapping of the NSP-3 eligible areas, rates of high cost loans, Number of foreclosures by Census block group, and the foreclosure and abandonment need score by Census block group.

Keeping with directives by HUD the County has selected a number of specific target areas to direct NSP-3 funding. Only specific primary target areas have been chosen because much of the County would otherwise be eligible under HUD requirements. Additionally, officials are seeking to augment NSP-3 funds by leveraging successes of the NSP-1 funding. Therefore, specific target areas within Manatee County have been strategically identified on the basis of their conformity to the following criteria:

1. An NSP3 foreclosure need score of 19 or higher; and
2. Census block groups where 51% or more of the population are less than 120% AMI; and
3. Properties and areas that were identified and eligible under the NSP-1 funding application

The Strategic Target Areas are identified on the attached Areas of Greatest Need Map by a numbered hexagon icon. Specifically, the target areas are labeled as follows:

1. North County, the area near Mendoza and Canal Roads
2. South County, the area near 53rd Avenue and 30th Street
3. Oneco, the area near 63rd Avenue and 15th Street
4. Samoset, the area near 26th Avenue and 15th Street
5. 14th Street CRA, the area near Cortez Road and 14th Street
6. Washington Park, the area near Memphis and Canal Roads

Manatee County will prioritize the use of NSP-3 funds by targeting its activities in these neighborhoods with the highest percentage of home foreclosures, highest percentage of homes financed by subprime mortgage loans, and at the highest risk of additional foreclosures.

The County will target all acquisition and rehabilitation activities described in this section to these high priority areas.

However, because much of the County is an area of great need based on HUD and local data, NSP-3 activities may occur outside the high-priority areas if an opportunity arises to utilize NSP-3 funds in a neighborhood with a concentration of foreclosures.

All properties will be purchased at a minimum of 1 percent less than the appraised value. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act.

High Cost Mortgages

The County utilized Home Mortgage Disclosure Act (HMDA) data provided by HUD to determine areas that contained the highest percentage of homes financed by a subprime mortgage loan.

The data identifies the percent of primary mortgages executed between 2004 and 2007 that were high cost. The data is calculated at Census Tract level. According to the Areas

of Greatest Need Map along with tables provided, all target areas exceed 16 percent of mortgages considered to be high cost.

As can be seen in the High Cost Loans Map, the areas with the highest percentages are located in the more developed portions of the County. These areas include the Washington Park Area, the South County Area, the North County Area, the Samoset Area, the 14th Street Community Redevelopment Area, the Oneco Area, and areas surrounding the City of Bradenton and the City of Palmetto.

Foreclosure Concentrations

Data provided by HUD allows Manatee County to identify the number of foreclosure starts and completions over a 12 month period from July of 2009 to June of 2010. Areas with a high number of foreclosures can be seen in the Foreclosure Concentrations Map.

HUD provided data estimated number of foreclosure starts and completions in the target areas in the past year. Each geographic area was allocated its estimated share of foreclosure starts and completions (from Mortgage Bankers Association National Delinquency Survey State Counts of Foreclosure Starts July 2009 to June 2010 and RealtyTrac Count of REO completions July 2009 to June 2010) based on its estimated share of serious delinquent borrowers (calculated for each geographic area).

Foreclosure Need Score

This assessment, developed by HUD, provides a score for each Census Block Group ranging from 1 to 20, where 1 indicates that HUD data suggest a very low risk and a 20 suggests a very high risk for foreclosure and abandonment.

Using HUD's Foreclosure and Abandonment Risk Scoring System, the County identified the areas of greatest need that will likely face a significant rise in the rate of home foreclosures. This information is presented in the Areas of Greatest Need Map. All block groups that scored a 17 or higher are considered to be an Area of Greatest Need.

IMPACT

Additional information provided by HUD is the estimated number of properties needed to make an impact in identified target area. This number is presuming that a minimum of 20% of real estate owned properties in target area will need to be addressed to make a visible impact.

Manatee County has selected target areas where less than 17 properties will presumable make a visible impact.

Conclusion

After careful evaluation of the High Cost Mortgages Map, Foreclosures Concentration, and the Areas of Greatest Need Map, the following has been concluded in regards to Manatee County's NSP-3 Target Areas:

Although most of the County has been affected by the foreclosure crisis, the following areas have been hardest hit and can be considered the "Target Areas":

- North County Area
- South County Area
- Oneco Area
- Samoset Area
- 14th Street Community Redevelopment Area

- Washington Park Area
- Areas within and immediately adjacent to the City of Bradenton and the City of Palmetto

Definitions and Descriptions

Affordable Rents

The following table shows the Final FY 2010 FMRs by unit bedrooms. The FMRs for units with different numbers of bedrooms are computed from the ratio of the 2005 Revised Final FMRs (based on 2000 Decennial Census Data) for the different unit sizes to the 2005 2-Bedroom Revised Final FMRs. These Rent Ratios are applied to the Final FY 2010 2-Bedroom FMR to determine the Final FY 2010 FMRs for the different size units.

Manatee County - FY 2011 Fair Market Rent by Bedroom Units

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2011 Fair Market Rent	\$843	\$923	\$1,111	\$1,419	\$1,559

Source: HUD, Final FY 2011 Fair Market Rent Documentation System

The 40th Percentile 2005 Intermediate Rents for different size units are computed from 40th Percentile 2000 Census Base Rents that are updated to 2005 using the 2000-to-2005 update factors for each unit size derived from the Revised Final FY 2005 FMR for the old FMR area that contained **North Port-Sarasota-Bradenton, FL MSA**.

Ensuring Continued Affordability

The County 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 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

Housing Rehabilitation Standards

The housing rehabilitation standards that will apply to NSP assisted rehabilitation activities will require that all buildings be brought up to local code, that required building permits be obtained and that appropriate inspections be performed. The Manatee County HOME and Housing Rehabilitation programs have existing established rehabilitation standards for use in existing rehabilitation activities. These locally developed standards meet the requirements of the existing HOME program and will be applied to NSP assisted activities.

County inspection will determine the need for rehabilitation and the maximum amount of the assistance to be provided. All work completed as a part of the NSP-3 program will be completed in accordance with Manatee County building code requirements.

Low Income Targeting

Low income individuals and families are of those hardest hit by the foreclosure crisis. Manatee County will ensure that this demographic is assisted through the NSP3. "Low Income" refers to individuals or families whose incomes do not exceed 50 percent of area median income.

The income limits used to determine very low, low, moderate, and middle income individuals is established by HUD. For the purpose of the NSP3 Program, Manatee County will utilize the data established for North Port-Sarasota-Bradenton MSA. These numbers were updated for 2010. The Income Limits Table displays these income categories and limits.

Manatee County will make at least \$830,473 (25% of Manatee County's NSP allocation, as required) available for the purchase of abandoned or foreclosed upon homes with the intent to rehabilitate these homes to be occupied by renters.

The County intends to go through a selection process with the intent to partner with third-party developers and/or non-profit agencies to assist with the acquisition and rehabilitation of homes intended to house low income families.

Manatee County will enforce Housing Rehabilitation standards that were developed as a part of the Manatee County Housing Rehabilitation Program. Rehabilitations of housing units will meet all current Manatee County Land Development Regulations and Building Codes.

The County will address the lead based paint hazards that are found in all homes rehabilitated with the County's NSP funds. Only homes that are pre-1978 are subject to the lead based paint provisions, and many homes in Manatee County were constructed after 1978.

The County will continue to encourage appropriate staff and participating contractors to attend training and obtain certification in "Lead Based Paint Safe Work Practices" for County construction rehabilitation projects.

Manatee County 2010 Income Limits

FY 2010 Income Limit Area	Median Income	FY 2010 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
North Port- Sarasota- Bradenton, FL MSA	\$62,200	Extremely Low (30%) Income Limits	\$13,750	\$15,700	\$17,650	\$19,600	\$21,200	\$22,750	\$24,350	\$25,900
		Very Low (50%)	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
		Low (80%) Income Limits	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	\$64,900	\$69,050
		Middle (120%) Income Limits	\$54,950	\$62,800	\$70,650	\$78,500	\$84,750	\$91,050	\$97,300	\$103,600

Source: 2010 HUD Income Limits

Acquisitions and Relocation

The County does not have, nor does it anticipate funding any activities that will displace any resident or businesses as part of the Neighborhood Stabilization Program. If displacement does occur, the residents or businesses displaced would be entitled to compensation and / or assistance under applicable federal laws. Should the need for displacement ever arise, the County will officially notify the residents or businesses expected to be displaced as soon as practicable following approval of the activity. The notice will include a description of the proposed action, a discussion of how the resident or business owner might be affected, and information concerning their rights and benefits.

The County's Local Relocation and Anti-Displacement Policy provides more information on this subject.

Public Comment

Following are the steps that lead to adoption of the NSP-3 substantial amendment by the Manatee County Board of County Commissioners (BOCC) and submission to the U.S. Department of Housing and Urban Development.

There will be a public hearing with the Manatee County Board of County Commissioners regarding the draft of the NSP3 Substantial Amendment to the 2010/11 Action Plan and Proposed Use of Funds and Proposed Budget on:

February 8, 2011
9:00 AM or as soon thereafter as can be heard
Manatee County Administration Building – 1st Floor Chambers
1112 Manatee Ave West
Bradenton, FL 34205

Manatee County will insert any public comments that are received during the Public Hearing or received during the required 15-day public comment period.

The public comment period will begin on January 24, 2011 and will end on February 8, 2011. The plan will be available for viewing on the Manatee County website (www.co.manatee.fl.us). Also, in accordance with the Manatee County Citizen Participation Plan, copies of the draft Substantial Amendments will be available for viewing at the Neighborhood Services Department. Copies of the Amendment to interested citizens and organizations will be made available upon request.

The BOCC will take the substantial amendment up for consideration and adoption on **Monday, February 8, 2011**, at Manatee County Administration Building, 1112 Manatee Avenue West, Board Chambers, Bradenton, Florida.

All correspondence, records, written proposals, minutes of the public hearings and meetings will be retained in the Neighborhood Services Department and by the Clerk of the Circuit Court. Any pertinent information such as written proposals from a citizens group, etc., will be presented to the Neighborhood Services staff for review and consideration. If assistance in reading or obtaining program records is needed, the Manatee County Neighborhood Services Department should be contacted at 941-749-3029 or interested parties can access records at the Neighborhood Services Department at 1112 Manatee Avenue West, 5th Floor, Bradenton, Florida, 34205.

NSP INFORMATION BY ACTIVITY

Activity #1 - Acquisition/Rehabilitation/Disposition

1. **Activity Name:** Acquisition/Rehabilitation/Disposition
2. **Activity Type:** (include NSP-3 eligible use & CDBG eligible activity)
NSP – HERA 2301 (c)(3)(B), WSRCPA, 1497, acquisition/rehabilitation/rental
CDBG – 24 CFR 570.201(a) acquisition, (b) disposition; 24 CFR 570.202, rehabilitation.
3. **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP-3 Notice—i.e., ≤ 120% of area median income). Housing assisted with NSP-3 funds will provide permanent housing to low, moderate and middle income persons. (24 CFR 570.208(c))
4. **Activity Description:** Funding will be allocated for the acquisition, rehabilitation, and rental of single-family and/or multi-family residential units through a third-party developer for those seeking to take part in this activity. The County will conduct an internal selection process to contract with organizations and developers to complete this activity.

The County reserves the right to sell rehabilitated homes when County staff deems it appropriate.

The County 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 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

The tenure of the beneficiaries of this activity can be either rental or homeownership depending upon the project. Although the County will focus on rental activity, ownership may be an option. A portion of the NSP-3 funds under this activity may remain in the property as either a form of down payment assistance to a home buyer or as a grant to support affordable and/or supportive rental housing development. This will be determined based on an affordability analysis.

Home buyers who receive assistance under this activity are required to complete an eight (8) hour HUD approved home buyer counseling class.

Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701u) ensures that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, be directed to low- and very low-income individuals, especially recipients of government assistance for housing, and to businesses which provide economic opportunities to low- and very low- income individuals.

Manatee County has designated staff available to answer questions regarding Section 3 certification with the County. The County will continue to the greatest extent possible to provide for the hiring of employees who reside in the vicinity of NSP-3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project including information on existing local ordinances that address these requirements.

The acquisition of a foreclosed upon home or residential property under this HUD-NSP-3 plan shall be at a discount from the current market appraised value of the property. Manatee County or a third party developer will negotiate the maximum reasonable purchase discount taking into consideration the likely "carrying cost" savings to the seller and the current condition of the property. The minimum purchase discount for any NSP-3 assisted acquisition shall be 1%.

5. Location Description: In census block groups with a foreclosure need score of 19 or greater, with priority given to the target areas (North County Area, South County Area, Oneco Area, Samoset Area, 14th Street Community Redevelopment Area, Washington Park Area, Areas within and immediately adjacent to the City of Bradenton and the City of Palmetto).
6. Performance Measures: Manatee County hopes to acquire and rehabilitate 28 structures with the initial NSP-3 grant award.
7. Total Budget: \$2,989,704
8. Responsible Organization: Manatee County will solicit through an application process for organizations and partners to participate in the Acquisition/Rehabilitation and Rental Activity. Manatee County will have oversight in the process. The following is the organization that is responsible for oversight. Manatee County, Neighborhood Services Department, Community Development Division, 1112 Manatee Avenue West, Fifth Floor, Bradenton, FL 34205; Cheri R. Coryea, Director Phone: 941-749-3029, Fax: 941-749-3027, email: cheri.coryea@co.manatee.fl.us.
9. Projected Start Date: April 1, 2011
10. Projected End Date: April 1, 2014

Activity #2 – Planning and Administration

1. Activity Name: NSP-3 Planning and Administration
2. Activity Type: (include NSP eligible use & CDBG eligible activity)
NSP and CDBG - An amount of up to 10 percent of an NSP-3 grant provided to a jurisdiction and up to 10 percent of program income earned may be used for general administration and planning activities as defined at 24 CFR 570.205 and 206. Activity delivery costs, as defined in 24 CFR 570.206, may be charged to the particular activity performed above and will not count as general administration and planning costs.
Pre-award Costs: A grantee may incur pre-award costs necessary to develop the NSP-3 Application and undertake other administrative and planning actions necessary to receive the NSP-3 grant, in compliance with 24 CFR 570.200(h). States may allow sub recipients to incur pre-award costs pursuant to 24 CFR 570.489(h).
3. National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP-3 Notice—i.e., ≤ 120% of area median income). Administration is exempt from meeting a national objective.
4. 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.)

This activity will provide the general administration and planning activities required to receive NSP-3 funding and implement a successful NSP-3 program, including preparation of the substantial amendment, required noticing, monitoring, financial reporting, and other required administrative tasks.

5. Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.) County-wide.
6. 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): Manatee County will complete necessary planning activities to receive and administer NSP-3 funds; 20% of grant amount will be utilized for administration and planning.
7. Total Budget: \$332,189 from initial NSP-3 allocation plus 10 percent of program income.
8. Responsible Organization: Manatee County, Neighborhood Services Department, Community Development Division, 1112 Manatee Avenue West, Fifth Floor, Bradenton, FL 34205; Cheri R. Coryea, Director. Phone: 941-749-3029, Fax: 941-749-3027, email: cheri.coryea@co.manatee.fl.us.
9. Projected Start Date: December 1, 2010
10. Projected End Date: April 1, 2014

NSP3 Allocation Table

Activity	50% AMI & Below	<50% AMI	51%-120% AMI	>50%AMI	Activity Total (\$)	Total Performance Measure
	Amount	Performance Measure	Amount	Performance Measure		
Planning & Administration*	N/A	N/A	N/A	N/A	\$332,189	N/A
Acquisition; Rehabilitation & Disposition of Foreclosed Properties	\$830,473	7	\$2,159,231	21	\$2,989,704	28 Households
Total	\$830,473		\$2,159,231		\$3,321,893	

Source: Manatee County Neighborhood Services Department, January 2011

*Planning & Administration is limited to 10% of Allocation

CERTIFICATIONS

- (1) **Affirmatively further fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.
- (7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]
- (10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.
- (11) **The jurisdiction certifies:**
- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

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

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

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

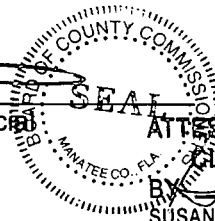
(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

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

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

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

Signature/Authorized Official



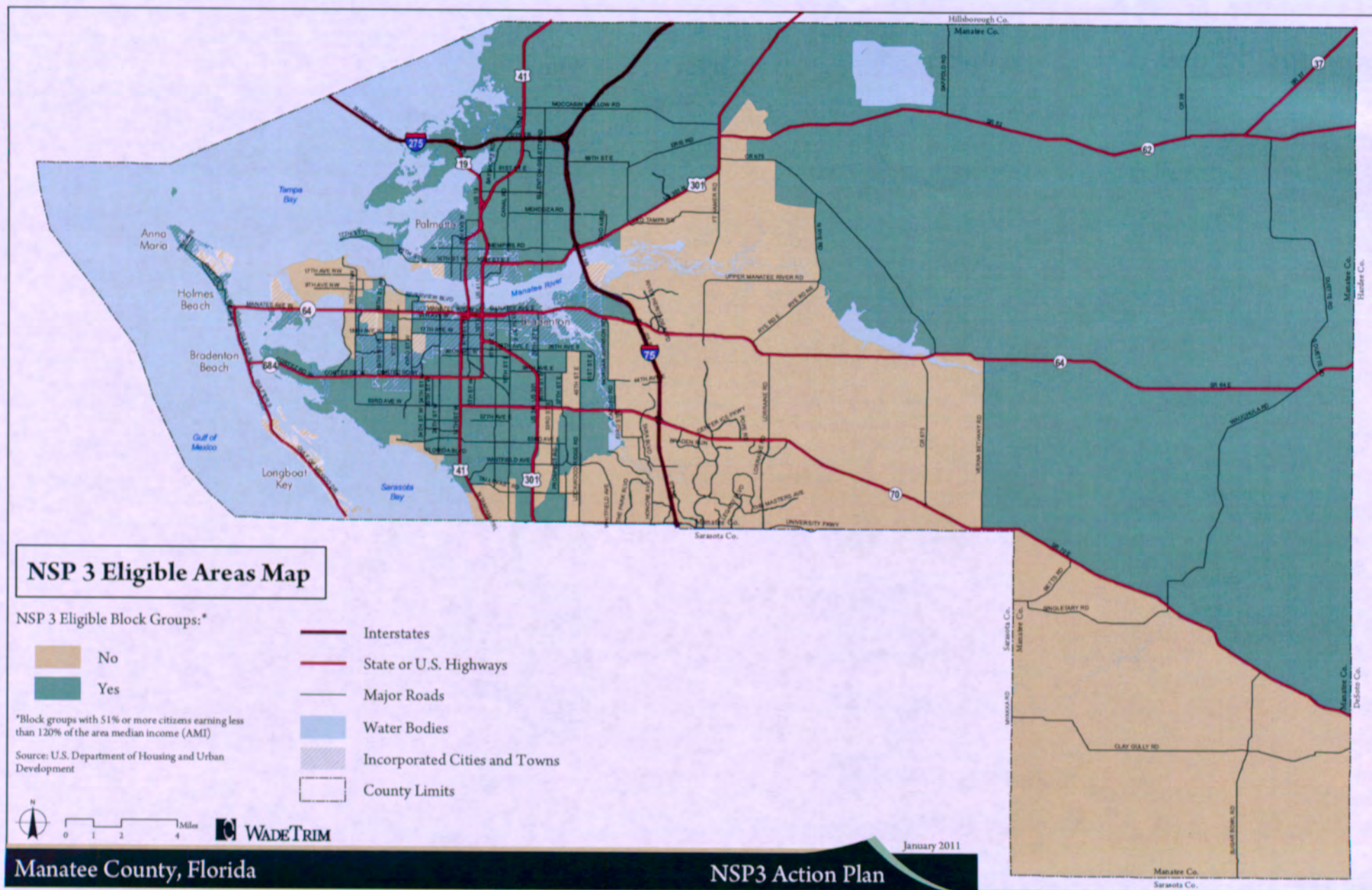
ATTEST: R. B. SHORE
CLERK OF CIRCUIT COURT
BY: *[Signature]*
SUSAN G. ROMINE DEPUTY CLERK

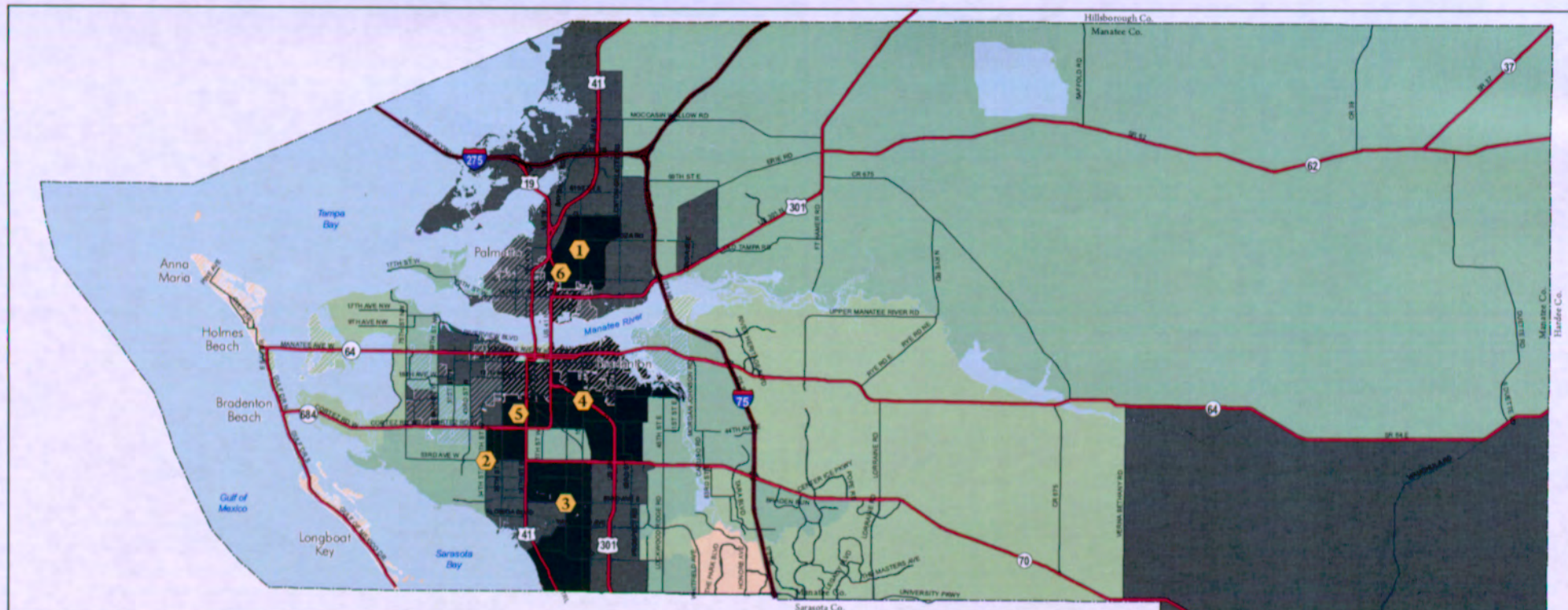
Date

2/8/11

Appendix

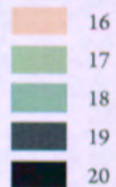
- NSP 3 Eligible Areas Map
- Areas of Greatest Need Map
- Foreclosure Concentrations Map
- High Cost Mortgage Concentrations Map
- SF 424
- Public Notices and Meeting Minutes
- Public Comments





Areas of Greatest Need* Map

HUD Foreclosure Need Score by Block Group:



- Interstates
- State or U.S. Highways
- Major Roads
- Water Bodies
- Incorporated Cities and Towns
- County Limits

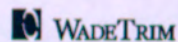
Manatee County Planning Areas:

- 1 North County
- 2 South County
- 3 Oneco Area
- 4 Samoset Area
- 5 14th Street CRA
- 6 Washington Park Area

*Areas of greatest need are those block groups with a foreclosure need score of 17 or higher.
Source: U.S. Department of Housing and Urban Development



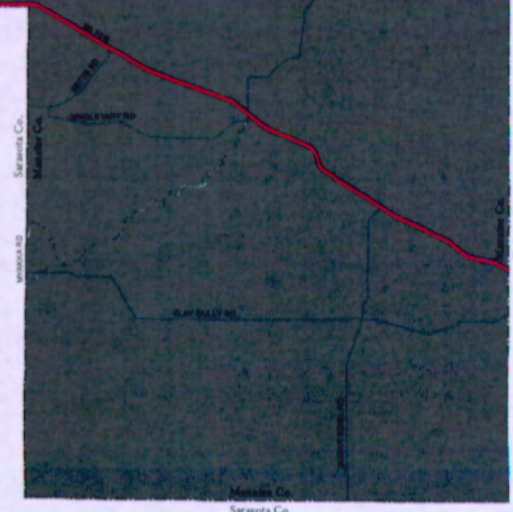
0 1 2 4 Miles

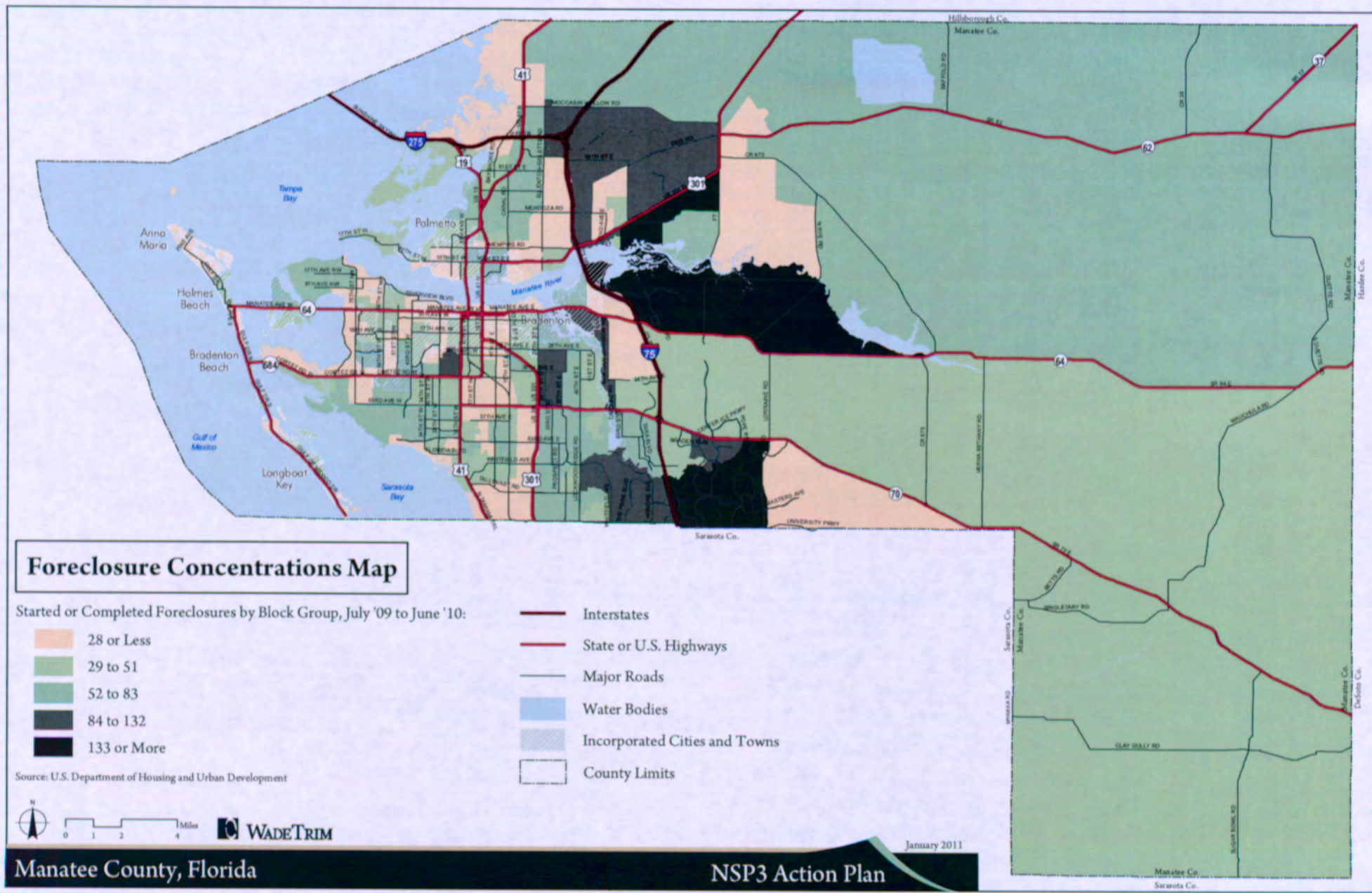


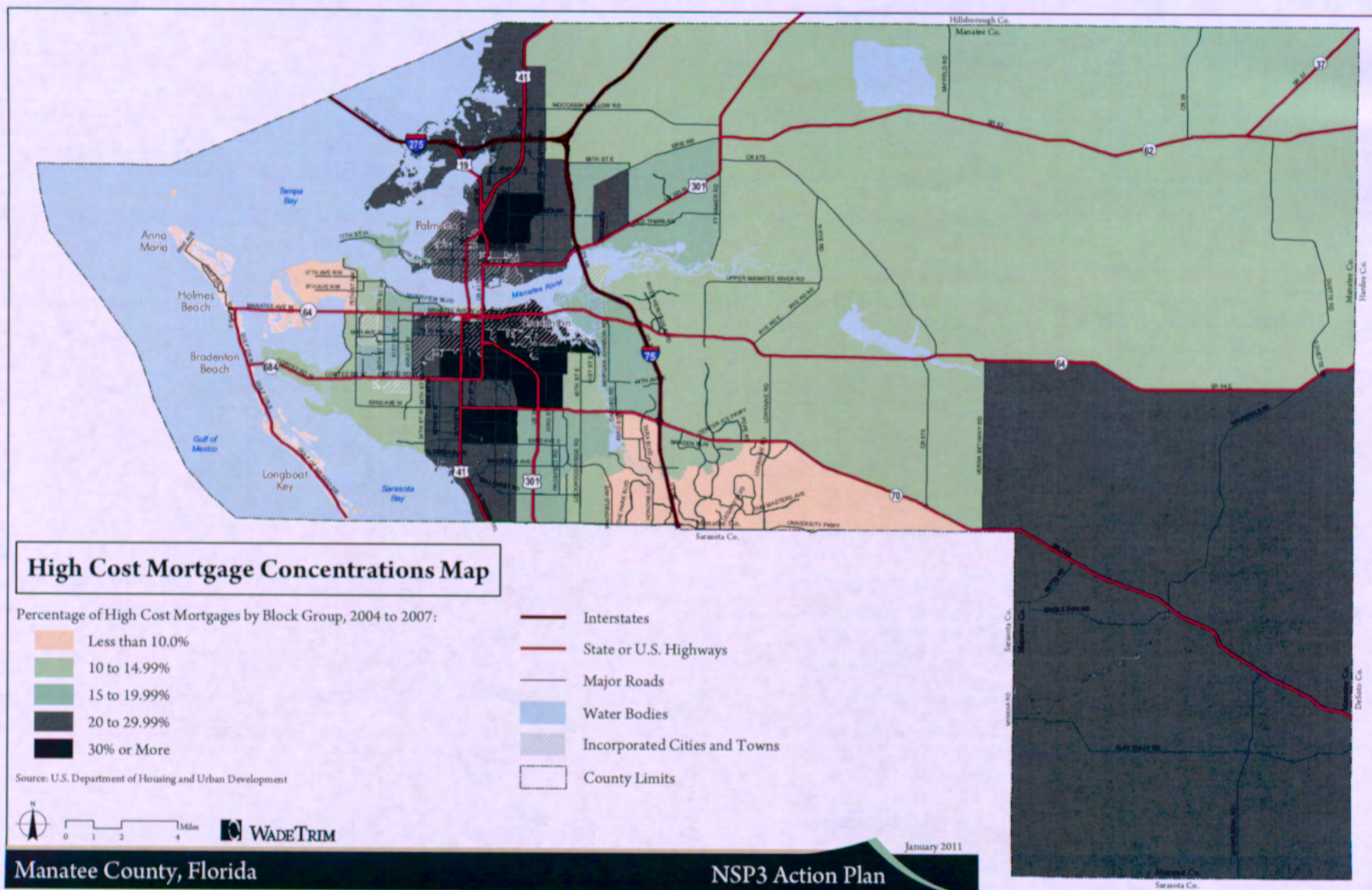
January 2011

Manatee County, Florida

NSP3 Action Plan







Application for Federal Assistance SF-424		Version 02
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		*2. Type of Application * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation *Other (Specify) _____ <input type="checkbox"/> Revision
3. Date Received:		4. Applicant Identifier: B-10-UC-12-0018
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*a. Legal Name: Manatee County		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 59-6000727		*c. Organizational DUNS: 07-759-4810
d. Address:		
*Street 1: <u>1112 Manatee Avenue West</u>		
Street 2: _____		
*City: <u>Bradenton</u>		
County: <u>Manatee</u>		
*State: <u>Florida</u>		
Province: _____		
*Country: <u>USA</u>		
*Zip / Postal Code <u>34205</u>		
e. Organizational Unit:		
Department Name: Neighborhood Services Department		Division Name: Community Development
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <u>Ms.</u> *First Name: <u>Cheri</u>		
Middle Name: <u>Renee</u>		
*Last Name: <u>Coryea</u>		
Suffix: _____		
Title: Neighborhood Services Director		
Organizational Affiliation:		
*Telephone Number: 941-749-3029		Fax Number: 941-742-5848
*Email: cheri.coryea@mymanatee.org		

Application for Federal Assistance SF-424

Version 02

***9. Type of Applicant 1: Select Applicant Type:**

B.County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

***10 Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

CDBG Entitlement Program

***12 Funding Opportunity Number:**

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Manatee County, Florida

***15. Descriptive Title of Applicant's Project:**

Community development, affordable housing, and economic development projects targeted toward low and moderate income persons and area throughout Manatee County.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

*a. Applicant: 13

*b. Program/Project: 13

17. Proposed Project:

*a. Start Date: 04/01/2011

*b. End Date: 04/01/2014

18. Estimated Funding (\$):

*a. Federal	3,321,893
*b. Applicant	
*c. State	
*d. Local	
*e. Other	
*f. Program Income	
*g. TOTAL	\$3,321,893

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on _____
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E. O. 12372

***20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

☐ Yes ☒ No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: Ms. *First Name: Carol

Middle Name: _____

*Last Name: Whitmore

Suffix: _____

*Title: Chair, Manatee County Board of County Commissioners

*Telephone Number: 941-745-3700

Fax Number: 941-745-3790

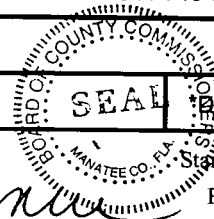
* Email: carol.whitmore@mymanatee.org

*Signature of Authorized Representative: _____

Date Signed: 2/8/11

Authorized for Local Reproduction

ATTEST H. B. SHORE
CLERK OF CIRCUIT COURT
BY: Susan G. Romine
SUSAN G. ROMINE DEPUTY CLERK



Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

Manatee County
Notice of Proposed Substantial Amendment for NSP3
2010-11 Annual Action Plan Activities
Notice of Public Hearing
Summary of Plan
Statement of Proposed Budget and Use of Funds

Manatee County has been notified the Department of Housing and Urban Development (HUD) has proposed an allocation of \$3,321,893.00 for the Neighborhood Stabilization Program. *(A maximum of 10% of the funds may be used for program planning and administration.)* In accordance with US Department of Housing and Urban Development (HUD) regulations, Manatee County is notifying the public of proposed activities to be included in the **2010-11 Annual Action Plan**.

The proposed action will establish the Neighborhood Stabilization Program 3 (NSP3).

Additional information may be obtained during normal business hours at Manatee County Neighborhood Services Department, Community Development Division, 1112 Manatee Avenue West, Bradenton, Florida. In addition, anyone interested in additional information may contact Suzie Dobbs, Community Development Manager at (941) 749-3029.

Notice of Plan Availability

Manatee County has prepared a draft of the NSP3 Substantial Amendment to the 2010/11 Action Plan. The Amendment is available to the public beginning on **January 24, 2011**. This notice is being published to make citizens aware that a formal 15 calendar day comment period commenced on January 24, 2011, and will conclude on February 8, 2011. During this period, copies of the Amendment may be reviewed at the Manatee County Neighborhood Services Department, 1112 Manatee Avenue West, 5th Floor, Bradenton, the Manatee County website at www.myanatee.org and also the following Manatee County Library locations:

- Central Branch
1301 Barcarota Blvd W, Bradenton
- South County Branch
6081 26th St W, Bradenton
- Palmetto Branch
923 6th St W, Palmetto
- Rocky Bluff Library
7016 U.S. Hwy. 301
Ellenton

Written comments on Manatee County's NSP3 Substantial Amendment will be accepted until February 8, 2011. Please address your comments to:

Suzie Dobbs, Community Development Manager
Manatee County Neighborhood Services Department
1112 Manatee Avenue West
Bradenton, FL 34205
(941) 749-3029
suzie.dobbs@mymanatee.org

A summary of all comments received will be attached to the amendment transmitted to HUD prior to the amendment being implemented. Details of the funding changes are shown below:

Notice of Public Hearing

There will be a public hearing with the Manatee County Board of County Commissioners regarding the draft of the NSP3 Substantial Amendment to the 2010/11 Action Plan and Proposed Use of Funds and Proposed Budget on:

February 8, 2011

9:00 AM or as soon thereafter as can be heard

Manatee County Administration Building – 1st Floor Chambers

1112 Manatee Ave West

Bradenton, FL 34205

The Board of County Commissioners of Manatee County does not discriminate upon the basis of any individual's disability status. This non-discrimination policy involves every aspect of the Board's functions, including one's access to and participation in programs, activities, meetings and public hearings. Anyone requiring reasonable accommodation for this meeting as provided for in the Americans with Disabilities Act should contact Kaycee Ellis at (941) 742-5800; TDD ONLY (941) 742-5802 and wait 60 seconds; FAX (941) 745-3790.

According to Section 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Board of County Commissioners with respect to any matter considered at the above-referenced meeting or hearing, he or she will need a record of the proceedings, and, for such purposes, it may be necessary to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

Summary of Plan

The Manatee County Neighborhood Stabilization Program 3 is a multiyear project, 2010 to 2013, where the County will be carrying out various individual actions on single family homes (1 to 4 family dwellings) for the purpose of assisting in the redevelopment of abandoned and foreclosed homes through acquisition/rehabilitation and use as rental units for eligible low to middle income households. The project area is for the entire unincorporated areas of Manatee County although it is the County's policy to exclude homes in the 100 year floodplain and those homes constructed prior to 1978. All NSP3 program activities will be completed by July 30, 2013.

Statement of Proposed Budget and Use of Funds

Source of Funds

Neighborhood Stabilization Allocation	\$ 3,321,893.00
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TOTAL SOURCE OF FUNDS	<u>\$ 3,321,893.00</u>
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Use of Funds

Planning & Administration	\$ 332,189.00
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Acquisition; Rehabilitation & Disposition of Foreclosed Properties	\$ 2,989,704.00
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TOTAL USE OF FUNDS	<u>\$ 3,321,893.00</u>
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Manatee County NSP3 Target Areas

Census Tract	Block Group	PLACENAME	Foreclosure Need Score	Number of Housing Units	Low/Mod Income (<120%)	Low/Mod Income (<80%)	USPS Number of Addresses	USPS Vacancies	Mortgages Issued (2004 to 2007)	High Cost Mortgages (2004 to 2007)	Serious Delinquency - 90+ Days (%)	Foreclosure Starts (July 2009 to June 2010)	Completed Foreclosures (July 2009 to June 2010)	IMPACT	Home Value Change (Peak Value to June 2010)	Change In Unemployment (2005 to 2010)	Unemployment Rate (June 2010)
00304	1	Unincorporated County	20	1199	77.5	52.7	1247	10	177	30.4	19.2	21	6	4	-43.8	3.4	11.5
00304	2	Unincorporated County	20	169	77.0	68.7	176	1	25	30.4	19.2	3	1	1	-43.8	3.4	11.5
00306	1	Unincorporated County	20	1890	85.6	71.3	1943	10	282	34.0	21.1	37	11	7	-43.8	3.4	11.5
00702	5	Unincorporated County	20	188	90.9	69.9	208	2	44	43.3	24.3	7	2	1	-43.8	3.4	11.5
00703	3	Unincorporated County	20	89	78.5	53.3	80	6	24	47.3	24.6	4	1	1	-43.8	3.4	11.5
00803	1	Unincorporated County	20	474	89.5	49.8	636	4	300	30.6	19.9	37	11	7	-43.8	3.4	11.5
00803	4	Unincorporated County	20	575	89.3	63.6	771	5	364	30.6	19.9	45	13	9	-43.8	3.4	11.5
00104	1	Unincorporated County	20	868	78.9	58.7	968	21	228	40.0	22.3	31	9	6	-43.8	3.4	11.5
00104	4	Unincorporated County	20	762	92.7	81.2	850	18	200	40.0	22.3	27	8	5	-43.8	3.4	11.5
00301	1	Unincorporated County	20	1363	79.4	52.2	1354	15	240	28.6	19.4	29	9	6	-43.8	3.4	11.5
00301	2	Unincorporated County	20	1140	82.9	61.0	1133	12	201	28.6	19.4	24	7	5	-43.8	3.4	11.5
00301	3	Unincorporated County	20	1385	81.5	56.1	1376	15	244	28.6	19.4	29	9	6	-43.8	3.4	11.5
00602	1	Unincorporated County	20	195	96.7	56.5	215	10	40	32.6	19.8	5	1	1	-43.8	3.4	11.5
00602	2	Unincorporated County	20	119	66.8	55.8	131	6	25	32.6	19.8	3	1	1	-43.8	3.4	11.5
00602	3	Unincorporated County	20	2715	88.0	67.7	2993	138	560	32.6	19.8	68	20	14	-43.8	3.4	11.5
00104	2	Unincorporated County	20	583	78.5	54.6	650	14	153	40.0	22.3	21	6	4	-43.8	3.4	11.5
00104	3	Unincorporated County	20	414	86.7	66.4	462	10	109	40.0	22.3	15	4	3	-43.8	3.4	11.5
00104	5	Unincorporated County	20	838	88.1	67.6	935	20	220	40.0	22.3	30	9	6	-43.8	3.4	11.5
00902	2	Unincorporated County	20	164	50.8	30.3	157	6	71	24.1	18.3	8	2	2	-43.8	3.4	11.5
00902	3	Unincorporated County	20	553	60.2	23.7	528	19	240	24.1	18.3	27	8	5	-43.8	3.4	11.5
00902	4	Unincorporated County	20	181	46.3	32.3	173	6	78	24.1	18.3	9	3	2	-43.8	3.4	11.5
00104	1	Unincorporated County	20	76	100.0	100.0	85	2	20	40.0	22.3	3	1	1	-43.8	3.4	11.5
00304	2	Unincorporated County	20	499	83.7	65.1	519	4	74	30.4	19.2	9	3	2	-43.8	3.4	11.5
00305	1	Unincorporated County	20	771	87.6	71.0	728	33	190	42.0	22.8	27	8	5	-43.8	3.4	11.5
00305	2	Unincorporated County	20	1292	85.0	69.0	1221	56	319	42.0	22.8	45	13	9	-43.8	3.4	11.5
00306	2	Unincorporated County	20	969	98.5	72.6	996	5	144	34.0	21.1	19	6	4	-43.8	3.4	11.5
00702	6	Unincorporated County	20	872	73.4	49.6	965	8	203	43.3	24.3	30	9	6	-43.8	3.4	11.5
00803	2	Unincorporated County	20	1087	54.2	24.3	1458	9	687	30.6	19.9	85	25	17	-43.8	3.4	11.5
00803	3	Unincorporated County	20	466	78.4	51.4	625	4	295	30.6	19.9	36	11	7	-43.8	3.4	11.5
00902	1	Unincorporated County	20	945	63.4	38.6	903	32	410	24.1	18.3	46	14	9	-43.8	3.4	11.5
00902	2	Unincorporated County	20	392	57.4	32.1	374	13	170	24.1	18.3	19	6	4	-43.8	3.4	11.5
00902	4	Unincorporated County	20	147	51.3	20.4	140	5	64	24.1	18.3	7	2	1	-43.8	3.4	11.5
01501	1	Unincorporated County	20	44	91.8	88.8	66	4	18	42.5	23.9	3	1	1	-43.8	3.4	11.5
01501	1	Unincorporated County	20	401	69.8	57.8	599	33	164	42.5	23.9	24	7	5	-43.8	3.4	11.5
01501	2	Unincorporated County	20	487	83.4	56.7	727	40	199	42.5	23.9	30	9	6	-43.8	3.4	11.5
01502	1	Unincorporated County	20	302	82.4	64.8	402	5	70	28.8	19.7	9	3	2	-43.8	3.4	11.5
01502	3	Unincorporated County	20	262	97.2	85.6	349	4	61	28.8	19.7	7	2	1	-43.8	3.4	11.5
01501	1	Unincorporated County	20	239	81.7	57.8	357	20	98	42.5	23.9	14	4	3	-43.8	3.4	11.5
01501	1	Unincorporated County	20	35	53.5	17.4	52	3	14	42.5	23.9	2	1	0	-43.8	3.4	11.5
01502	3	Unincorporated County	20	31	64.3	54.3	41	0	7	28.8	19.7	1	0	0	-43.8	3.4	11.5
00302	1	Unincorporated County	19	1459	78.0	55.2	1488	28	438	23.7	17.3	47	14	9	-43.8	3.4	11.5
00302	2	Unincorporated County	19	1093	81.5	56.8	1115	21	328	23.7	17.3	35	10	7	-43.8	3.4	11.5
00302	3	Unincorporated County	19	700	95.2	73.6	714	13	210	23.7	17.3	22	7	4	-43.8	3.4	11.5
00302	4	Unincorporated County	19	1368	73.4	48.6	1395	26	411	23.7	17.3	44	13	9	-43.8	3.4	11.5
00901	1	Unincorporated County	19	720	66.4	47.3	767	9	359	27.7	17.9	40	12	8	-43.8	3.4	11.5
00901	2	Unincorporated County	19	499	55.8	39.3	532	6	249	27.7	17.9	28	8	6	-43.8	3.4	11.5
01000	1	Unincorporated County	19	908	63.3	34.9	553	9	247	23.3	17.5	27	8	5	-43.8	3.4	11.5
01000	2	Unincorporated County	19	154	58.5	25.4	94	2	42	23.3	17.5	5	1	1	-43.8	3.4	11.5
01000	4	Unincorporated County	19	300	39.2	28.4	183	3	82	23.3	17.5	9	3	2	-43.8	3.4	11.5
01904	1	Unincorporated County	19	110	72.5	72.5	118	1	34	22.8	16.0	3	1	1	-43.8	3.4	11.5
01904	2	Unincorporated County	19	1107	75.6	55.3	1185	12	338	22.8	16.0	33	10	7	-43.8	3.4	11.5
01904	3	Unincorporated County	19	556	70.9	49.7	595	6	170	22.8	16.0	17	5	3	-43.8	3.4	11.5
00504	1	Unincorporated County	19	96	81.5	49.7	93	1	42	22.4	16.6	4	1	1	-43.8	3.4	11.5
00504	2	Unincorporated County	19	533	78.1	53.0	518	6	231	22.4	16.6	24	7	5	-43.8	3.4	11.5
00504	3	Unincorporated County	19	171	60.0	37.1	166	2	74	22.4	16.6	8	2	2	-43.8	3.4	11.5
01202	1	Unincorporated County	19	443	52.3	28.1	478	16	173	16.9	15.5	17	5	3	-43.8	3.4	11.5
01202	2	Unincorporated County	19	867	49.3	31.4	935	31	340	16.9	15.5	32	10	6	-43.8	3.4	11.5
00901	4	Unincorporated County	19	506	54.0	38.9	539	6	252	27.7	17.9	28	8	6	-43.8	3.4	11.5
00405	1	Unincorporated County	19	322	45.2	23.0	320	4	117	16.5	15.7	11	3	2	-43.8	3.4	11.5
00405	2	Unincorporated County	19	277	46.5	25.4	275	3	100	16.5	15.7	10	3	2	-43.8	3.4	11.5
00405	3	Unincorporated County	19	285	49.3	28.2	283	4	103	16.5	15.7	10	3	2	-43.8	3.4	11.5
00408	1	Unincorporated County	19	551	70.9	36.2	563	3	136	16.5	15.6	13	4	3	-43.8	3.4	11.5
00408	2	Unincorporated County	19	463	93.4	62.7	473	2	114	16.5	15.6	11	3	2	-43.8	3.4	11.5

Census Tract	Block Group	PLACENAME	Foreclosure Need Score	Number of Housing Units	Low/Mod Income (<120%)	Low/Mod Income (<80%)	USPS Number of Addresses	USPS Vacancies	Mortgages Issued (2004 to 2007)	High Cost Mortgages (2004 to 2007)	Serious Delinquency - 90+ Days (%)	Foreclosure Starts (July 2009 to June 2010)	Completed Foreclosures (July 2009 to June 2010)	IMPACT	Home Value Change (Peak Value to June 2010)	Change In Unemployment (2005 to 2010)	Unemployment Rate (June 2010)
00501	2	Unincorporated County	19	267	68.4	46.0	261	13	139	23.4	17.5	15	4	3	-43.8	3.4	11.5
00501	3	Unincorporated County	19	347	55.6	29.5	339	17	180	23.4	17.5	19	6	4	-43.8	3.4	11.5
00504	1	Unincorporated County	19	59	32.2	4.1	57	1	26	22.4	16.6	3	1	1	-43.8	3.4	11.5
00805	1	Unincorporated County	19	355	65.8	29.6	607	0	223	16.0	15.4	21	6	4	-43.8	3.4	11.5
00805	2	Unincorporated County	19	896	50.7	32.8	1531	1	562	16.0	15.4	54	16	11	-43.8	3.4	11.5
00805	3	Unincorporated County	19	855	56.0	30.0	1461	1	537	16.0	15.4	51	15	10	-43.8	3.4	11.5
00901	3	Unincorporated County	19	235	58.3	45.6	250	3	117	27.7	17.9	13	4	3	-43.8	3.4	11.5
01000	2	Unincorporated County	19	406	71.6	49.1	247	4	110	23.3	17.5	12	4	2	-43.8	3.4	11.5
01000	3	Unincorporated County	19	781	94.4	72.8	475	8	213	23.3	17.5	23	7	5	-43.8	3.4	11.5
01000	5	Unincorporated County	19	685	85.4	70.9	417	7	186	23.3	17.5	20	6	4	-43.8	3.4	11.5
01904	1	Unincorporated County	19	199	63.6	25.1	213	2	61	22.8	16.0	6	2	1	-43.8	3.4	11.5
01904	1	Unincorporated County	19	301	70.6	45.2	322	3	92	22.8	16.0	9	3	2	-43.8	3.4	11.5
01908	1	Unincorporated County	19	1522	82.9	62.2	1695	24	284	26.1	16.0	28	8	6	-43.8	3.4	11.5
01908	2	Unincorporated County	19	409	59.1	35.1	455	6	76	26.1	16.0	8	2	2	-43.8	3.4	11.5
01908	3	Unincorporated County	19	763	67.0	42.6	849	12	142	26.1	16.0	14	4	3	-43.8	3.4	11.5
01908	4	Unincorporated County	19	623	85.9	64.8	694	10	116	26.1	16.0	11	3	2	-43.8	3.4	11.5
02010	1	Unincorporated County	19	717	54.2	28.2	846	0	401	21.5	15.6	39	12	8	-43.8	3.4	11.5
02010	2	Unincorporated County	19	636	45.5	24.2	750	0	356	21.5	15.6	34	10	7	-43.8	3.4	11.5
01401	1	Unincorporated County	19	1114	59.9	39.8	1155	6	438	23.7	17.8	48	14	10	-43.8	3.4	11.5
01401	2	Unincorporated County	19	569	85.5	55.5	590	3	224	23.7	17.8	25	7	5	-43.8	3.4	11.5
01300	3	Unincorporated County	19	131	28.0	19.0	135	3	37	22.7	17.3	4	1	1	-43.8	3.4	11.5
01401	1	Unincorporated County	19	235	57.4	19.7	244	1	92	23.7	17.8	10	3	2	-43.8	3.4	11.5
01401	2	Unincorporated County	19	77			80	0	30	23.7	17.8	3	1	1	-43.8	3.4	11.5
01401	3	Unincorporated County	19	19	100.0	0.0	20	0	7	23.7	17.8	1	0	0	-43.8	3.4	11.5
01600	1	Unincorporated County	19	230	52.5	35.3	255	0	54	23.1	16.1	5	2	1	-43.8	3.4	11.5
01600	2	Unincorporated County	19	28	79.4	26.5	31	0	7	23.1	16.1	1	0	0	-43.8	3.4	11.5
01600	3	Unincorporated County	19	204	16.6	11.6	227	0	48	23.1	16.1	5	1	1	-43.8	3.4	11.5
01600	1	Unincorporated County	19	532	58.9	40.8	591	0	126	23.1	16.1	12	4	2	-43.8	3.4	11.5
01600	2	Unincorporated County	19	2568	68.8	38.2	2853	0	606	23.1	16.1	60	18	12	-43.8	3.4	11.5
01600	3	Unincorporated County	19	931	79.6	51.4	1034	0	220	23.1	16.1	22	7	4	-43.8	3.4	11.5

Source: 2011 HUD User NSIP3 Data