



LEE COUNTY
SOUTHWEST FLORIDA
BOARD OF COUNTY COMMISSIONERS

John E. Manning
District One

Brian Bigelow
District Two

Ray Judah
District Three

Tammy Hall
District Four

Frank Mann
District Five

Karen B. Hawes
County Manager

Diana M. Parker
County Hearing Examiner

February 22, 2011

Ms. Lisa Bustamante, CPD Representative
U.S. Department of Housing and Urban Development
Florida State Office, Brickell Plaza Federal Building
909 SE First Avenue, Suite 500
Miami, FL 33131-3028

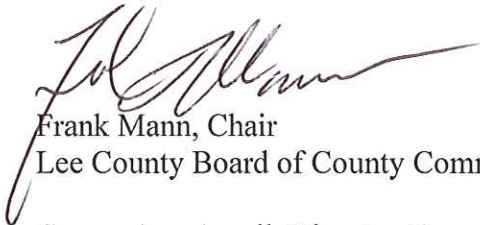
Subject: Substantial Amendment to Lee County NSP Program

Ms. Bustamante:

Please find enclosed for your review and processing the following Substantial Amendment to the Lee County Annual Action Plan for FY 2010 for inclusion of the NSP3 Program. The Amendment was publicly noticed and comments were received for 15 days. Additionally, the amendment has been approved by the Lee County Board of County Commissioners.

Thank you for your assistance. Please contact Cyndy Calfee, Neighborhood Relations Coordinator, Department of Human Services at (239) 533-7958 if you have any questions on this matter.

Sincerely,



Frank Mann, Chair
Lee County Board of County Commissioners

C: Ann Arnall, Director, Department of Human Services
Julie Boudreaux, Program Manager, Department of Human Services
Barbara Hollis, Fiscal Manager, Department of Human Services
Cyndy Calfee, Neighborhood Relations Coordinator, Department of Human Services

C6b
2-22-11



LEE COUNTY
SOUTHWEST FLORIDA

THE NSP3 SUBSTANTIAL AMENDMENT

TO THE
ANNUAL ACTION PLAN
HUD FY 2010

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Lee County Board of County Commissioners
Department of Human Services

Frank Mann, Chairman, Board of County Commissioners
Karen Hawes, County Manager
Holly Schwartz, Assistant County Manager
Ann Arnall, Director, Department of Human Services
Cyndy Calfee, Neighborhood Relations Coordinator, Department of Human Services

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Arnall, Ann, Director
Email Address	arnallam@leegov.com
Phone Number	239-533-7930
Mailing Address	Lee County Department of Human Services 2440 Thompson St., Fort Myers, FL 33901

2. Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as Attachment A. A total of four areas have been defined: Central Fort Myers (Attachment B), Fort Myers Villas (Attachment C), Gator Circle (Attachment D), and West Lehigh Acres (Attachment E). All areas have an individual score of 20, exceeding the State Minimum Threshold Score of 17 (NSP3 Planning Data is included as Attachment F).

Additionally, these areas of greatest need were input into The Reinvestment Fund's PolicyMap tool. The PolicyMap of the Estimated Rate of Foreclosures and Serious Delinquent Mortgages According to HUD as of June 2010 for each area indicated they are all in the highest category for the data (Attachment G). The PolicyMap of the Percent of Primary Mortgages that were High Cost Between 2004 and 2007 according to HUD for 2010 for each area indicated the Central Fort Myers and the Gator Circle areas of greatest need are in the highest category; the Fort Myers Villas and West Lehigh Acres areas of greatest need are in the second highest category for the data (Attachment H). The Policy Map of the Estimated Number of Foreclosure Starts According to HUD as of 2010 for each area indicated that the Central Fort Myers area of greatest need is in the top two highest categories and the remaining three areas were all in the highest category for the data (Attachment I).

Data Sources Used to Determine Areas of Greatest Need

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

Response:

The HUD NSP3 Mapping Tool was used to determine areas of greatest need. Additionally, The Reinvestment Fund PolicyMap and the Lee County Multiple Listing Service (MLS) were used to further target areas of the County that had listings for bank owned properties and declared short sale properties. These data sources were analyzed and used together to determine areas of greatest need.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

Department of Human Services staff used the HUD NSP3 Mapping Tool Data, The Reinvestment Fund PolicyMap, MLS data, and experience locating, acquiring and renovating homes under the NSP1 program to identify the areas of greatest need for NSP3.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	Blighted structures are defined in the "Lee County Housing Services Manual," and for the purposes of both NSP1 and NSP3 funding, a unit is considered blighted when it shows signs of deterioration, is deemed to be unsuitable for rehabilitation, and constitutes a threat to human health, safety, and public welfare.
Affordable Rents	Affordable rents shall be defined as 30 percent of the tenant's household income not to exceed the Fair Market Rent for the unit size.

Descriptions

Term	Definition
Long-Term Affordability	Rental properties shall have restrictive covenants filed with the deed that shall restrict the rent and use of the property for a term that meets or exceeds HOME requirements. For homebuyer assistance programs, a note and mortgage for 15 years will be executed and recorded. Annual verifications will be conducted to ensure that the property is still the primary residence of the homebuyer and rental projects will be monitored annually or otherwise as required. Recaptured funds from assisted properties will be used to conduct further NSP3 eligible activities.
Housing Rehabilitation Standards	<p>The "Lee County Housing Services Manual" details housing rehabilitation standards. In general, rehabilitation shall consist of addressing deteriorated or substandard components.</p> <p>All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring system, columns or load bearing interior or exterior walls) of residential buildings up to three stories will be designed to meet the standard for Energy Star Qualified New Homes.</p> <p>All gut rehabilitation or new construction of mid –or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Condition Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy.</p> <p>Other rehabilitation (not gut rehabilitation) will meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products. Additionally, water efficient toilets, showers, and faucets, such as those with the WaterSense label, will be installed. Further, housing will be improved to mitigate the impact of disasters.</p>

	Finally, if not already addressed in the standards described above, properties located in the 100 year floodplain will be brought into compliance with HUD's Minimum Housing Quality Standards (HQS). The cost of these properties will not exceed 50% of the assessed or appraised value of the structure prior to the improvements being made.
--	--

4. Low-Income Targeting

Low-Income Set-Aside Amount

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.
Response: Total low-income set-aside percentage (must be no less than 25 percent): 25.00% Total funds set aside for low-income individuals = \$1,659,794

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.
Response: Twenty-five percent of the NSP3 allocation (\$1,659,794) will be reserved for households at or below 50 percent of the area median income. These funds are part of the rental strategy within Lee County, specifically planned for use in the Central Fort Myers area of greatest need (see Attachment B). Funds will be used to rehabilitate rental units that were acquired with NSP1 funds. When completed, the rehabilitated units will create 14 new rental units in Lee County.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No
---	----

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
Response: Lee County followed the citizen participation plan, but shortened the public comment period to the NSP-allowable comment period of 15 days; the public comment period opened on February 1, 2011 and closed on February 15, 2011. The substantial amendment was made available for public viewing at the Lee County Department of Human Services and online at the county's website. Availability of the amendment was advertised in the local newspaper (affidavit is included as Attachment J).

Summary of Public Comments Received

No public comments were received during the comment period.

7. NSP Information by Activity

Activity Number 1							
Activity Name	Grantee-driven Homeownership						
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment						
CDBG Activity or Activities	24CFR570.201(a): Acquisition, (b) Disposition, (i) Relocation, (k) Housing Services, (n) Home Ownership Assistance. 24CFR570.202: Rehabilitation, Preservation, Counseling						
National Objective	Low Moderate Middle Income Housing (LMMH)						
Activity Description	<p>Grantee-driven homeownership will involve the acquisition, rehabilitation, and resale of single-family homes in targeted areas of Lee County as noted on Attachments A, B, C, D, and E. This activity will provide homeownership opportunities to 40 households in Lee County at or below 120 percent of the area median income. These targeted areas were identified by the HUD NSP3 mapping tool as well as by analyzing bank owned properties, short sale properties, and recent sales on the MLS system. Using these sources has enabled the County to identify areas of need as well as areas where resale of existing homes is high. Choosing these areas will allow the County to provide homeownership opportunities in the areas of greatest need.</p> <p>In addition to the provisions of Section 3, projects funded with NSP3 funds will, to the maximum extent feasible, provide for the hiring of employees who reside in the vicinity of funded projects (the areas of greatest need). This provision will be conveyed through targeted advertising, contracts, and bid documents as applicable and verified with recipients during project monitoring.</p>						
Location Description	Areas of project locations are identified in Attachments A, B, C, D, and E						
Budget	<table border="1"> <thead> <tr> <th>Source of Funding</th> <th>Dollar Amount</th> </tr> </thead> <tbody> <tr> <td>NSP3</td> <td>\$4,316,463</td> </tr> <tr> <td>Total Budget for Activity</td> <td>\$4,316,463</td> </tr> </tbody> </table>	Source of Funding	Dollar Amount	NSP3	\$4,316,463	Total Budget for Activity	\$4,316,463
Source of Funding	Dollar Amount						
NSP3	\$4,316,463						
Total Budget for Activity	\$4,316,463						
Performance Measures	Forty units will be acquired and rehabilitated and eventually resold to qualifying homebuyers that are at or below 120 percent of area median income.						
Projected Start Date	Upon receipt of fully executed grant agreement; on or before May 1, 2011.						
Projected End Date	Three years past the fully executed grant date; on or before May 1, 2014.						
Responsible Organization	<table border="1"> <tbody> <tr> <td>Name</td> <td>Lee County Department of Human Services</td> </tr> <tr> <td>Location</td> <td>2440 Thompson St., Fort Myers, FL 33901</td> </tr> <tr> <td>Administrator Contact Info</td> <td>Ann Arnall, Director (239) 533-7930 arnallam@leegov.com</td> </tr> </tbody> </table>	Name	Lee County Department of Human Services	Location	2440 Thompson St., Fort Myers, FL 33901	Administrator Contact Info	Ann Arnall, Director (239) 533-7930 arnallam@leegov.com
Name	Lee County Department of Human Services						
Location	2440 Thompson St., Fort Myers, FL 33901						
Administrator Contact Info	Ann Arnall, Director (239) 533-7930 arnallam@leegov.com						

Activity Number 2		
Activity Name	Multifamily Rental	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24CFR570.201(a): Acquisition, (b) Disposition, (i) Relocation, (k) Housing Services, 24CFR570.202: Rehabilitation, Preservation, Counseling	
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)	
Activity Description	<p>Grantee-driven multifamily rental will involve the acquisition, rehabilitation, and rental of units in targeted areas of Lee County as noted on Attachment B, primarily in the Central Fort Myers area. This activity will provide 14 rental units to Lee County beneficiaries at or below 50 percent of the area median income. The specific identification of the Central Fort Myers area allows the NSP3 funds to complete rehabilitation on rental units acquired with NSP1 funds; the need for investment in this area of the County was documented in the NSP1 substantial amendments.</p> <p>Lee County has established procedures to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds; properties targeted for rehabilitation have been identified and acquired through the NSP1 program. Lee County will maintain flexibility in property purchase so that additional properties may be acquired for rental development should budgeted funds exceed project costs and as program income received allows.</p> <p>In addition to the provisions of Section 3, projects funded with NSP3 funds will, to the maximum extent feasible, provide for the hiring of employees who reside in the vicinity of funded projects (the areas of greatest need). This provision will be conveyed through targeted advertising, contracts, and bid documents as applicable and verified with recipients during project monitoring.</p>	
Location Description	Areas of project locations are identified in Attachments A, B, C, D and E	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,659,794
Total Budget for Activity	\$1,659,794	
Performance Measures	Fourteen units will be rehabilitated and rented to households at or below 50 percent of the area median income.	
Projected Start Date	Upon receipt of fully executed grant agreement; on or before May 1, 2011.	
Projected End Date	Three years past the fully executed grant date; on or before May 1, 2014.	
Responsible Organization	Name	Lee County Department of Human Services
	Location	2440 Thompson St., Fort Myers, FL 33901
	Administrator Contact Info	Ann Arnall, Director (239) 533-7930 arnallam@leegov.com

In addition to Activity Number 1 and 2, Lee County will use 10 percent of the NSP3 allocation for administrative expenses. This is a total of \$662,917.

8. Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering 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 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.

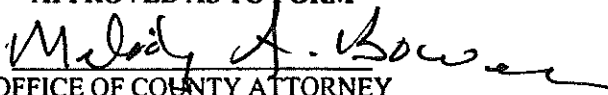


Signature/Authorized Official

2/22/2011

Date

Chair

APPROVED AS TO FORM

OFFICE OF COUNTY ATTORNEY

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input checked="" type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

3. Definitions and Descriptions

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

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

4. Low-Income Targeting

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

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, • The number of units that will result in displacement, • The manner in which the grantee will comply with URA for those residents? 	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
<i>Not applicable; no acquisitions will result in displacement.</i>	

6. Public Comment

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

7. NSP Information by Activity

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

For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)? – <i>Not Applicable</i>	<input type="checkbox"/>
• Duration or term of assistance?	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input checked="" type="checkbox"/>

9. Additional Documentation

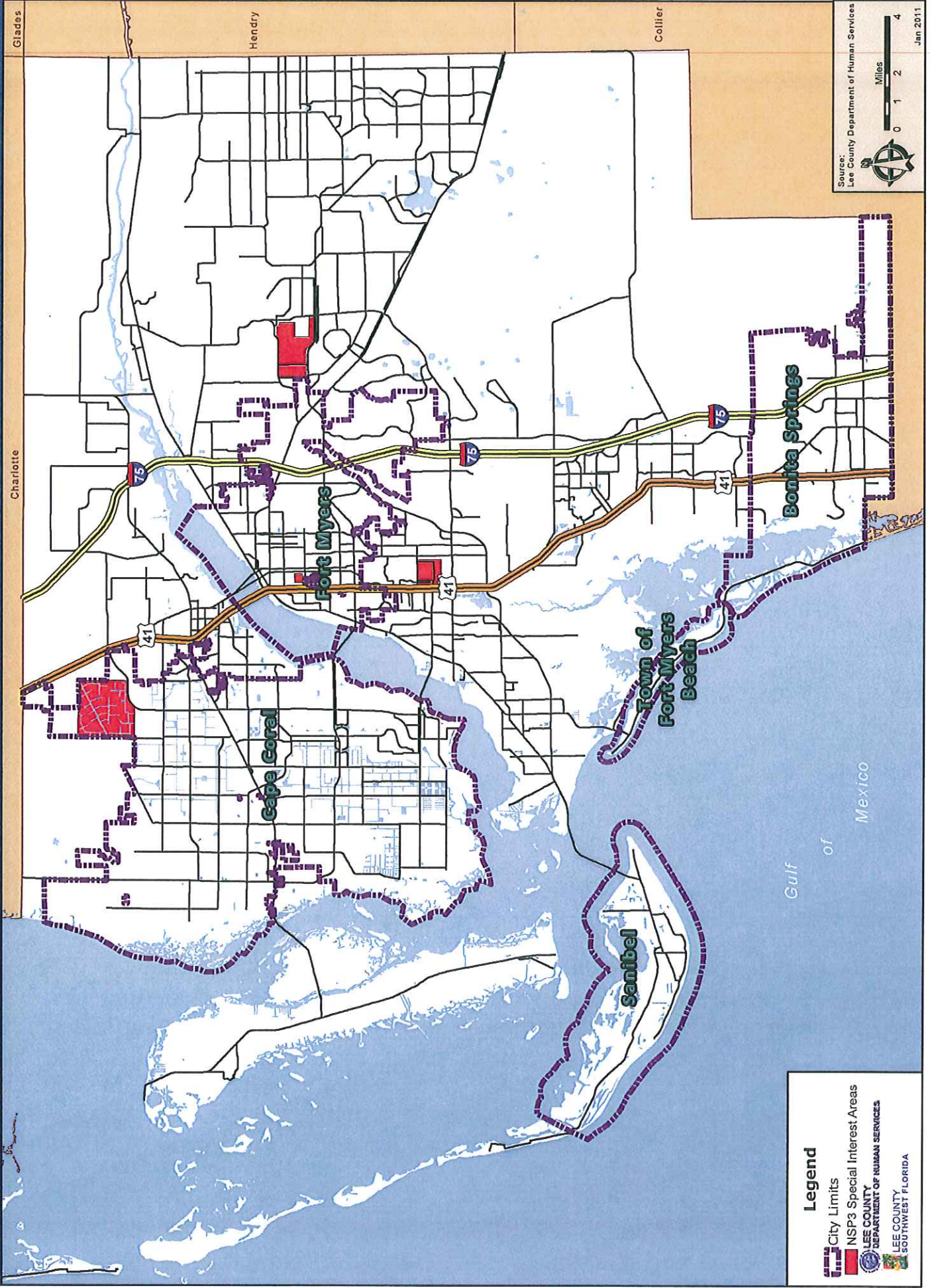
	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>

Attachments

Attachment A	Lee County Areas of Greatest Need
Attachment B	Central Fort Myers Area of Greatest Need
Attachment C	Fort Myers Villas Area of Greatest Need
Attachment D	Gator Circle Area of Greatest Need
Attachment E	West Lehigh Acres Area of Greatest Need
Attachment F	NSP3 Planning Data
Attachment G	PolicyMap of the Estimated Rate of Foreclosures and Serious Delinquent Mortgages According to HUD as of 2010
Attachment H	PolicyMap of the Percent of Primary Mortgages that were High Cost Between 2004 and 2007 as of 2010
Attachment I	Policy Map of the Estimated Number of Foreclosure Starts According to HUD as of 2010
Attachment J	Affidavit of Publication
Attachment K	SF-424

Attachment A: Lee County Areas of Greatest Need

NSP3 Special Interest Areas



Legend

- City Limits
- NSP3 Special Interest Areas

LEE COUNTY
DEPARTMENT OF HUMAN SERVICES
LEE COUNTY
SOUTHWEST FLORIDA

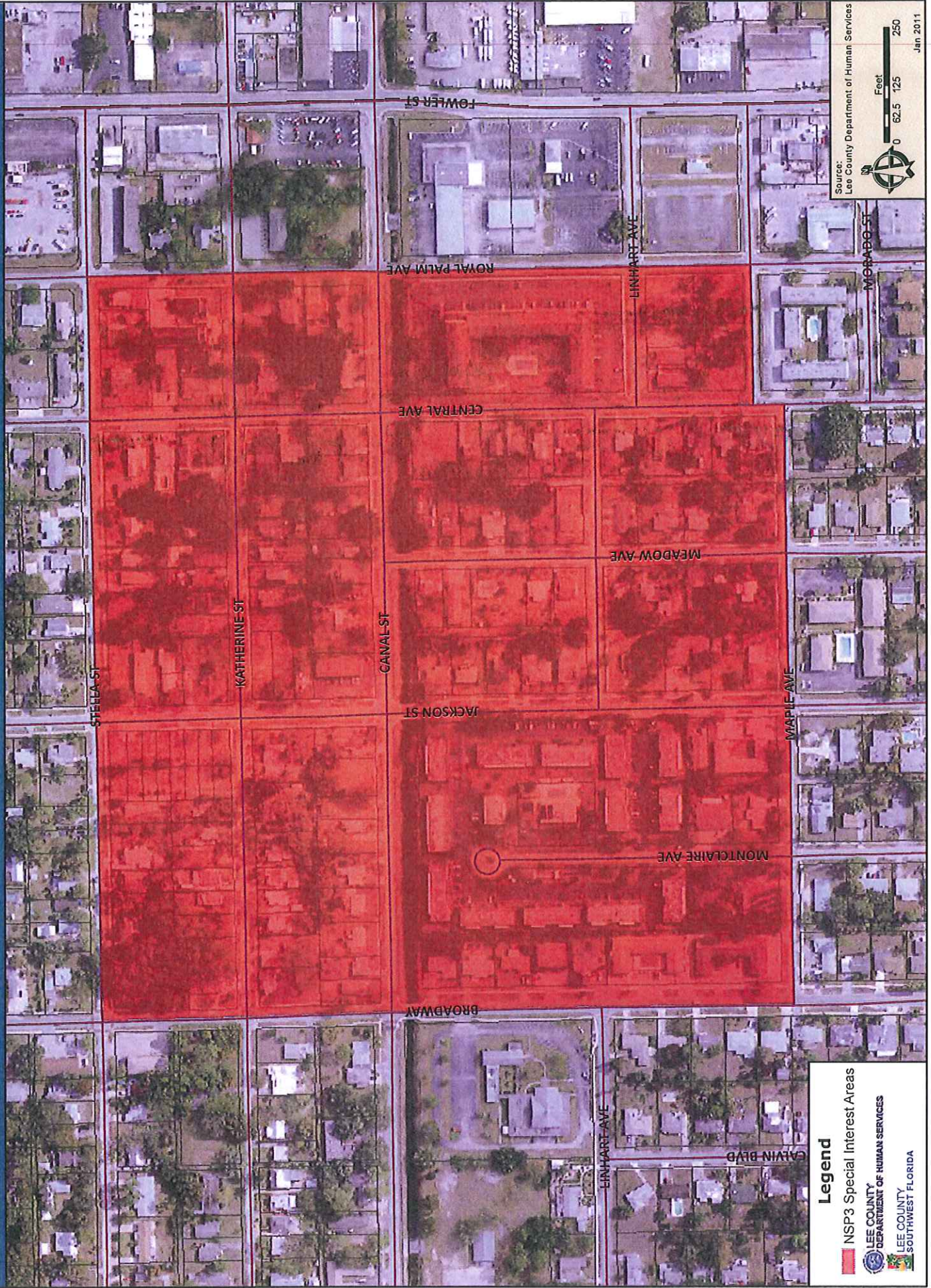
Source: Lee County Department of Human Services

Miles
0 1 2 4

Jan 2011

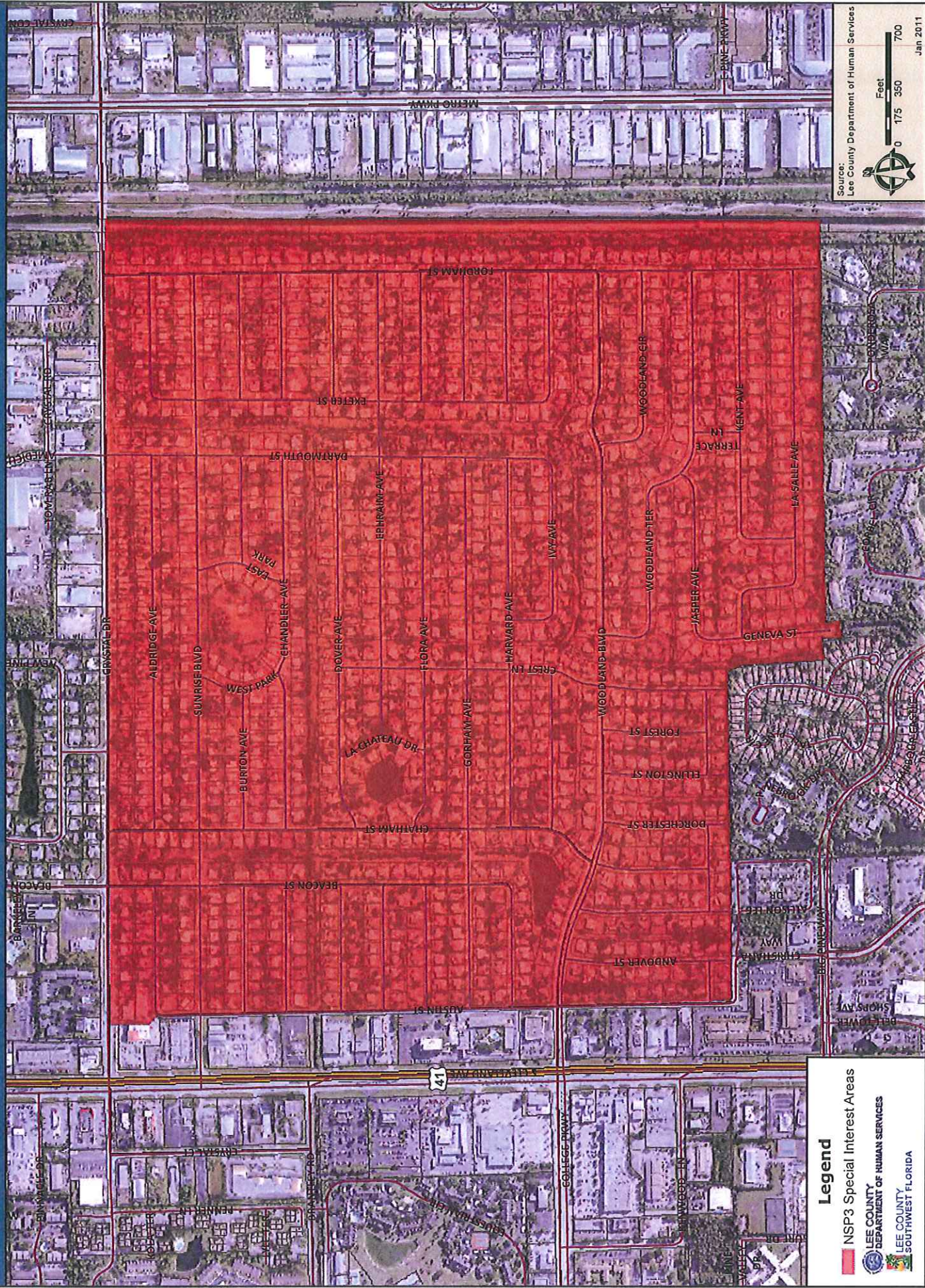
Attachment B: Central Fort Myers Area of Greatest Need

Central Fort Myers Area



Attachment C: Fort Myers Villas Area of Greatest Need

Fort Myers Villas Area



Legend

- NSP3 Special Interest Areas
- LEE COUNTY DEPARTMENT OF HUMAN SERVICES
- LEE COUNTY SOUTHWEST FLORIDA

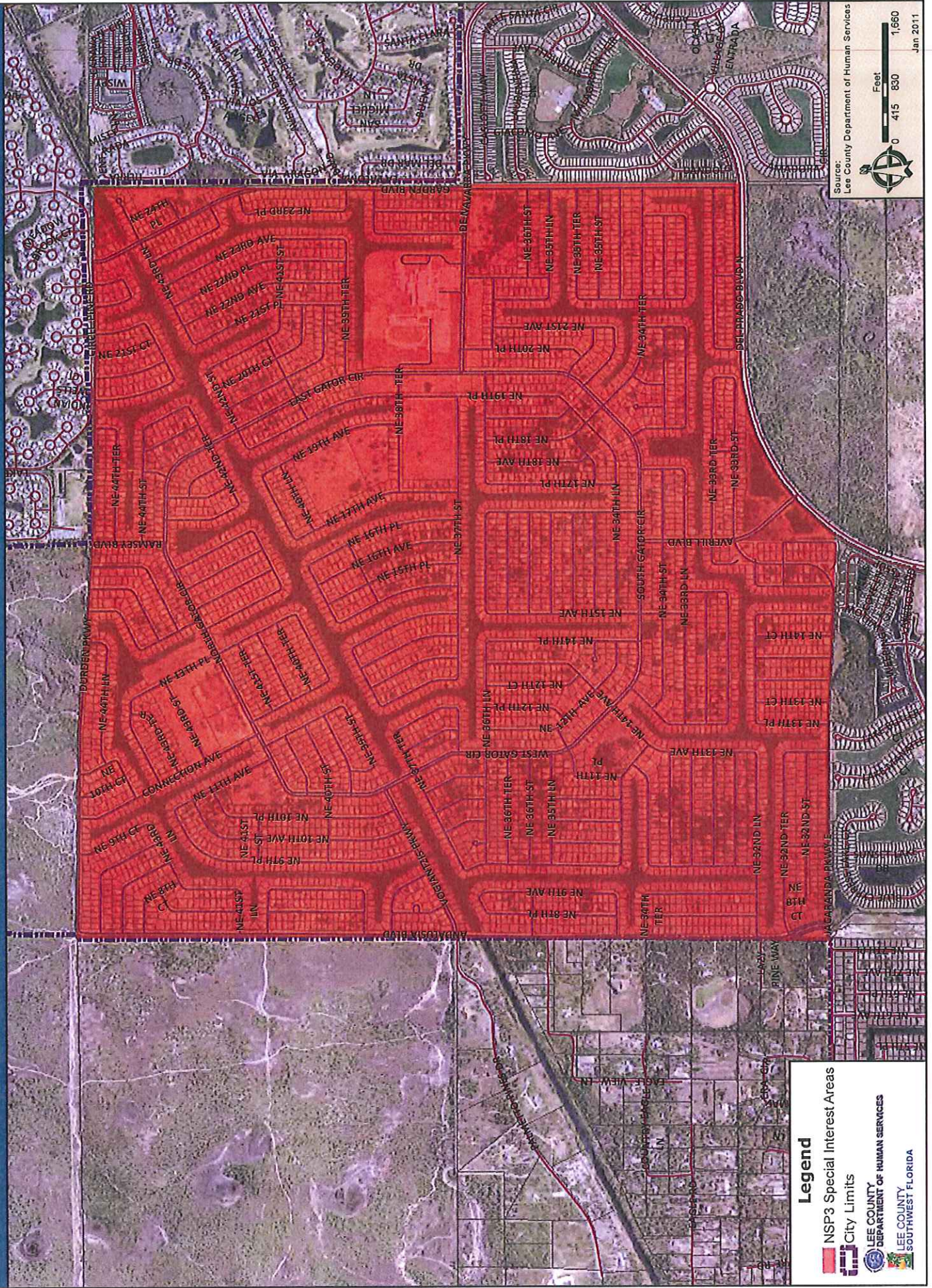
Source: Lee County Department of Human Services

0 175 350 700 Feet

Jan 2011

Attachment D: Gator Circle Area of Greatest Need

Gator Circle Area



Source: Lee County Department of Human Services

0 415 830 1,660
Feet

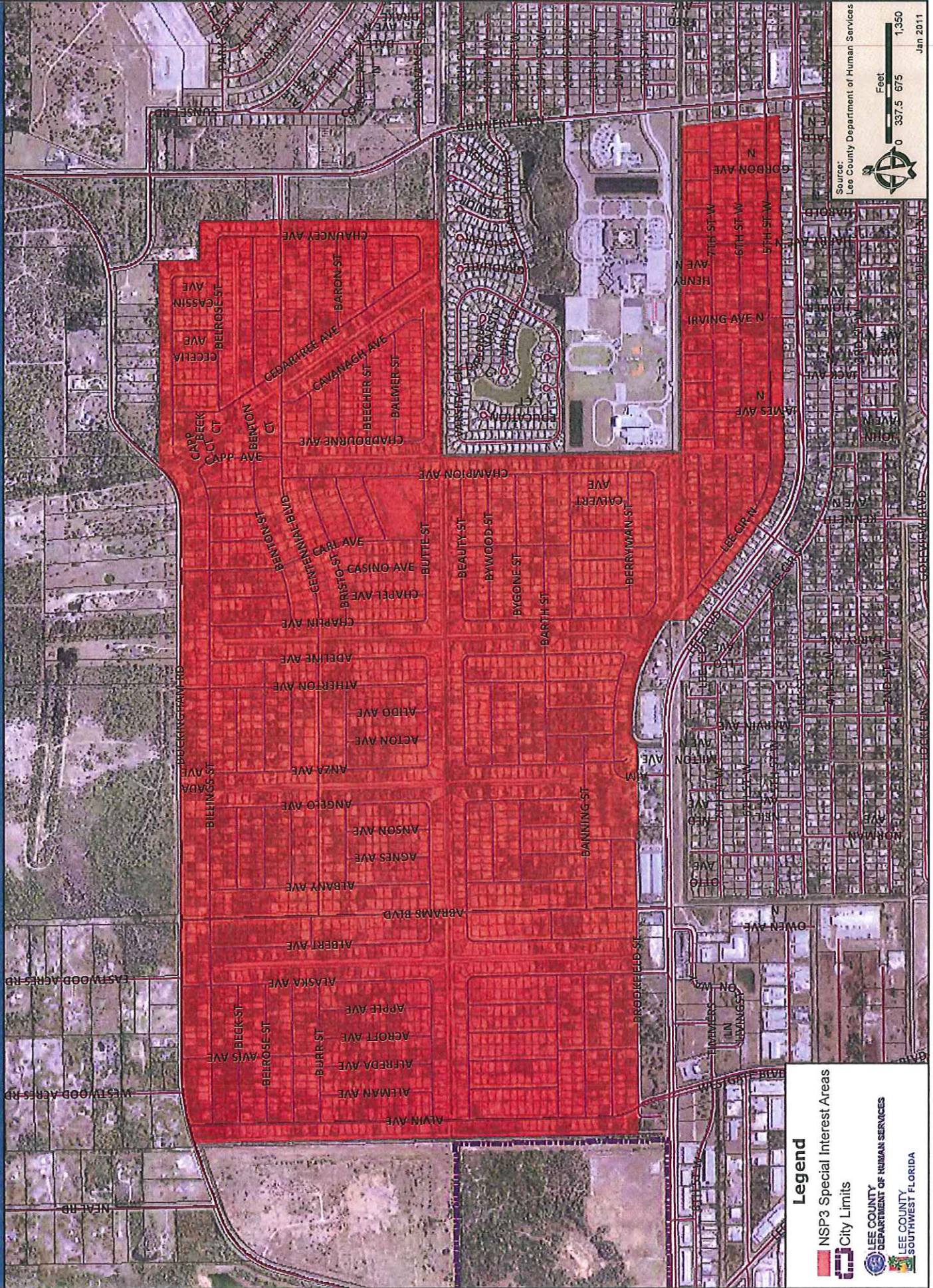
Jan 2011

Legend

- NSP3 Special Interest Areas
- City Limits
- LEE COUNTY DEPARTMENT OF HUMAN SERVICES
- LEE COUNTY SOUTHWEST FLORIDA

Attachment E: West Lehigh Acres Area of Greatest Need

West Lehigh Acres Area



Source: Lee County Department of Human Services
 0 337.5 675 Feet
 1:350
 Jan 2011

Legend

-  NSP3 Special Interest Areas
-  City Limits
-  LEE COUNTY DEPARTMENT OF HUMAN SERVICES
-  LEE COUNTY SOUTHWEST FLORIDA

Attachment F: NSP3 Planning Data

NSP3 Planning Data

Grantee ID: 1209660E

Grantee State: FL

Grantee Name: FT MYERS

Grantee Address:

Grantee Email: jkrejci@leegov.com

Neighborhood Name: Central Fort Myers

Date:2011-01-21 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 460

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.6

Percent Persons Less than 80% AMI: 69.15

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 503

Residential Addresses Vacant 90 or more days (USPS, March 2010): 83

Residential Addresses NoStat (USPS, March 2010): 8

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 117
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.76
Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.35
Number of Foreclosure Starts in past year: 17
Number of Housing Units Real Estate Owned July 2009 to June 2010: 5

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 3

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -50
Place (if place over 20,000) or county unemployment rate June 2005: 2.9
Place (if place over 20,000) or county unemployment rate June 2010: 10.9
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-81.863176 26.624059 -81.864109 26.624020 -81.864109 26.623857 -81.868165 26.623800 -81.868197 26.626255 -81.868218 26.627156 -81.868250 26.628039 -81.866255 26.628068 -81.863219 26.628106

Blocks Comprising Target Neighborhood

120710007003050, 120710007003049, 120710007004015, 120710007004014, 120710007004009,
120710007004008, 120710011001005, 120710011001007, 120710011001020, 120710011001019,
120710011001018, 120710011001006, 120710011001004,

NSP3 Planning Data

Grantee ID: 1207100C

Grantee State: FL

Grantee Name: LEE COUNTY

Grantee Address:

Grantee Email: jkrejci@leegov.com

Neighborhood Name: Fort Myers Villas

Date:2011-01-24 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1247

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 50.35

Percent Persons Less than 80% AMI: 30.53

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1366

Residential Addresses Vacant 90 or more days (USPS, March 2010): 66

Residential Addresses NoStat (USPS, March 2010): 6

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 534

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 25.9

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.5

Number of Foreclosure Starts in past year: 69

Number of Housing Units Real Estate Owned July 2009 to June 2010: 21

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 14

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -50

Place (if place over 20,000) or county unemployment rate June 2005: 3.1

Place (if place over 20,000) or county unemployment rate June 2010: 12.5

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-81.855692 26.552068 -81.856921 26.552054 -81.859565 26.552025 -81.863047 26.551987 -81.862993
26.551665 -81.863347 26.551665 -81.863385 26.551996 -81.863685 26.552001 -81.863825 26.553369
-81.863873 26.553637 -81.863927 26.553637 -81.865359 26.553623 -81.867328 26.553594 -81.868948
26.553561 -81.869431 26.553561 -81.869538 26.553493 -81.870214 26.553484 -81.870342 26.553551
-81.870418 26.556689 -81.870568 26.563580 -81.870739 26.563666 -81.870772 26.564520 -81.861491
26.564520 -81.855751 26.564587 -81.855741 26.564405 -81.855730 26.561641 -81.855741 26.558215

Blocks Comprising Target Neighborhood

120710016011000, 120710016011004, 120710016011008, 120710016011010, 120710016011021,
120710016011020, 120710016011019, 120710016011018, 120710016011015, 120710016011014,
120710016011013, 120710016011012, 120710016011011, 120710016011009, 120710016011007,
120710016011005, 120710016011003, 120710016011002, 120710016012000, 120710016012007,
120710016012014, 120710016012013, 120710016012012, 120710016012011, 120710016012010,
120710016012009, 120710016012008, 120710016012006, 120710016012001, 120710016012003,
120710016012004, 120710016012005, 120710016012002, 120710016013006, 120710016013008,
120710016013024, 120710016013023, 120710016013022, 120710016013021, 120710016013020,
120710016013019, 120710016013018, 120710016013017, 120710016013016, 120710016013015,
120710016013014, 120710016013013, 120710016013012, 120710016013011, 120710016013010,
120710016013009, 120710016013007, 120710016013005, 120710016013002, 120710016013004,
120710016013003,

NSP3 Planning Data

Grantee ID: 1204020E
Grantee State: FL
Grantee Name: CAPE CORAL
Grantee Address:
Grantee Email: jkrejci@leegov.com

Neighborhood Name: Gator Circle
Date:2011-01-13 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 266

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 5.25
Percent Persons Less than 80% AMI: 3.61

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 443
Residential Addresses Vacant 90 or more days (USPS, March 2010): 1
Residential Addresses NoStat (USPS, March 2010): 24

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 208

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 36.89

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.81

Number of Foreclosure Starts in past year: 29

Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 6

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -50

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-81.957021 26.741356 -81.948180 26.741280 -81.942086 26.740935 -81.940155 26.740743 -81.927924
26.740590 -81.924706 26.740590 -81.924748 26.734649 -81.924920 26.725987 -81.924834 26.715254
-81.930327 26.715254 -81.933117 26.715024 -81.936207 26.714372 -81.937666 26.713490 -81.939297
26.712187 -81.940026 26.711267 -81.947837 26.711727 -81.955304 26.711842 -81.957450 26.711804

Blocks Comprising Target Neighborhood

NSP3 Planning Data

Grantee ID: 1207100C

Grantee State: FL

Grantee Name: LEE COUNTY

Grantee Address:

Grantee Email: jkrejci@leegov.com

Neighborhood Name: West Lehigh Acres

Date:2011-01-24 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 974

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 38.14

Percent Persons Less than 80% AMI: 17.79

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1873

Residential Addresses Vacant 90 or more days (USPS, March 2010): 0

Residential Addresses NoStat (USPS, March 2010): 268

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 1115

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 30.1

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.1

Number of Foreclosure Starts in past year: 152

Number of Housing Units Real Estate Owned July 2009 to June 2010: 45

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 31

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -50

Place (if place over 20,000) or county unemployment rate June 2005: 3.1

Place (if place over 20,000) or county unemployment rate June 2010: 12.5

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-81.715450 26.617421 -81.717145 26.617402 -81.717381 26.617383 -81.719763 26.617364 -81.719978
26.617364 -81.722360 26.617325 -81.722574 26.617344 -81.724613 26.617306 -81.725836 26.617306
-81.727102 26.617306 -81.727252 26.617306 -81.727638 26.617325 -81.727896 26.617364 -81.728110
26.617402 -81.728303 26.617421 -81.728647 26.617536 -81.729033 26.617690 -81.729634 26.618054
-81.729848 26.618169 -81.731930 26.619608 -81.733110 26.620375 -81.732702 26.620951 -81.734226
26.621814 -81.734998 26.622044 -81.736093 26.622236 -81.736929 26.622217 -81.737187 26.622179
-81.737423 26.622006 -81.738324 26.622025 -81.738625 26.622006 -81.740727 26.621987 -81.741071
26.622083 -81.748753 26.622025 -81.749890 26.621968 -81.750898 26.621929 -81.750984 26.627972
-81.751220 26.636047 -81.750298 26.636335 -81.749139 26.636469 -81.747766 26.636488 -81.732852
26.636469 -81.729097 26.636469 -81.727552 26.637140 -81.727252 26.637102 -81.720386 26.637121
-81.720450 26.635855 -81.719055 26.635874 -81.719055 26.633419 -81.719034 26.628298 -81.721201
26.628259 -81.721394 26.628202 -81.727338 26.628144 -81.727209 26.620606 -81.715729 26.620548

Blocks Comprising Target Neighborhood

120710401014009, 120710401014011, 120710401014010, 120710401015000, 120710401015007,
120710401015028, 120710401015027, 120710401015026, 120710401015025, 120710401015024,
120710401015023, 120710401015022, 120710401015011, 120710401015008, 120710401015037,
120710401015036, 120710401015035, 120710401015034, 120710401015033, 120710401015032,
120710401015031, 120710401015030, 120710401015029, 120710401015062, 120710401015061,
120710401015060, 120710401015059, 120710401015058, 120710401015057, 120710401015056,
120710401015055, 120710401015054, 120710401015053, 120710401015052, 120710401015051,
120710401015050, 120710401015049, 120710401015048, 120710401015047, 120710401015046,
120710401015045, 120710401015044, 120710401015043, 120710401015042, 120710401015041,
120710401015040, 120710401015039, 120710401015038, 120710401015006, 120710401015001,
120710401015003, 120710401015004, 120710401015005, 120710401015002, 120710401014000,
120710401014004, 120710401014030, 120710401014029, 120710401014028, 120710401014027,
120710401014026, 120710401014025, 120710401014024, 120710401014020, 120710401014039,
120710401014038, 120710401014037, 120710401014036, 120710401014035, 120710401014034,
120710401014033, 120710401014032, 120710401014031, 120710401014048, 120710401014047,
120710401014046, 120710401014045, 120710401014044, 120710401014043, 120710401014042,
120710401014041, 120710401014040, 120710401014057, 120710401014056, 120710401014055,
120710401014054, 120710401014052, 120710401014051, 120710401014050, 120710401014049,
120710401014019, 120710401014018, 120710401014017, 120710401014016, 120710401014015,
120710401014014, 120710401014013, 120710401014012, 120710401014003, 120710401014001,
120710401014002, 120710401015009, 120710401015010, 120710401015013, 120710401015015,
120710401015017, 120710401015021, 120710401015020, 120710401015019, 120710401015018,
120710401015016, 120710401015014, 120710401015012, 120710401016013, 120710401016012,
120710401016011, 120710401016010, 120710401016009, 120710401016008, 120710401016007,
120710401016006, 120710401016005, 120710401016022, 120710401016021, 120710401016020,
120710401016019, 120710401016018, 120710401016017, 120710401016016, 120710401016015,
120710401016036, 120710401016034, 120710401016033, 120710401016031, 120710401016030,
120710401016029, 120710401016028, 120710401016027, 120710401016026, 120710401016025,
120710401016024, 120710401016023, 120710401016002, 120710401016004, 120710401016003,

Attachment G: PolicyMap of the Estimated Rate of Foreclosures and Serious Delinquent Mortgages According to HUD as of 2010

Central Fort Myers Area



Map with Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of 90-day delinquent mortgages and foreclosures, according to HUD, as of June 2010. This rate was calculated using a predictive model made up of three factors: the rate of high-cost and high-leverage loans made between 2004 and 2007, change in unemployment rate between March 2009 and March 2010, and the fall in home value from the market peak. HUD tested the model by comparing it to county delinquency rates from McDash Analytics for July 2010. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend	
Year	Variable
2010	%
[Grey Box]	Insufficient Data
[Lightest Purple Box]	4.71% or less
[Light Purple Box]	4.72% - 6.53%
[Medium Purple Box]	6.54% - 8.46%
[Dark Purple Box]	8.47% - 11.79%
[Darkest Purple Box]	11.80% or more
[Grey Box]	Shaded by: Black Group
	Source: HUD

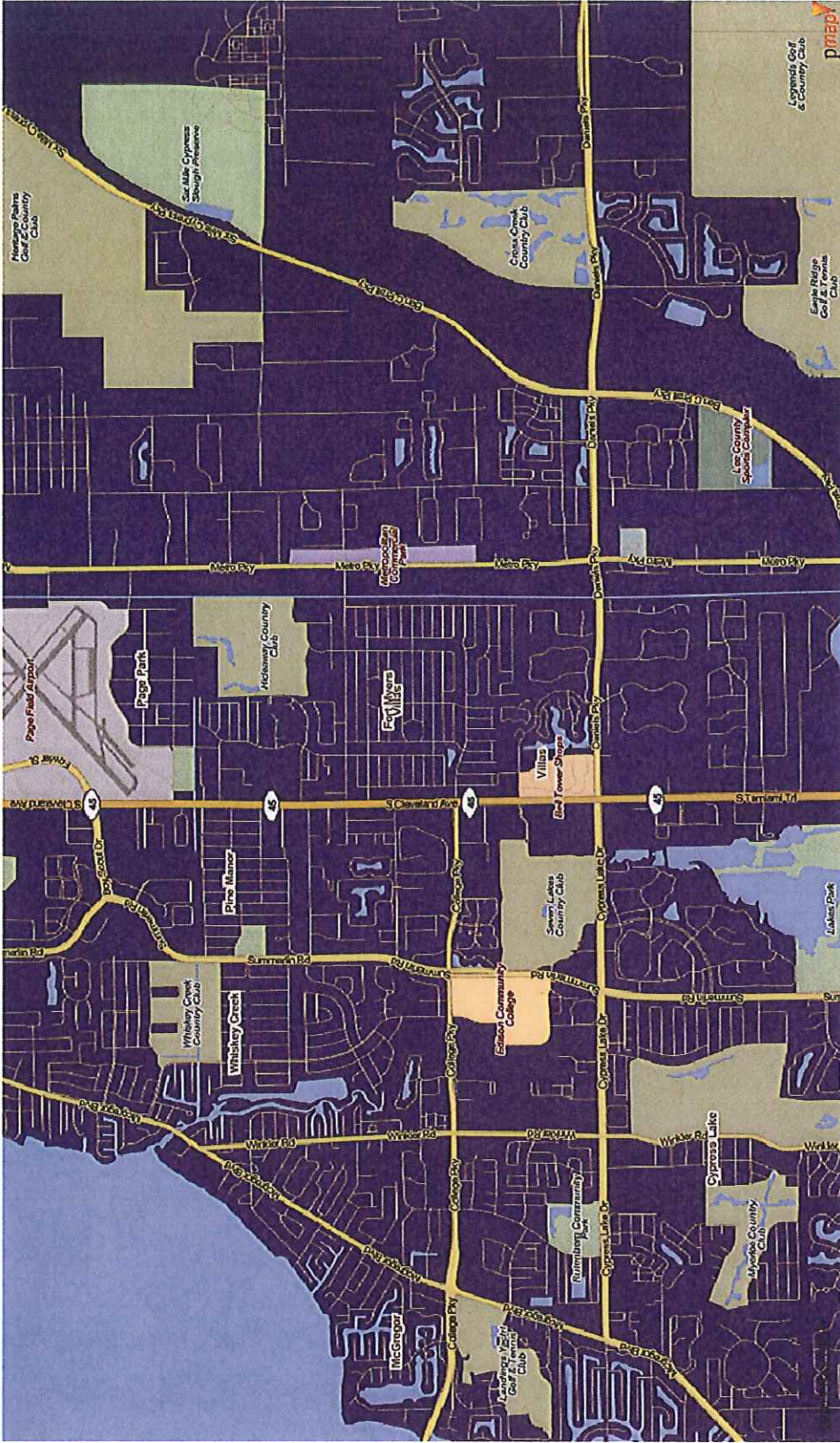


Fort Myers Villas Area

Map with Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of 90-day delinquent mortgages and foreclosures, according to HUD, as of June 2010. This rate was calculated using a predictive model made up of three factors: the rate of high-cost and high-leverage loans made between 2004 and 2007; change in unemployment rate between March 2005 and March 2010; and the fall in home value from the market peak. HUD tested the model by comparing it to county delinquency rates from MCDash Analytics for July 2010. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend

Year
2010

Variable
%

- Insufficient Data
- 4.71% or less
- 4.72% - 6.53%
- 6.54% - 8.46%
- 8.47% - 11.79%
- 11.80% or more

Shaded by: Block Group
Source: HUD



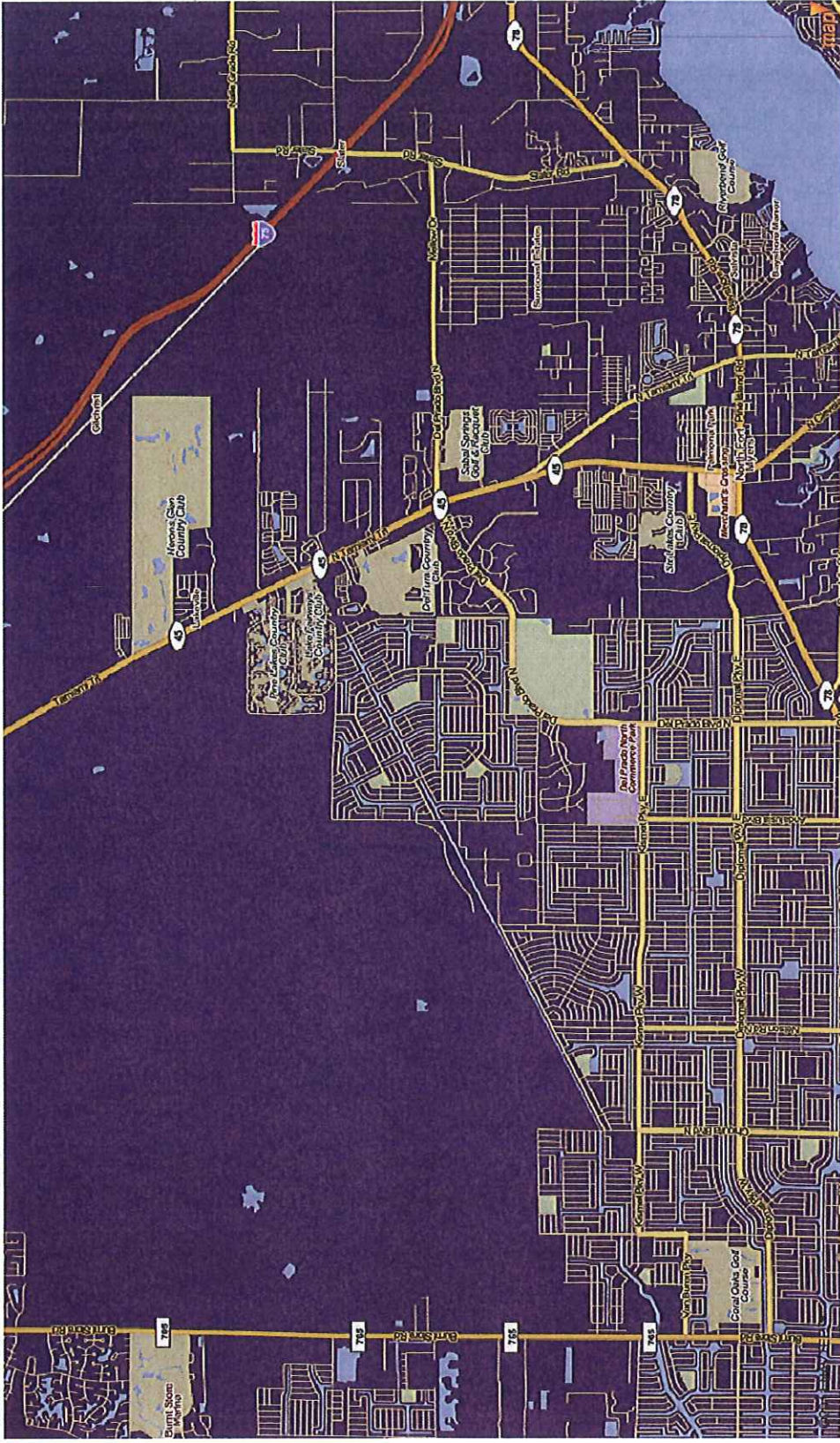
Gator Circle Area



Map with Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of 90-day delinquent mortgages and foreclosures, according to HUD, as of June 2010. This rate was calculated using a predictive model made up of three factors: the rate of high-cost and high-leverage loans made between 2004 and 2007; change in unemployment rate between March 2005 and March 2010; and the fall in home value from the market peak. HUD tested the model by comparing it to county delinquency rates from MCDash Analytics for July 2010. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend	
Year	2010
Variable	%
	Insufficient Data
	4.61% or less
	4.62% - 6.46%
	6.47% - 8.49%
	8.49% - 11.95%
	11.96% or more
Shaded by: Census Tract	
Source: HUD	



West Lehigh Acres Area

Map with Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of foreclosures and serious delinquent mortgages, according to HUD, as of June 2010.

Estimated rate of 90-day delinquent mortgages and foreclosures, according to HUD, as of June 2010. This rate was calculated using a predictive model made up of three factors: the rate of high-cost and high-leverage loans made between 2004 and 2007; change in unemployment rate between March 2005 and March 2010; and the fall in home value from the market peak. HUD tested the model by comparing it to county delinquency rates from MCDash Analytics for July 2010. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend	
Year	Variable
2010	%
[Lightest Purple]	Insufficient Data
[Light Purple]	4.61% or less
[Medium-Light Purple]	4.62% - 6.46%
[Medium Purple]	6.47% - 8.49%
[Dark Purple]	8.49% - 11.95%
[Darkest Purple]	11.96% or more

Shaded by: Census Tract
Source: HUD

**Attachment H: PolicyMap of the Percent of Primary Mortgages that were High Cost
Between 2004 and 2007 According to HUD as of 2010**

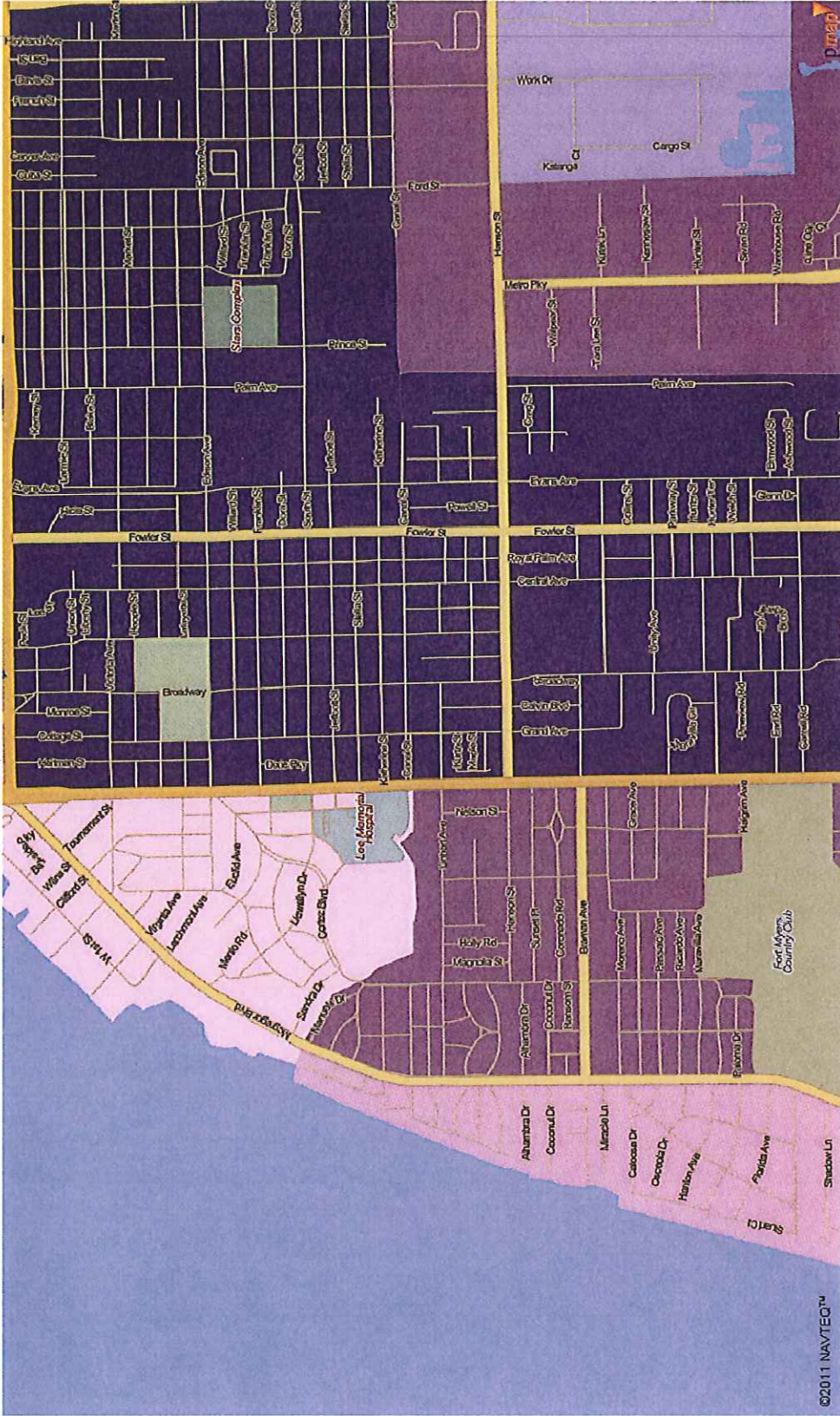
Central Fort Myers Area



Map with Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Federal Reserve Home Mortgage Disclosure Act (HMDA) data on the percent of all primary loans made between 2004 and 2007 that are high-cost, according to HUD, as of 2010. This indicator was used in HUD's model to estimate the current serious delinquency rate. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend

Year: 2010

Variable: %

- Insufficient Data
- 11.64% or less
- 11.65% - 18.10%
- 18.11% - 25.07%
- 25.08% - 35.32%
- 35.33% or more

Shaded by: Census Tract
Source: HUD



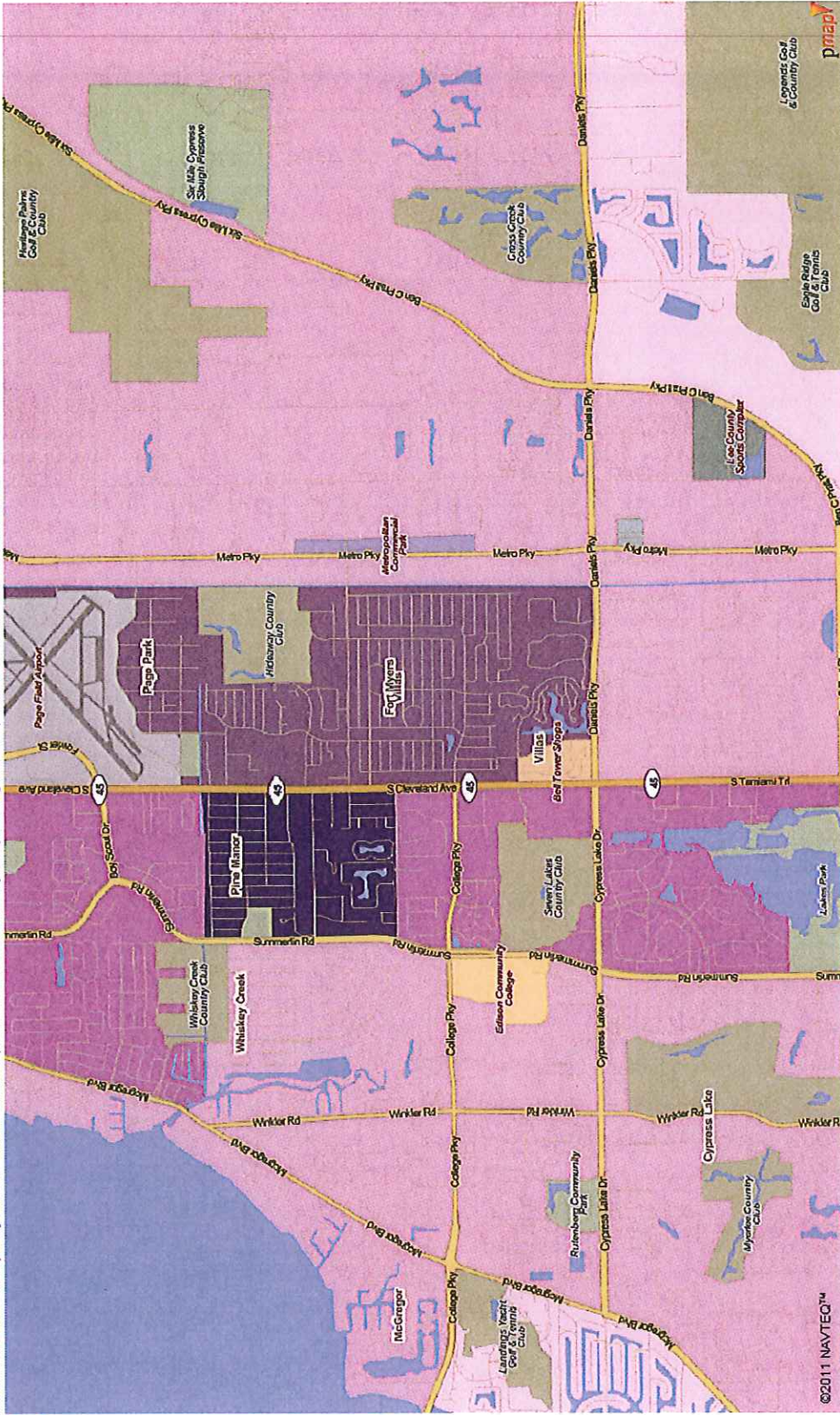
Fort Myers Villas Area



Map with Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Federal Reserve Home Mortgage Disclosure Act (HMDA) data on the percent of all primary loans made between 2004 and 2007 that are high-cost, according to HUD, as of 2010. This indicator was used in HUD's model to estimate the current serious delinquency rate. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend

Year 2010

Variable %

- Insufficient Data
- 11.64% or less
- 11.65% - 18.10%
- 18.11% - 25.07%
- 25.08% - 35.32%
- 35.33% or more

Shaded by: Census Tract
Source: HUD



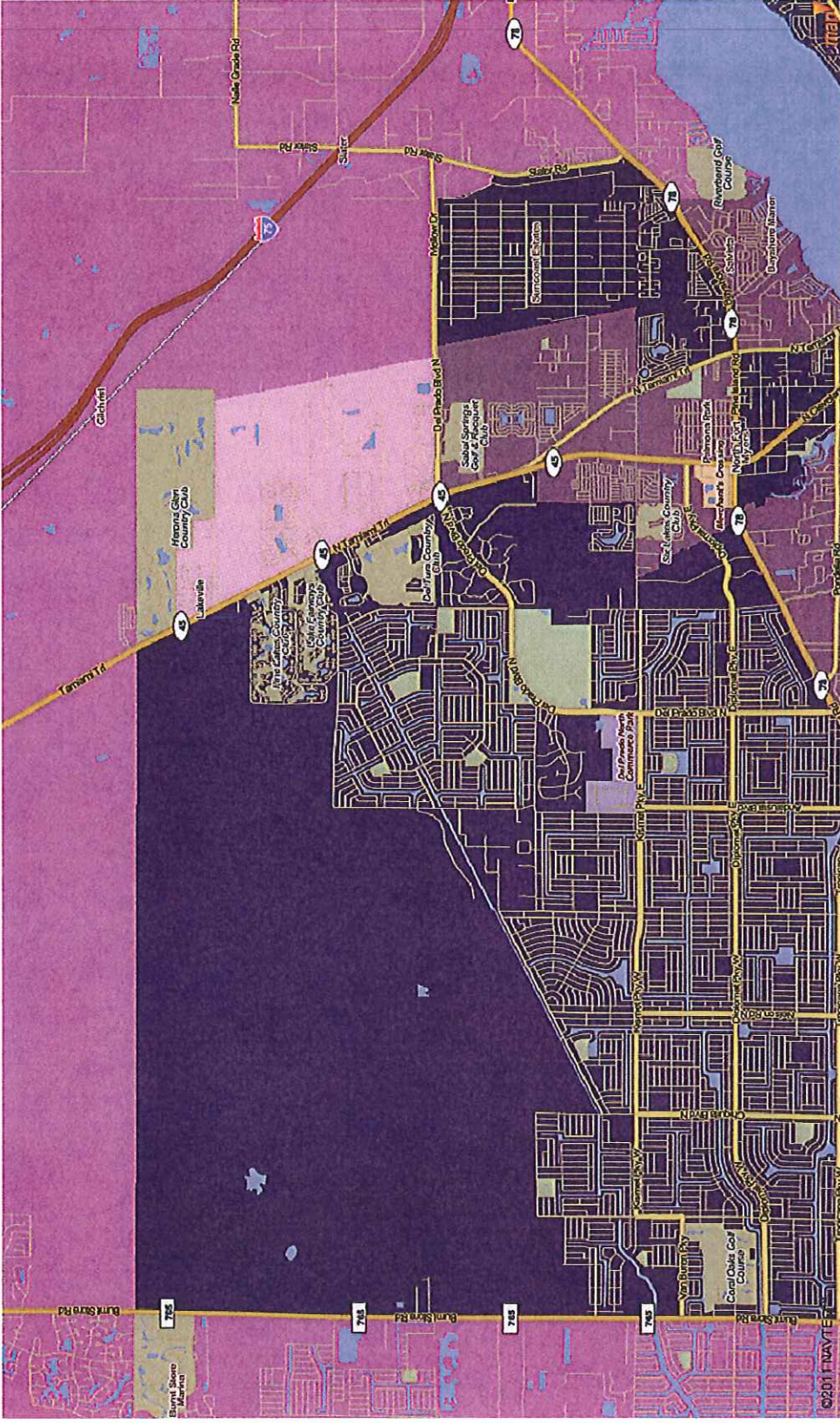
Gator Circle Area



Map with Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Federal Reserve Home Mortgage Disclosure Act (HMDA) data on the percent of all primary loans made between 2004 and 2007 that are high-cost, according to HUD, as of 2010. This indicator was used in HUD's model to estimate the current serious delinquency rate. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend	
Year	Variable
2010	%
[Grey]	Insufficient Data
[Lightest Purple]	11.64% or less
[Light Purple]	11.65% - 18.10%
[Medium Purple]	18.11% - 25.07%
[Dark Purple]	25.08% - 35.32%
[Darkest Purple]	35.33% or more

Shaded by: Census Tract
Source: HUD



Attachment I: Policy Map of the Estimated Number of Foreclosure Starts According to HUD as of 2010

Central Fort Myers Area

Map with Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010. HUD created this estimate by allocating the total number of foreclosures within each state using the estimated share of serious delinquent borrowers within each tract or block group. State-level foreclosure counts are taken from the Mortgage Bankers Association's National Delinquency Survey State Counts of Foreclosure Starts, July 2009 to June 2010. HUD estimated the share for each local area using the Home Mortgage Disclosure Act (HMDA) count of primary mortgages between 2004 and 2007, and the estimated rate of 90-day delinquent mortgages and foreclosures. The Estimated Delinquency Rate is available on PolicyMap. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.

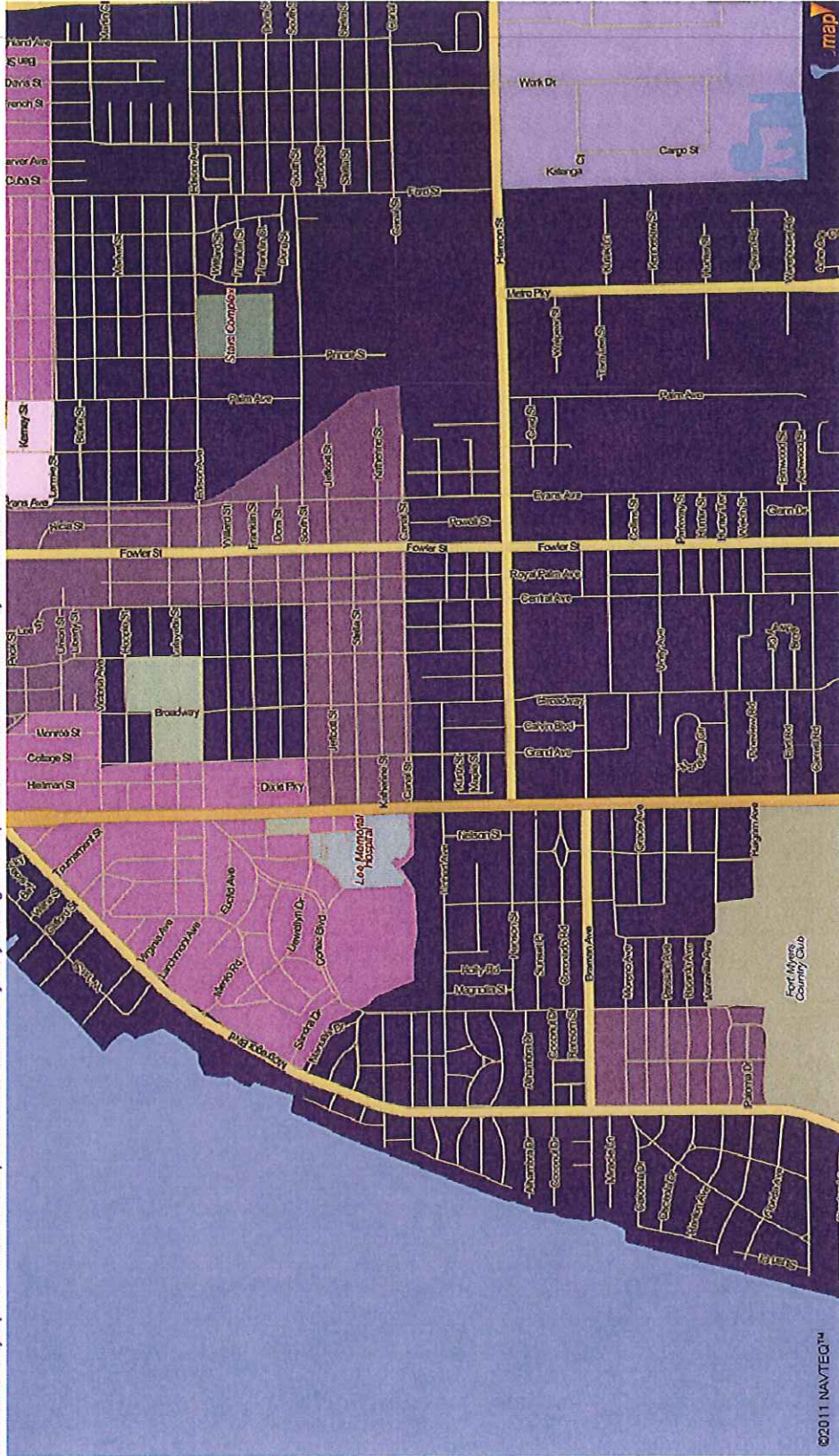
Legend

Year: 2010

Variable: #

- Insufficient Data
- 2.95 or less
- 2.36 - 4.33
- 4.34 - 7.05
- 7.06 - 12.72
- 12.73 or more

Shaded by: Block Group
Source: HUD



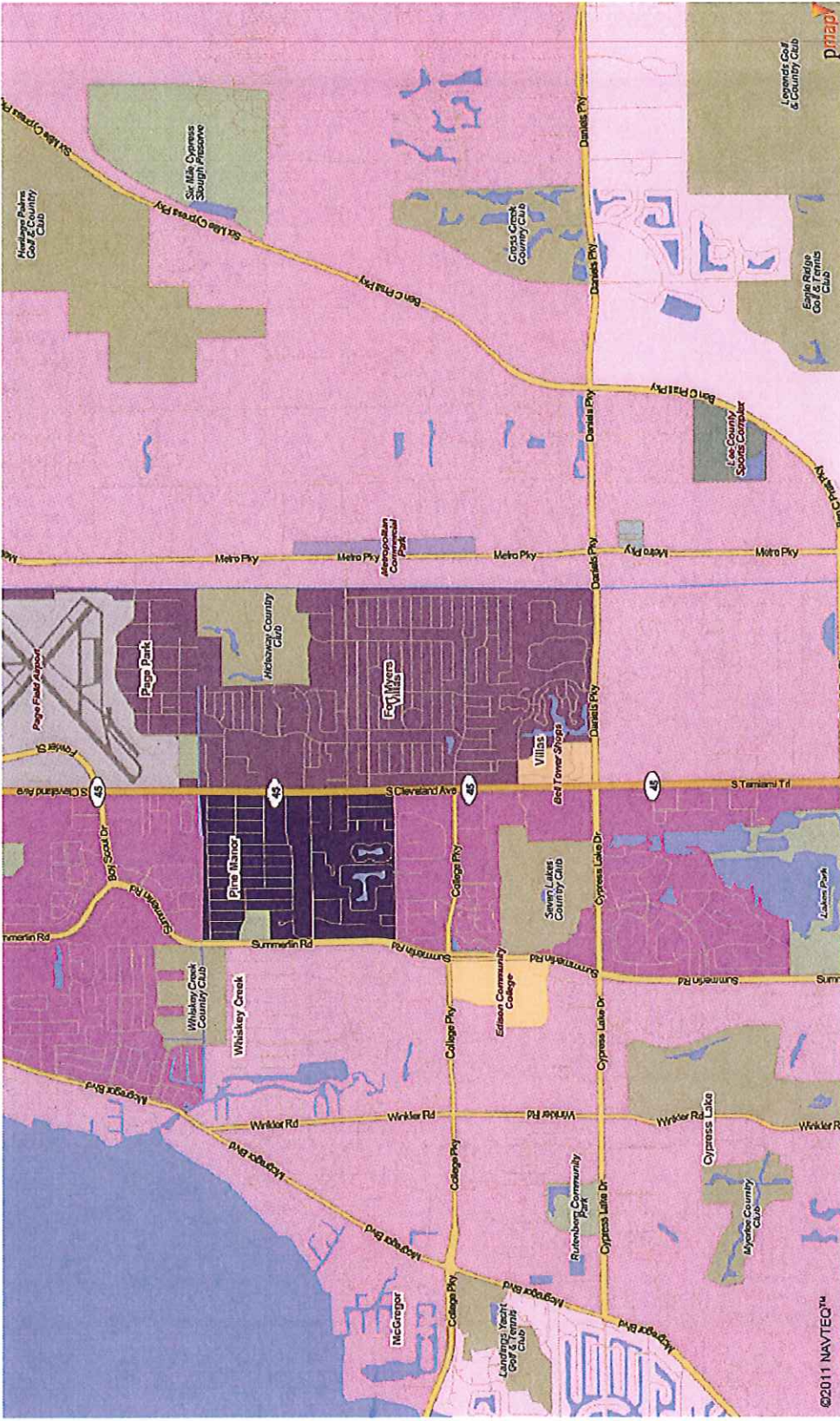
Fort Myers Villas Area



Map with Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Federal Reserve Home Mortgage Disclosure Act (HMDA) data on the percent of all primary loans made between 2004 and 2007 that are high-cost, according to HUD, as of 2010. This indicator was used in HUD's model to estimate the current serious delinquency rate. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend	Year	Variable	%
[Grey]	2010	Insufficient Data	
[Lightest Purple]	2010	11.64% or less	
[Light Purple]	2010	11.65% - 18.10%	
[Medium Purple]	2010	18.11% - 25.07%	
[Dark Purple]	2010	25.08% - 35.32%	
[Darkest Purple]	2010	35.33% or more	

Shaded by: Census Tract
Source: HUD



PolicyMap is a service of The Reinvestment Funds

Copyright © 2011 PolicyMap. All rights reserved.

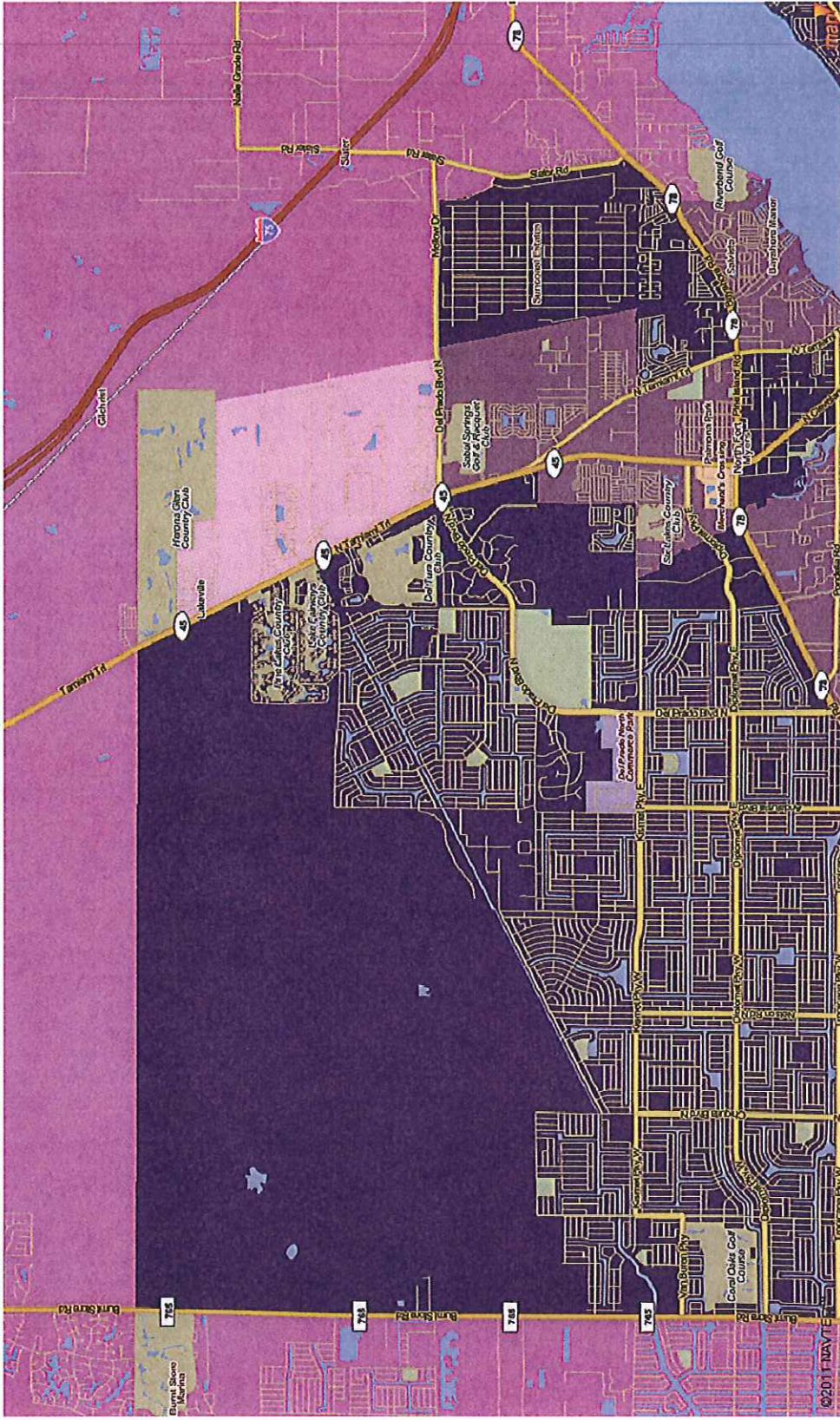
Gator Circle Area



Map with Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Percent of primary mortgages that were high-cost between 2004 and 2007, according to HUD, as of 2010.

Federal Reserve Home Mortgage Disclosure Act (HMDA) data on the percent of all primary loans made between 2004 and 2007 that are high-cost, according to HUD, as of 2010. This indicator was used in HUD's model to estimate the current serious delinquency rate. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Legend

Year 2010

Variable %

- Insufficient Data
- 11.64% or less
- 11.65% - 18.10%
- 18.11% - 25.07%
- 25.08% - 35.32%
- 35.33% or more

Shaded by: Census Tract
Source: HUD



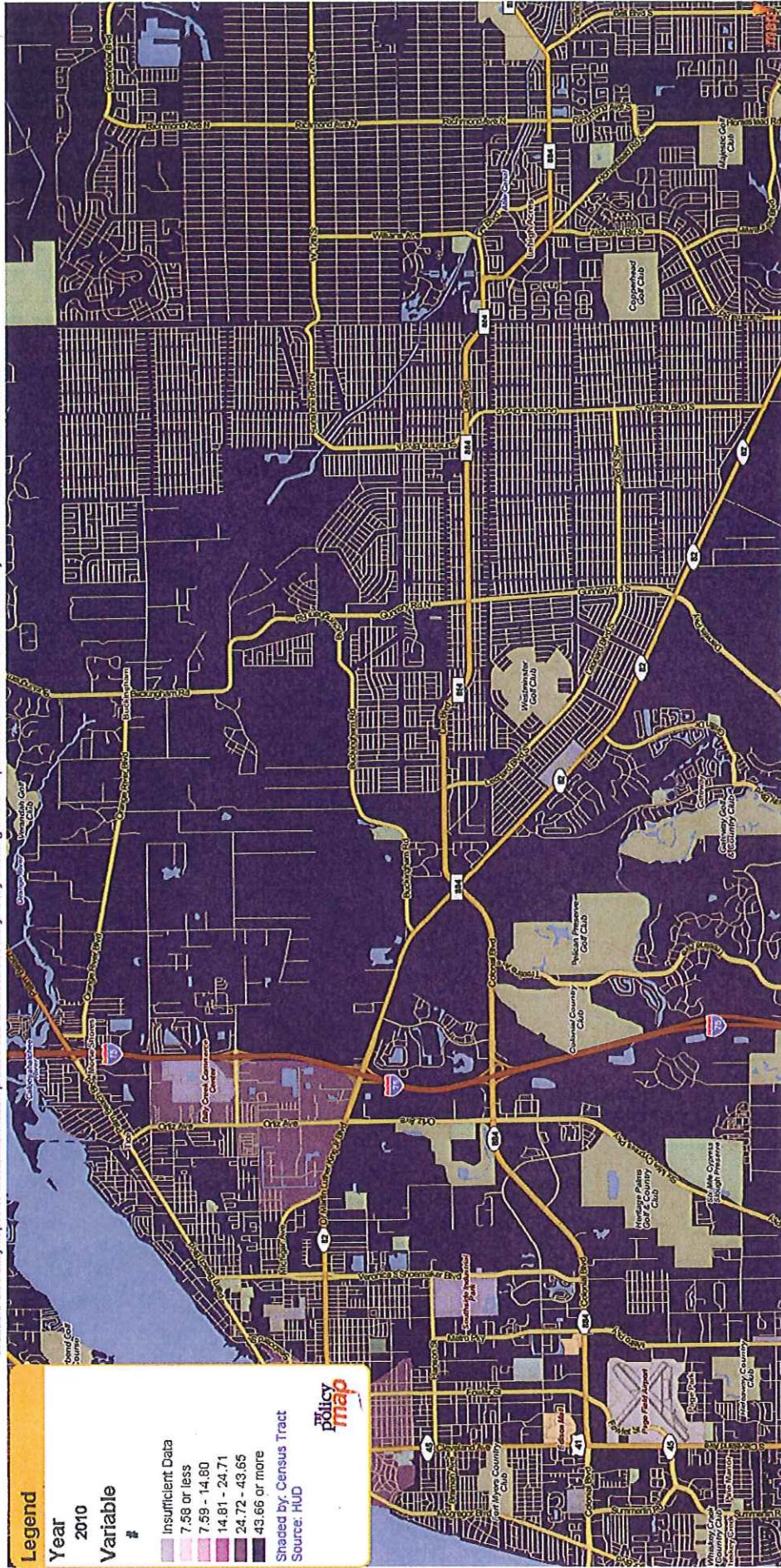
West Lehigh Acres Area



Map with Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010. HUD created this estimate by allocating the total number of foreclosures within each state using the estimated share of serious delinquent borrowers within each tract or block group. State-level foreclosure counts are taken from the Mortgage Bankers Association's National Delinquency Survey State Counts of Foreclosure Starts, July 2009 to June 2010. HUD estimated the share for each local area using the Home Mortgage Disclosure Act (HMDA) count of primary mortgages between 2004 and 2007, and the estimated rate of 90-day delinquent mortgages and foreclosures. The Estimated Delinquency Rate is available on PolicyMap. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.



Attachment J: Affidavit of Publication

NEWS-PRESS

Published every morning - Daily and
Sunday

Fort Myers, Florida

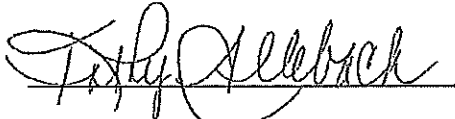
Affidavit of Publication

STATE OF FLORIDA
COUNTY OF LEE

Before the undersigned authority, personally appeared
Kathy Allebach
who on oath says that he/she is the
Legal Assistant of the News-Press, a daily
newspaper, published at Fort Myers, In Lee County,
Florida; that the attached copy of advertisement, being a
Display
In the matter of
Public Notice
In the court was published in said newspaper in the
issues of

February 1, 2011

Affiant further says that the said the News-Press is a paper of
general circulation daily in Lee, Charlotte, Collier, Glades and
Hendry Counties and published at Fort Myers, in said Lee
County, Florida and that said newspaper has heretofore been
continuously published in said Collier County; Florida, each
and has been entered as a second class mail matter at the
post office in Fort Myers in said Lee County, Florida, for a period
of one year next preceding the first publication of the attached
copy of the advertisement; and affiant further says that he/she
has neither paid nor promised any person, firm or corporation
any discount, rebate, commission or refund for the purpose of
securing this advertisement for publication in the said
newspaper.



Sworn to and subscribed before me this

1st day of February 2011 by

Kathy Allebach

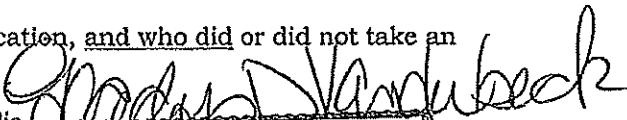
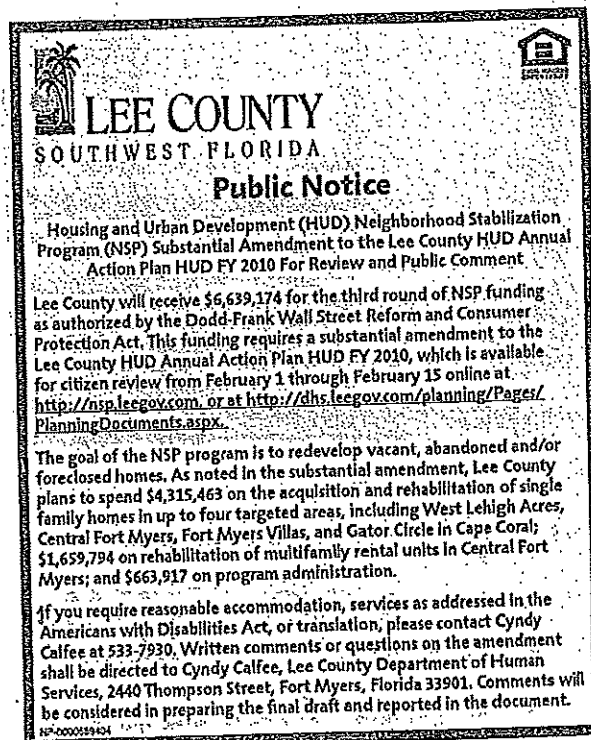
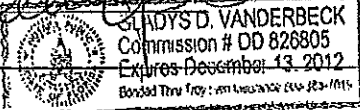
personally known to me or who has produced

as identification, and who did or did not take an
oath.

Notary Public

Print Name

My commission Expires:

LEE COUNTY
SOUTHWEST FLORIDA
Public Notice

Housing and Urban Development (HUD) Neighborhood Stabilization Program (NSP) Substantial Amendment to the Lee County HUD Annual Action Plan HUD FY 2010 For Review and Public Comment

Lee County will receive \$6,639,174 for the third round of NSP funding as authorized by the Dodd-Frank Wall Street Reform and Consumer Protection Act. This funding requires a substantial amendment to the Lee County HUD Annual Action Plan HUD FY 2010, which is available for citizen review from February 1 through February 15 online at <http://nsp.lee.gov.com>, or at <http://dhs.lee.gov.com/planning/Pages/PlanningDocuments.aspx>.

The goal of the NSP program is to redevelop vacant, abandoned and/or foreclosed homes. As noted in the substantial amendment, Lee County plans to spend \$4,315,463 on the acquisition and rehabilitation of single family homes in up to four targeted areas, including West Lehigh Acres, Central Fort Myers, Fort Myers Villas, and Gator Circle in Cape Coral; \$1,659,794 on rehabilitation of multifamily rental units in Central Fort Myers; and \$663,917 on program administration.

If you require reasonable accommodation, services as addressed in the Americans with Disabilities Act, or translation, please contact Cyndy Calfee at 533-7930. Written comments or questions on the amendment shall be directed to Cyndy Calfee, Lee County Department of Human Services, 2440 Thompson Street, Fort Myers, Florida 33901. Comments will be considered in preparing the final draft and reported in the document.


187-0000559401

Attachment K: SF-424

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		Pre-application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED February 22, 2011	Applicant Identifier	
			3. DATE RECEIVED BY STATE	State Application Identifier	
			4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: Lee County Board of County Commissioners			Organizational Unit: Department: Human Services		
Organizational DUNS: 013461611			Division: None		
Address: Street: 2440 Thompson St.			Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Fort Myers			Prefix:	First Name: Ann	
County: Lee			Middle Name		
State: Florida			Last Name Arnall		
Zip Code 33901			Suffix:		
Country: USA			Email: arnallam@teegov.com		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 59-6000702			Phone Number (give area code)		Fax Number (give area code)
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>			7. TYPE OF APPLICANT: (See back of form for Application Types) B Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): 14-218			9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development (HUD)		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Lee County, Florida			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Neighborhood Stabilization Program 3 (NSP3)		
13. PROPOSED PROJECT Start Date: 3/1/11 Ending Date: 3/1/14			14. CONGRESSIONAL DISTRICTS OF: a. Applicant 14 b. Project 14		
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$	6,639,174 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$	⁰⁰	DATE:		
c. State	\$	⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$	⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$	⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$	⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input type="checkbox"/> No		
g. TOTAL	\$	6,639,174 ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Authorized Representative					
Prefix	First Name Frank		Middle Name		
Last Name Mann		Suffix			
b. Title Chair	c. Telephone Number (give area code) 239-533-2259		e. Date Signed 2/22/11		
d. Signature of Authorized Representative 					

Previous Edition Usable
Authorized for Local Reproduction

Standard Form 424 (Rev.9-2003)
Prescribed by OMB Circular A-102

APPROVED AS TO FORM


OFFICE OF COUNTY ATTORNEY

C6b
2-22-11



LEE COUNTY

SOUTHWEST FLORIDA

Program Amendment to the NSP 3 Action Plan

Lee County Board of County Commissioners
Department of Human Services

<http://dhs.leegov.com/Pages/default.aspxUTH>

<http://nsp.leegov.com/>

Projects are evaluated periodically by Human Services' staff to determine if there is a need to amend the Annual Action Plan. When an amendment is deemed necessary, the procedures outlined in Administrative Code 15-2 are followed, which state substantial amendments to Annual Action Plans must be publicly noticed for 30 days, signed by the official representative (Board Chair), and sent to HUD. NSP amendments have a special exception and must be publicly noticed for 15 days. The public comment periods for both opened on February 15, 2013. Comments received will be included in the submission to HUD.

NSP 3 Program Amendment: Expanded Target Areas

The NSP3 target area is being expanded to include a new area in Lehigh Acres and a new area in Cape Coral. The expansion of these areas will allow Lee County to purchase foreclosed homes in the expanded target areas with NSP3 funds. The original target areas were smaller due to program guidelines. However, since it has become more difficult to find eligible properties in the original target areas it is necessary to slightly expand the target areas.

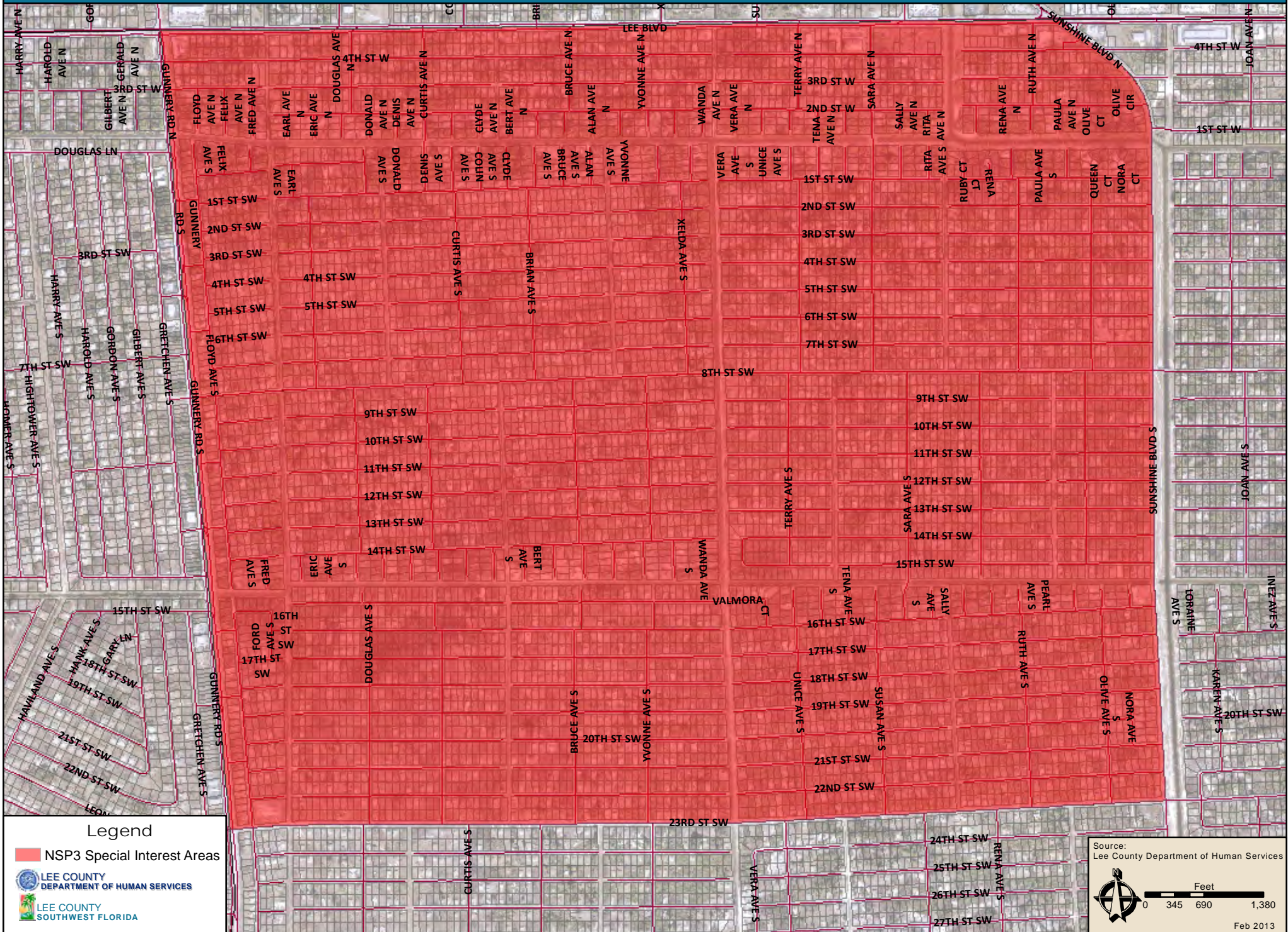
In Lehigh Acres, the boundaries are East of Gunnery Road and West of Sunshine Boulevard between Lee Boulevard and 23rd Street and in Cape Coral, the boundaries are East of Nelson Road and West of Del Prado Boulevard between Diplomat Parkway and Pine Island Road (Maps showing the areas and boundaries are found in Attachment A of this document). These areas were identified using the same methods as the original NSP3 areas. Further documentation supporting the need in these areas is found on The Reinvestment Fund's Policy Map tool. The Policy Map of the Estimated Number of Foreclosure Starts According to HUD as of 2010 for both areas can be found in attachment B of this document.

NSP 3 Program Amendment –Adding a below 50% Area Median Income (AMI) Activity

Additionally, an administrative change on the classification of projects has been requested by HUD. The change will allow the creation and funding of an additional NSP3 activity to assist low income homebuyers in acquiring homes. The amendment clarifies that the program requires at least 25% of the funds, including income generated from the sale of properties (program income), be used to assist homebuyers whose income do not exceed 50% of the area median income. Income generated from the sale of homes is expected to exceed \$660,000. At least 25% of this total will be set aside to assist low income homebuyers in acquiring homes.

Attachment A

Central Lehigh Acres NSP3 Area



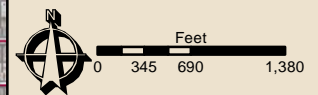
Legend

■ NSP3 Special Interest Areas

LEE COUNTY
DEPARTMENT OF HUMAN SERVICES

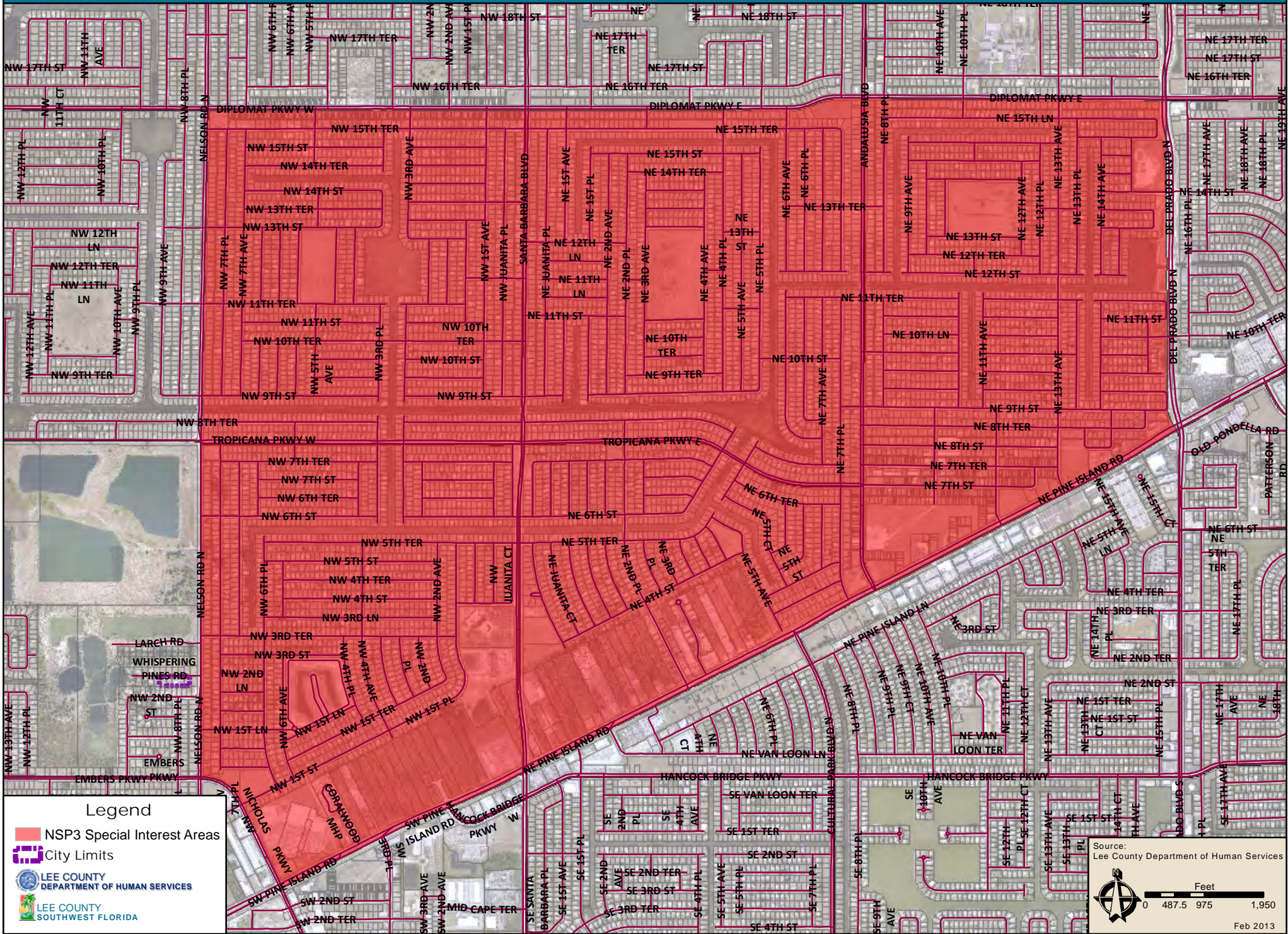
LEE COUNTY
SOUTHWEST FLORIDA

Source:
Lee County Department of Human Services



Feb 2013

North Cape NSP3 Area



Legend

- NSP3 Special Interest Areas
- City Limits
- LEE COUNTY DEPARTMENT OF HUMAN SERVICES
- LEE COUNTY SOUTHWEST FLORIDA

Source: Lee County Department of Human Services

0 487.5 975 1,950 Feet

Feb 2013

Attachment B



Central Lehigh Acres NSP3 Map with Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010. HUD created this estimate by allocating the total number of foreclosures within each state using the estimated share of serious delinquent borrowers within each tract or block group. State-level foreclosure counts are taken from the Mortgage Bankers Association's National Delinquency Survey State Counts of Foreclosure Starts, July 2009 to June 2010. HUD estimated the share for each local area using the Home Mortgage Disclosure Act (HMDA) count of primary mortgages between 2004 and 2007, and the estimated rate of 90-day delinquent mortgages and foreclosures. The Estimated Delinquency Rate is available on PolicyMap. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.

Legend

Year
2010

Variable
#

- Insufficient Data
- 2.35 or less
- 2.36 - 4.33
- 4.34 - 7.05
- 7.06 - 12.72
- 12.73 or more

Shaded by: Block Group
Source: HUD





North Cape NSP3 Map with Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010.

Estimated number of foreclosure starts, according to HUD, as of 2010. HUD created this estimate by allocating the total number of foreclosures within each state using the estimated share of serious delinquent borrowers within each tract or block group. State-level foreclosure counts are taken from the Mortgage Bankers Association's National Delinquency Survey State Counts of Foreclosure Starts, July 2009 to June 2010. HUD estimated the share for each local area using the Home Mortgage Disclosure Act (HMDA) count of primary mortgages between 2004 and 2007, and the estimated rate of 90-day delinquent mortgages and foreclosures. The Estimated Delinquency Rate is available on PolicyMap. For more information please see the data directory. Grey shading in the map indicates that the data released by HUD did not include these areas.

Legend

Year
2010

Variable
#

- Insufficient Data
- 7.58 or less
- 7.59 - 14.80
- 14.81 - 24.71
- 24.72 - 43.65
- 43.66 or more

Shaded by: Census Tract
Source: HUD

