



# LEE COUNTY

## SOUTHWEST FLORIDA

### **THE NSP SUBSTANTIAL AMENDMENT**

### **TO THE ANNUAL ACTION PLAN HUD FY 2008**

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Lee County Board of County Commissioners  
Department of Human Services**

<http://dhs.lee-county.com/default.htm>

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Prepared in conjunction with the:

Lee County Community Action Agency/Neighborhood District Committee

# Preface

## The NSP Substantial Amendment

The Neighborhood Stabilization Program (NSP) Substantial Amendment is an amendment to the Lee County Consolidated Plan and 2008 Annual Plan for the U. S. Department of Housing and Urban Development (HUD). The amendment adds supplemental funds from the HUD NSP Program for the redevelopment of abandoned and foreclosed homes under Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA). Per HUD direction, the complete submission contains the following.

- (1) The NSP Substantial Amendment
- (2) Signed and Dated Certifications
- (3) Signed and Dated SF-424.
- (4) Completed NSP Substantial Amendment Checklist

The Amendment is also available at: <http://dhs.lee-county.com/default.htm>

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<p>*Grant Submission is in the original “Grant Submission Template” issued by HUD. The Lee County document was issued for Public Comment prior to the issuance of the “Updated” Template on 10.21.08. Cross references to the later template are made where possible.</p>		

## THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): Lee County Florida Lead Agency Dept. Human Services Jurisdiction Web Address: <a href="http://dhs.lee-county.com/default.htm">http://dhs.lee-county.com/default.htm</a>	NSP Contact Person: <b>Karen B. Hawes</b> Address: 2440 Thompson, Ft Myers, FL 33901 Telephone: (239) 533-7930 Fax: (239) 533-7960 Email: <a href="mailto:haweskb@leegov.com">haweskb@leegov.com</a>
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### A. AREAS OF GREATEST NEED

*Instruction: Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.*

*Response:*

Lee County, Florida is an area of great need for neighborhood stabilization through redevelopment of abandoned and foreclosed homes. Florida state echoes these problems. Florida led the nation in 2007 for the percentage (16.5%) of risky Negative Amortization (NegAm) Loans<sup>1</sup>. Lee County as a whole has a foreclosure rate of over 11%<sup>2</sup>. Lee County has one of the highest foreclosure rates in the nation with foreclosures in all county areas. The severity of the county foreclosure problem is illustrated in the GIS map: "Foreclosure Properties in Lee County" on the following page.

Community	Local Foreclosure Rate
<b>LEE COUNTY</b>	11.19%

(<sup>3</sup>)

Lee County is responding to the notice of the Neighborhood Stabilization Program (NSP) from the U.S. Department of Housing and Urban Development (HUD). To identify the areas of greatest need throughout the county, Lee County analyzed all county Census Block Groups in terms of HUD NSP priority criteria of foreclosures, sub prime/high cost loan concentration, and projected foreclosure risk. In addition, HUD-supplied neighborhood data on unemployment, price decline, vacancy conditions were reviewed (<sup>3</sup>). Finally, potential project concentration and leverage resources currently in place were considered. On the following pages, GIS maps developed from the HUD-supplied NSP data display Lee County conditions.

Particular leverage resources exist in blighted neighborhoods targeted for annual CDBG neighborhood development funding. These neighborhoods have development programs in place. In addition, the neighborhoods meet the HUD CDBG "LMA" (low-moderate income area) and thus are pre-qualified under the HUD NSP "LMMA" (low-moderate-middle income area) income criteria.

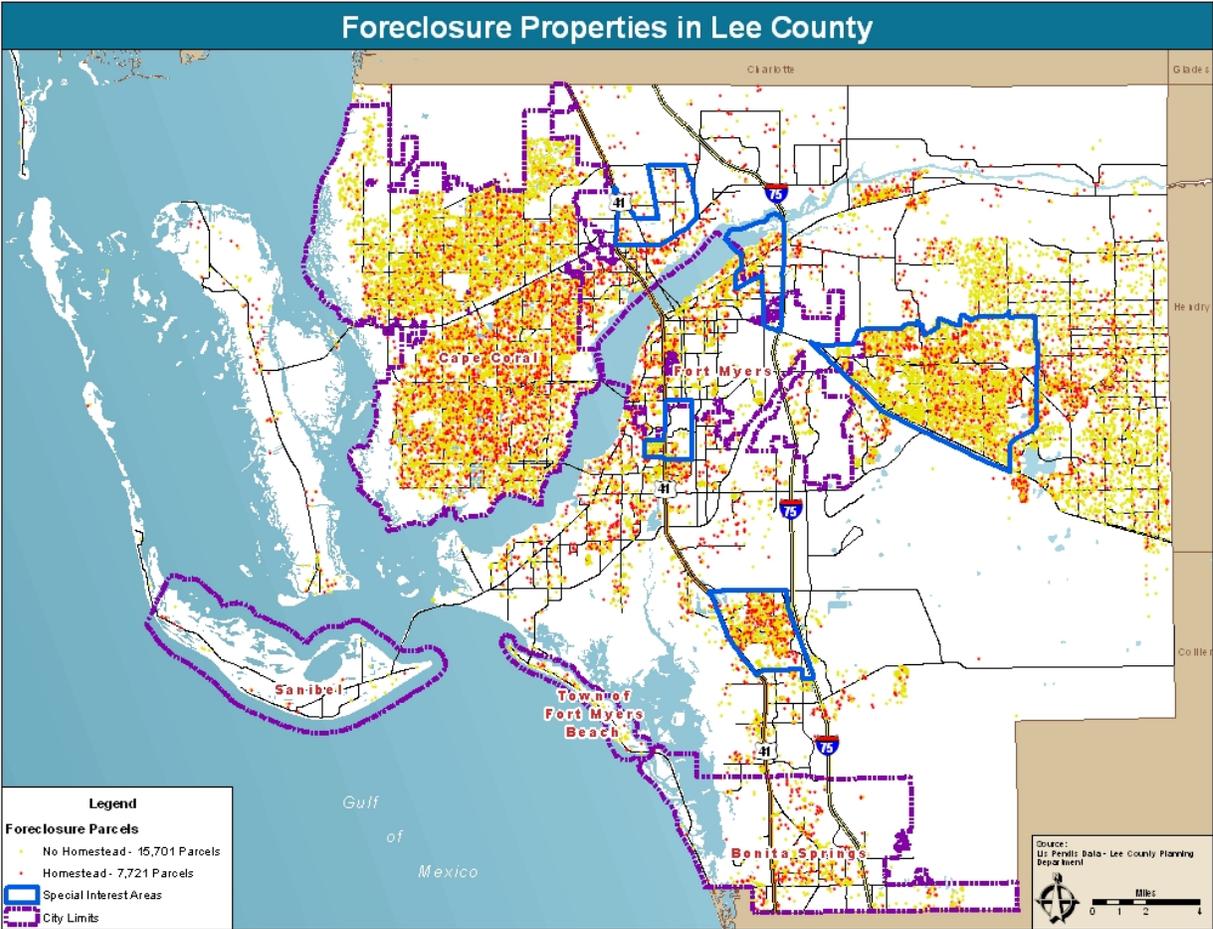
<sup>1</sup> ("Interest –Only and Neg AM for Purchase Loans", Corelogic Newsletter, March 2007)

<sup>2</sup> ("Abandonment/Foreclosure Risk Chart", NSP Support Data, HUD September, 2008)

<sup>3</sup> ("NSP\_HUD120percentDatabs", NSP Support Data, HUD October, 2008)

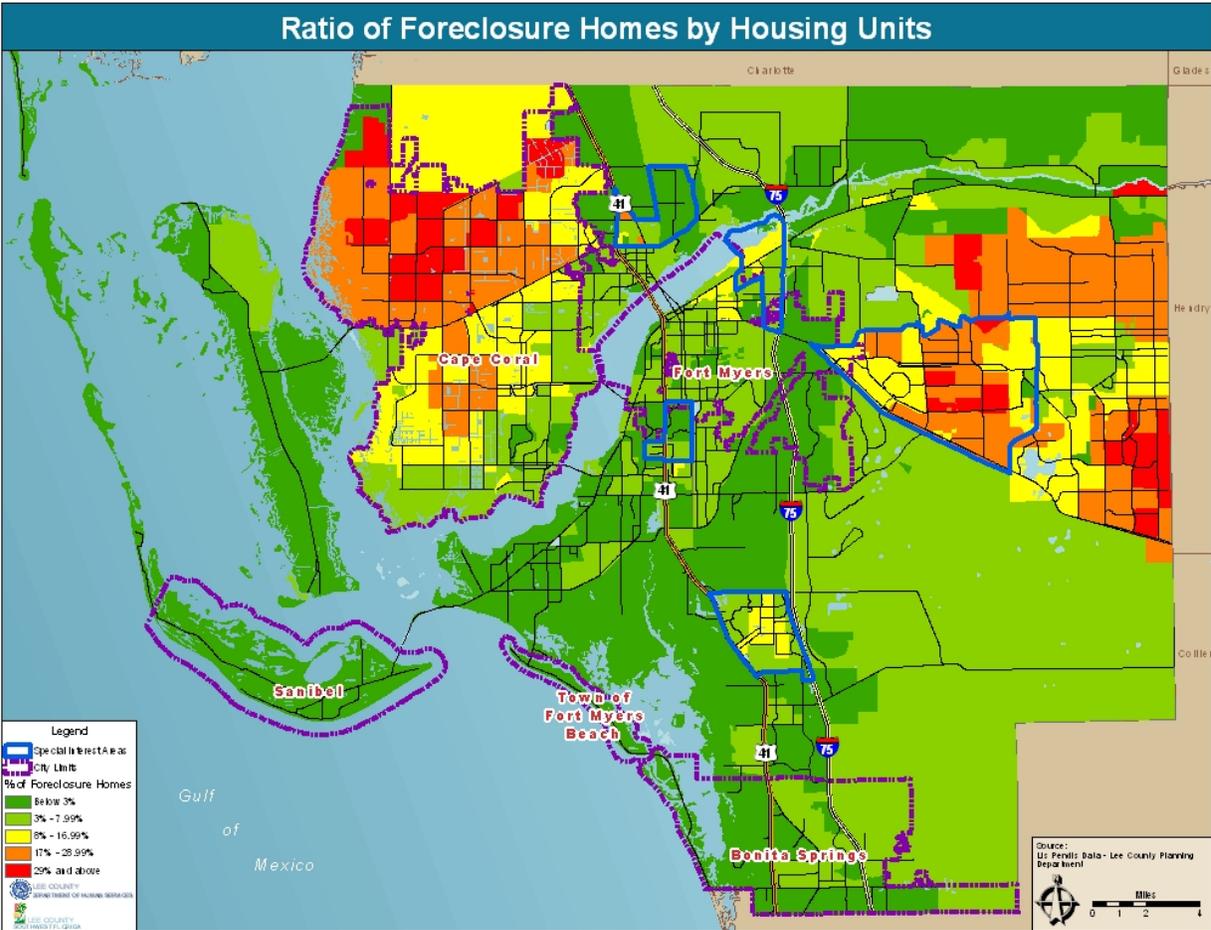
A. AREAS OF GREATEST NEED – CONTINUED

Lee County Properties in Foreclosure:



A. AREAS OF GREATEST NEED – CONTINUED

Lee County Properties in Foreclosure

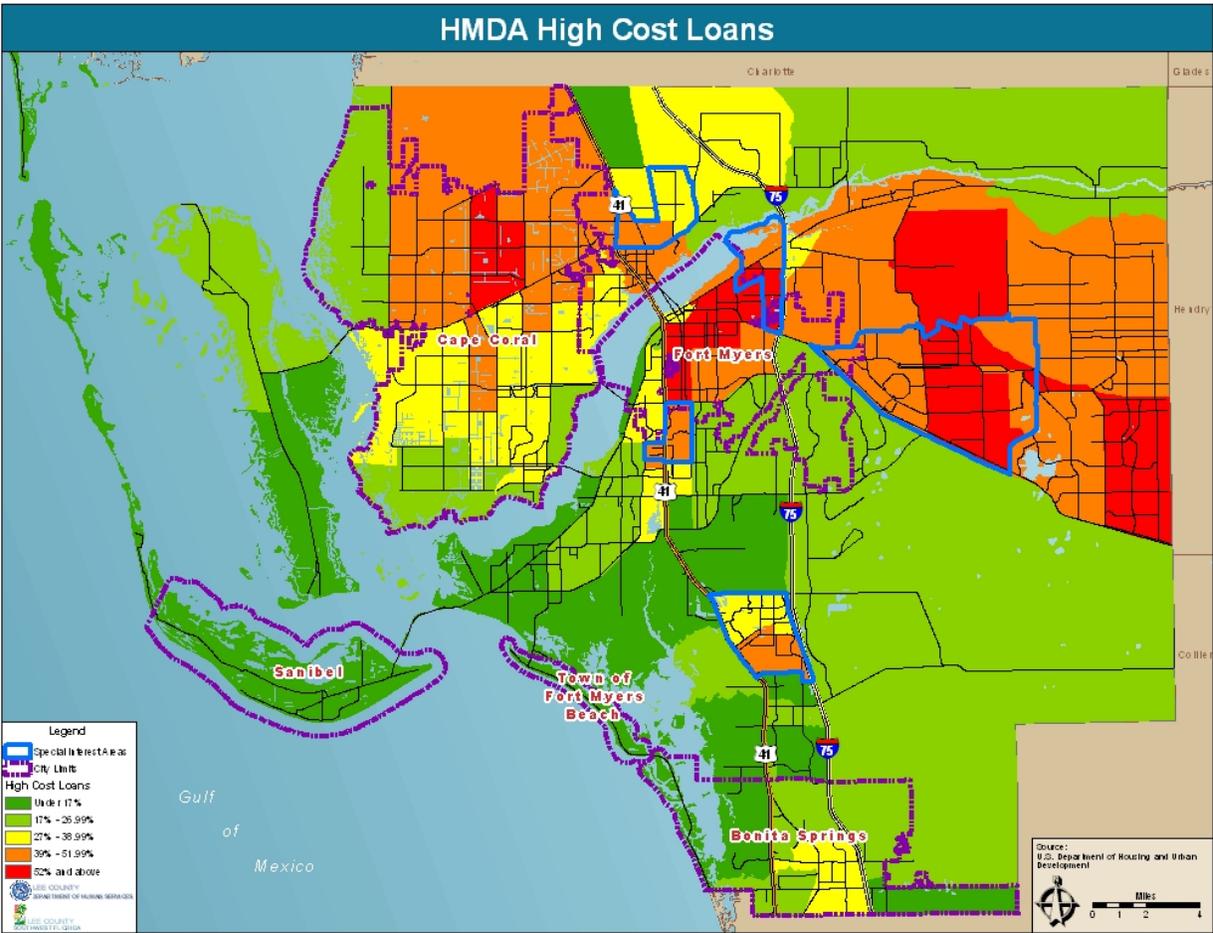


**Foreclosures:**

County areas were analyzed (normalized) for foreclosures in terms of the ratio of area foreclosures to area number of housing units. (The ratio-based analysis corrects the display for raw numbers of foreclosures in sparsely-populated areas of the county.) The analysis is shown graphically in the map above. Review of the mapping and the supporting databases showed high concentrations of need in the block groups composing the western portion of the Lehigh Acres community (herein after referred to as the “Lehigh Corridor”, in the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, in the area of North Fort Myers between Palmona and Suncoast, in the Tice/East Fort Myers neighborhood west of I-75, in San Carlos Park, and in several areas with Special Needs housing opportunities.

A. AREAS OF GREATEST NEED – CONTINUED

Homes Financed By A Subprime Mortgage Related Loans

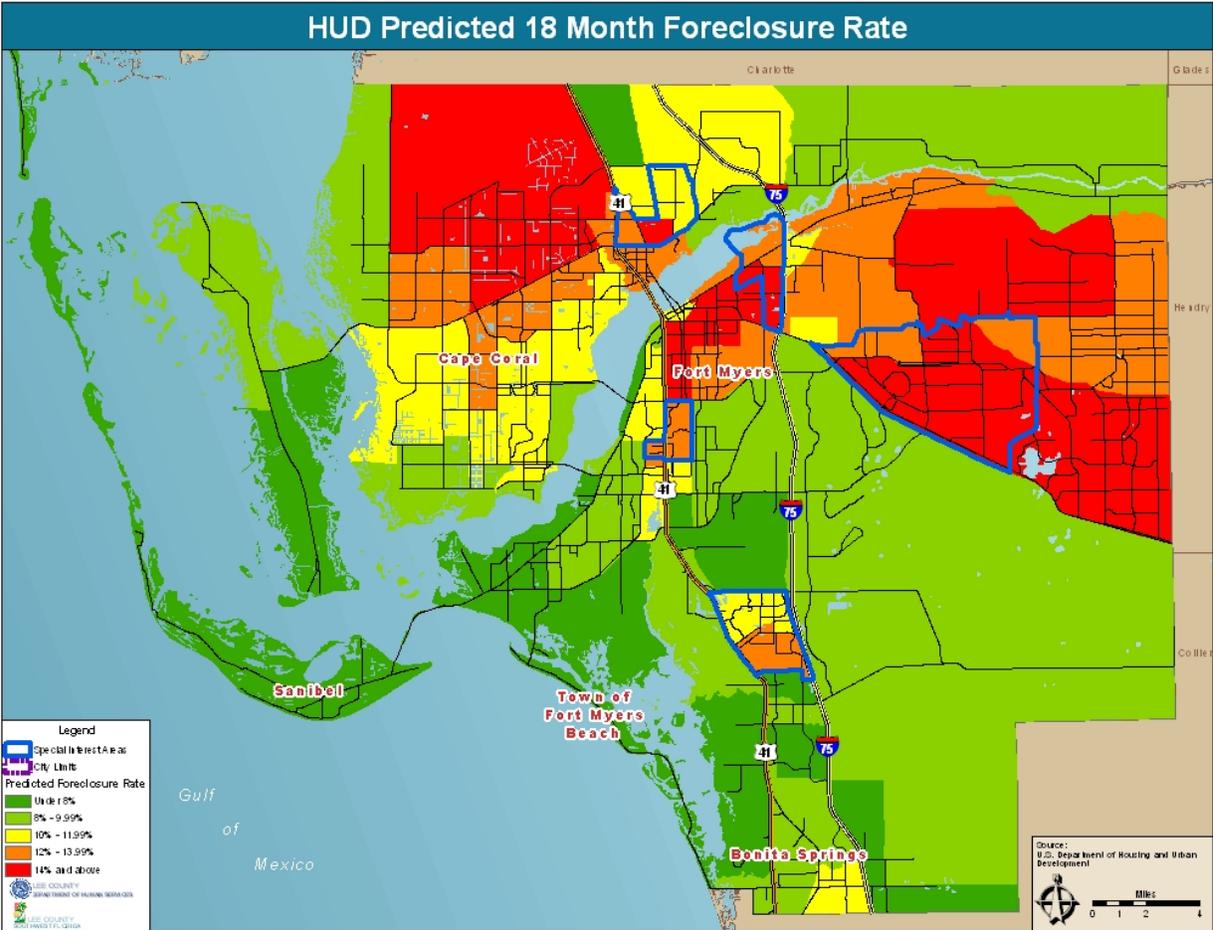


**Subprime/High Cost Loan concentrations:**

County areas were analyzed in terms of Subprime/High Cost Loan concentrations. This analysis is shown graphically in the map above. Review of the mapping and the supporting databases showed high concentrations of these loans in the block groups composing the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, San Carlos Park, and several areas with Special Needs housing opportunities.

A. AREAS OF GREATEST NEED – CONTINUED

Areas Likely To Face a Significant Rise in the Rate of Home Foreclosures



Concentration of Projected Foreclosure Increases:

County areas were analyzed for foreclosures in terms of the HUD data on predicted foreclosure increases in the following 18 months. This analysis is shown graphically in the map above. Review of the mapping and the supporting databases again showed high concentrations of predicted foreclosures in the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, San Carlos Park, and several areas with Special Needs housing opportunities.

**A. AREAS OF GREATEST NEED – CONTINUED****Special Areas of Greatest Need.**

To identify the areas of greatest need throughout the county, Lee County analyzed all county Census Block Groups in terms of HUD NSP priority criteria of foreclosures, sub prime/high cost loan concentration, and projected foreclosure risk. In addition, HUD-supplied neighborhood data on unemployment, price decline, vacancy conditions was reviewed <sup>(3)</sup>. Finally, potential project concentration and leverage resources currently in place were considered. The analysis showed concentrations of need in the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, San Carlos Park, and several areas with Special Needs housing opportunities.

Based on the data, a first tier of allocation areas known as “Special Areas of Greatest Need” will have priority for allocation of NSP resources. Many areas of Lee County, including areas in the Lee Urban County jurisdictions, (A current example is Bonita Springs housing units lost to hurricane flooding) show need for neighborhood stabilization. NSP allocations in additional areas meeting the criteria noted above and in *Appendix II* will be made if funding is available. In this latter case, projects may be reviewed with the HUD field office for conformance to NSP and amendment procedures. Finally it is anticipated that performance monitoring of the program as it is implemented could result in additional areas being prioritized.

**B. DISTRIBUTION AND USES OF FUNDS**

*Instruction: Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c) (2) of HERA that funds be distributed to the areas of greatest need. Response:*

**Distribution to “Special Areas of Greatest Need”**

Based on data analysis, a first tier of allocation areas known as “Special Areas of Greatest Need” consisting of the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, San Carlos Park, and several areas with Special Needs housing opportunities will have priority for allocation of NSP resources. Since many areas of Lee County, including areas in the Lee Urban County jurisdictions, (A current example is Bonita Springs housing units lost to hurricane flooding) show need, allocations in additional areas will be made if need is demonstrated and funding is available. In this latter case, projects may be reviewed with the HUD field office for conformance to NSP and amendment procedures. Finally it is anticipated that performance monitoring of the program as it is implemented could result in additional areas being prioritized. (See also: Need Data- Appendix II)

**Distribution to Low Income Beneficiaries.**

This will be the primary NSP investment for renters. Foreclosed single or multi family housing will be acquired to provide affordable housing for this group. Neighborhoods throughout the county will be stabilized by replacing abandoned and blighted structures with well managed and maintained housing.

Funding for households having 50% or less of Area Median Income will be directed to effective investments for this population. The location of households having 50% or less of Area Median Income and particularly households with persons with special needs may not coincide with the geographies prioritized by the NSP foreclosure and mortgage criteria. Effective investments for persons with special needs require access to supportive services, transportation and other supports which are not evenly distributed throughout the county. Allocations for low-income beneficiaries will be made in the “Special Areas of Greatest Need” and in additional areas that conform to HUD NSP guidance on project location.

**Note on HUD Urban County Jurisdictions.**

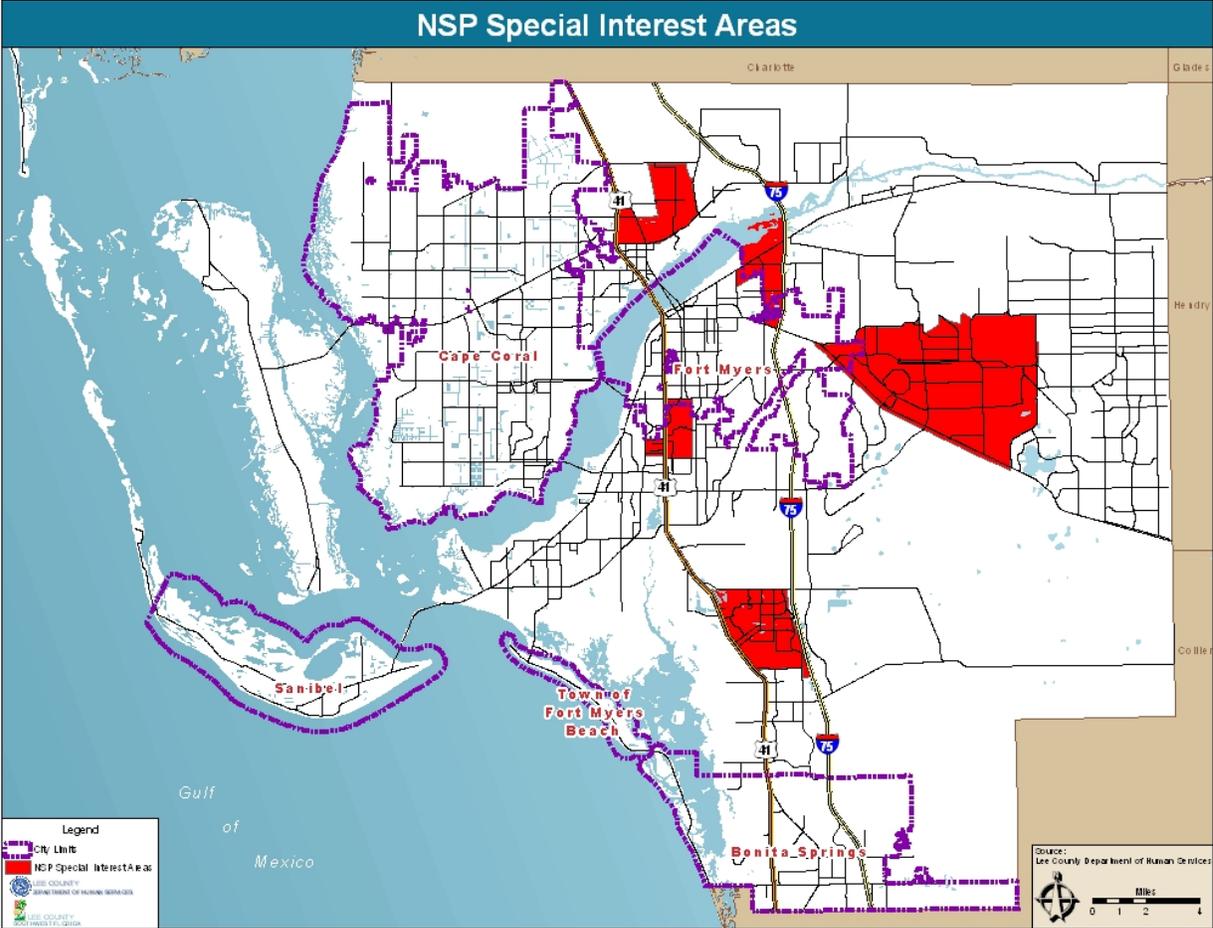
Unincorporated Lee County currently partners with the cities of Bonita Springs and Sanibel and with the town of Fort Myers Beach in a HUD “Urban County” consortium. The HUD cooperative agreements and interlocal agreements will remain in place for their designated three year term. Where NSP activities occur in those jurisdictions program implementation and required periods of affordability will conform to the NSP regulations.

**Note on Lee County Homeless Continuum of Care and Ten Year Plan to End Homelessness**

The Lee County Department of Human Services and the Lee County Homeless Coalition have partnered for over ten years to support Housing and Supportive Services with HUD Supportive Housing and Shelter plus Care Program funding. The active provider agencies in this Continuum have a known track record and will have priority as developers of or providers to supportive housing projects under the NSP. The Lee County Ten Year Plan to End Homeless “Lee Investment for Everyone (LIFE) is currently in development. Any applicable priority projects arising from that plan will be considered for NSP funding.

**B. DISTRIBUTION AND USES OF FUNDS – CONTINUED**

**Special Areas of Greatest Need**



**C. DEFINITIONS AND DESCRIPTIONS**

*1. Instruction: Definition of “blighted structure” in context of state or local law. Response:*

Blighted structures are defined in the “Lee County Housing Services Manual”. For purposes of NSP 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.

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

Affordable rents for each rental property shall be determined based on the identified population that shall inhabit that particular project. Maximum rents will not exceed HUD “Fair Market Rents (FMR) and may be lower. Requests for proposals shall be accepted for different projects with a diverse targeted population. For projects identified as “special needs projects”, rents will conform to “affordable rents” as defined above.

*3. Instruction: Describe how the grantee will ensure continued affordability for NSP assisted housing. Response:*

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, liens shall be filed that mirror the affordability guidelines in the HOME down payment affordability requirements. In addition, annual verifications will be sent out to ensure that the property is still the primary residence of the homebuyer and rental projects will be monitored annually or otherwise as required.

*4. Instruction: Describe housing rehabilitation standards that will apply to NSP assisted activities. Response:*

Housing rehabilitation standards are defined in the “Lee County Housing Services Manual”. All deteriorated or substandard components will be addressed. All repairs or improvements performed will be completed in accordance with standards for materials and workmanship contained in the Technical Specifications, and will be performed to all Florida building codes. Properties located in the 100-year flood plain will be brought into compliance with HUD’s Minimum Housing Quality Standards. Also, the cost of improvements for those properties, in addition to those necessary to meet the Minimum Housing Quality Standards, will not exceed 50% of the assessed or appraised value of the structure prior to the improvements being made. Lee County Department of Human Services will work with Lee County Division of Codes and Building Services in order to determine repairs necessary to comply with the Minimum Housing Standards. All repairs and improvements will be designed to be permanent in nature.

**D. LOW INCOME TARGETING**

*Instruction: Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income:. Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.*

*Response:*

Lee County has set aside 25% of the total NSP allocation amounting to \$4,600,000 to provide housing for households at or below 50% of AMI. These funds are part of the rental strategy within Lee County. Housing will be developed for low income households and some units will be prioritized for special needs populations who are typically very low income households.

50 units of housing for households in the income category are proposed.

**E. ACQUISITIONS & RELOCATION**

*Instruction: Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e.,  $\leq 80\%$  of area median income). If so, include:*

- *The number of low- and moderate-income dwelling units—i.e.,  $\leq 80\%$  of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.*
- *The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e.,  $\leq 120\%$  of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).*
- *The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income. Response:*

**Acquisition and Relocation - Units.**

At this time Lee County anticipates demolition of approximately 20 low- and moderate-income dwelling units (less than or equal to 80% AMI). Lee County anticipates that approximately 115 affordable housing units will be purchased and made available to low moderate- and middle-income households through the Acquisition / Rehabilitation / Financing / Resale strategies detailed in Sections G2 and G3 following. The proposed units are as follows:

Acquisition/Rehabilitation/Financing/Resale for Homeowners

(Activity G2):

35 Units for Moderate Income Households (less than or equal to 80% AMI).

80 Units for Middle Income Households (less than or equal to 120% AMI)

Timeline is January, 2009 through July 2013

Acquisition/Rehabilitation/Financing/Resale for Single or MultiFamily Housing/Renters

(Activity G3):

50 Units for Low Income Households (less than or equal to 50% AMI)

Timeline is January, 2009 through July 2013

Demolition/Redevelopment

(Activity G5)

20 Units for Middle Income Households (less than or equal to 120% AMI)

Timeline is January, 2009 through July 2013

(See Over: “Acquisition and Relocation – General Strategy”)

## **E. ACQUISITIONS & RELOCATION- CONTINUED**

### **Acquisition and Relocation – General Strategy**

As part of the Neighborhood Stabilization Program, properties that are vacant and abandoned or foreclosed will be purchased to stabilize neighborhoods. Lee County agencies will purchase homes and rehabilitate the homes to sell to homebuyers. Lee County will also purchase properties that are beyond rehabilitation for demolition and clearance to alleviate health and safety concerns. It is expected that properties will be located in areas of need as described previously. Attempts will be made to identify projects in close proximity to maximize impact on neighborhoods.

To implement this program, Lee County will partner with appropriate acquisition entities. Initially the Department of Human Services will work with Lee County Lands to acquire properties. If additional resources are needed, entities will be selected by issuance of a competitive RFQ. The acquisition entity will locate appropriate properties, determine necessary repairs and estimate costs, negotiate with the owner for a purchase at least 15 % below market, and assist in the preparation of the acquisition paperwork. Lee County also intends to partner with local non profits and contract with parties who have experience in acquisition and rehabilitation. As a final strategy, Lee County will also work with homebuyers who have identified their own properties and are working with parties to buy foreclosed or abandoned homes. Lee County will work with these homebuyers to facilitate their purchase, and grant homebuyers down payment and/or rehabilitation assistance. For all properties in this program, Lee County will ensure that appropriate environmental inspections are completed prior to purchase or closing.

All homebuyers will have incomes at or below 120% of AMI and will be located through a marketing campaign, which may include, but not be limited to, newspaper or tv ads, local non profit campaigns, and notices on websites. A centralized waiting list will be created as needed. Priorities will be given to the elderly, (over 60 years), families with a member with a disability, veterans with a disability, victims of domestic violence, and renters in danger of being homeless due to the foreclosure of their rental unit. Secondary priority shall be given to veterans and single parents with children.

Applications shall be processed by Lee County or its contracted agent(s). Lee County is aware that mortgages are difficult to obtain, and that many homebuyers will have damaged credit. Lee will work with local counselors to assist homebuyers with credit repair and homebuyer counseling. Lee County will also work with local banks to develop programs and is developing a strategy for direct mortgage assistance and a lease to purchase program.

Lee County, or its agents, shall work with local building contractors with the appropriate licenses and insurance. Rehabilitation specifications shall be developed for each property. Bids shall be awarded through a competitive bid process and will be awarded to the lowest responsible bidder. Lee County reserves the right to designate a bid as non responsible due to capacity or performance issues. Project managers shall inspect the properties and ensure that work is being completed and appropriate permits and inspections have occurred. All homes will be sold for the lesser of the cost of acquisition and rehab or appraised value. A financial strategy is under development to ensure affordability and documents shall be required to ensure continued affordability.

**F. PUBLIC COMMENT**

*Instruction: Provide a summary of public comments received to the proposed NSP Substantial Amendment. Response:*



Public Notice  
Clarification Details Presented in Lee County  
(HUD) Neighborhood Stabilization Program Substantial Amendment  
Public Comment Draft in Libraries and Website  
October 20, 2008 through November 3, 2008

The following details are contained in the Lee County HUD Neighborhood Stabilization Program draft document originally made available at local libraries and on the county website for Public Comment during the period October 20, 2008 through November 3, 2008. See Notice of October 16, 2008, Fort Myers News-Press.

“To identify the areas of greatest need throughout the county, Lee County analyzed all county Census Block Groups in terms of HUD NSP priority criteria of foreclosures, sub prime/high cost loan concentration, and projected foreclosure risk. The analysis showed concentrations of need in the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, San Carlos Park”. Beneficiaries conform to the “National objective benefiting low,-moderate and -middle income persons, as defined in the NSP Notice—i.e.,  $\leq 120\%$  of area median income.” “Lee County has set aside 25% of the total NSP allocation amounting to \$4,600,000 to provide housing for households at or below 50% of AMI. These funds are part of the rental strategy within Lee County. Housing will be developed for low income households and some units will be prioritized for special needs populations who are typically very low income households.”(Appendix 1) Detail of Strategies

Acquisition/Rehab/Financing/Resale for Homeownership (Includes Financing Mechanisms) $\leq 120\%$ of area median income.”	\$11,443,867
Acquisition/Rehab/Financing/Resale Multifamily Housing/Rental (Includes Financing Mechanisms) at or below 50% of AMI	\$4,600,000
Demolition/Redevelopment (Including land banking / construction) $\leq 120\%$ of area median income.”	\$400,000
Administration	\$1,800,000
Total Allocation	\$18,243,867

If you require special aid or services as addressed in the Americans with Disabilities Act or require translation contact Richard Faris at 533-7930. Written comments or questions on these clarifications will be accepted for 15 days following the date of this advertisement and should be addressed to Richard Faris, Senior Planner, Lee County Department of Human Services, 2440 Thompson Street, Fort Myers, Florida 33901. All comments from citizens will be considered in preparing the final plans and reported in the documents.

F. PUBLIC COMMENT - *Continued*




## Public Notice

### Housing and Urban Development (HUD) Neighborhood Stabilization Program Substantial Amendment to the Lee County HUD Annual Action Plan HUD FY 2008 For Review and Public Comment

Lee County will receive \$18,243,867 in supplemental funding for eligible activities under the HUD Community Development Block Grant Program (CDBG) as modified by the Housing and Economic Recovery Act of 2008 (HERA) and Neighborhood Stabilization Program (NSP) regulations. This funding requires a Substantial Amendment to the Lee County HUD Annual Action Plan HUD FY 2008 which is available for citizen review from (October 20, 2008 through November 3, 2008). A draft copy of the Stabilization Program Substantial Amendment may be reviewed at the Lee County Department of Human Services, 2440 Thompson Street, Fort Myers, the Lee County Public Resources Office, 2115 Second Street, Fort Myers, Florida, and the Downtown Fort Myers Library, Bonita Springs Library, and the Sanibel Library or on the website at <http://dhs.lee-county.com/default.htm>

The goal of the NSP is to assist in the redevelopment of abandoned and foreclosed homes which include eligible uses such as financing mechanisms for redevelopment of foreclosed upon residential properties; purchase and rehabilitation of abandoned and foreclosed upon residential properties; land banks for foreclosed upon homes; demolition of blighted structures; and redevelopment of demolished or vacant properties. Areas covered are Unincorporated Lee County, Bonita Springs, Fort Myers Beach, and Sanibel.

If you require special aid or services as addressed in the American with Disabilities Act or require someone to translate, please contact Richard Faris at 533-7930. Written comments or questions on the plan should be addressed to Richard Faris, Senior Planner, Lee County Department of Human Services, 2440 Thompson Street, Fort Myers, Florida 33901. All comments from citizens will be considered in preparing the final plans and reported in the documents.

Public Notice – Fort Myers NewsPress October 16, 2008

Website link to *Public Comment* and *Final* NSP Substantial Amendment Documents



**F. PUBLIC COMMENT - *Continued*****Summary of Public Comments**

<b>Date:</b>	<b>Respondent</b>	<b>Comment/Action</b>
10/27/08	John Gucciardo	... We understand that the data may not put us in the defined "priority" areas but it is also our understanding that the intent of the plan is not to exclude other "non-priority" areas from any possibility of funding. Obviously, if there is no consensus before the plan is finalized, we would like to see the narrative expanded to be on the safe side. (Lee County response: project area definition clarified)
10/29/08	City of Bonita Springs	<p><i>"If isolated potential projects arise outside the current "Special Areas", they will be reviewed with HUD field office and (1) implemented (2) rejected, or (3) forwarded as a substantial or non-substantial amendment upon direction of that office"(Lee NSP draft text)</i>This additional language acknowledges that all areas of the County CDBG jurisdictions, including Bonita Springs, will be eligible for funding under the program. Our comments or suggestions would be that this language be added to the "location" definitions on pages 14, 16 and 19, or that the language in those "locations" descriptions be modified to reflect this two-tiered approach. For example, the language on page 14 could be modified to read "Homes will be purchased/resold in Lee County in the Special Areas of Greatest Need as described on page 5 of Section A Appendix II or in other areas of the unincorporated County as need and funding availability allow." (Lee County response: project area definition clarified)</p>
10/22/08	Scott Marcelais Community Housing & Resources	<p>...Also we would like to suggest that areas immediately adjacent (to traditional target areas) should be part of the areas of greatest need. (Lee County response: project area definition clarified)</p> <p>Secondly, with regard to the rental strategy, we believe that special needs populations should not be the only target of this category, but households that are below 50% of AMI and who are paying more than 50% of their monthly income for rent and utilities should also be included. (Lee County response: populations with special needs prioritized but other renters not excluded)</p>

**F. PUBLIC COMMENT -Continued**

**Summary of Public Comments – Continued**

- |          |   |   |
|----------|---|---|
| 10/22/08 | Treva Gilligan  | I have concerns that the areas of special need as defined in the amendment should be as broad as possible in order to provide maximum flexibility and facilitate, expand the market for potential end purchasers and/or tenants for rental (special needs or otherwise) or lease purchase<br>(Lee County response: project area definition clarified) |
| 10/29/08 | Lee County Housing Development Corp.                    |   |
|          |   | rental housing for persons with income levels 51% - 120% (non special needs) should be allowed in addition to the 25% for special needs and given a priority area county wide.<br>(Lee County response: populations with special needs and households at or below 50%AMI prioritized but other renters not excluded)                                  |
| 10/27/08 | James Gillespie<br>Suncoast Estates<br>CAANDC Committee | ...totally support the amendment<br>(Lee County response: comment accepted)   |

**G. NSP INFORMATION BY ACTIVITY**

*(See Eligible Use Detail Appx. I) <sup>1</sup>*

**G1. ACTIVITY: FINANCING MECHANISMS** (NSP use “A”)

Information on Financing Mechanism Activities that conform to NSP use “A” will be incorporated in Lee County Activities:

For Details see:

G2 - Acquisition/Rehabilitation/Financing/Resale- Homeowner

G3 - Acquisition/Rehabilitation/Financing/Resale- Multifamily Housing/Rental

G6 - Demolition/Redevelopment

Also see Eligible Use Detail Appx. I

**G2. ACTIVITY -ACQUISITION/REHABILITATION/FINANCING/RESALE- HOMEOWNERSHIP**

(NSP use B)

(1) <sup>1</sup> Activity Name:

**Acquisition/Rehabilitation/Financing/Resale- Homeownership**

(2) Activity Type:

NSP Eligible Use

- A. Financing for foreclosed homes and residential properties
- B. Purchase/Rehab abandoned/foreclosed residential property

CDBG Activity

- 24CFR570.206-Delivery Cost and Financing Mechanisms for eligible activities
- 24CFR570.201(a)-Acquisition, (b)Disposition, (i)Relocation, (n)Direct homeownership assistance
- 24CFR570.202-Rehabilitation, preservation, counseling
- 24CFR570.201(a)-Acquisition, (b)Disposition,

- C. Land Banks for foreclosed homes

(3) National Objective:

National objective benefiting low,-moderate and -middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income

All homes will be sold to households with incomes at or below 120% of AMI.

It is expected that few homes will be sold to households with income at or below 50% of AMI>

(4) (9) <sup>1</sup> Projected Start Date:

January 15, 2009

(5) (10) Projected End Date:

July 13, 2013

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

Lee County Board of County Commissioners, Department of Human Services, 2440 Thompson St. Fort Myers, FL 33901. Administrator contact: Karen Hawes, Director of Human Services

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

Homes will be purchased for demolition and/or resold under the redevelopment activity in the Special Areas of Greatest Need or additional NSP-conforming areas as described on page 6 of Section A.

(8) (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 occur in the Special Areas of Greatest Need or additional NSP-conforming areas as described on page 6 of Section A. This activity is to provide homeownership for persons/families at or below 120% of AMI. It is expected that few homes will be sold to households with income at or below 50% of AMI

<sup>1</sup>*(Second number in parenthesis represents revised item number under later template)*

**G2. ACTIVITY -ACQUISITION/REHABILITATION/FINANCING/RESALE- HOMEOWNERSHIP-CONT.***(8) (4) Activity Description: Continued*

By purchasing and rehabilitating homes, neighborhoods will be stabilized and low to middle income families will obtain homeownership. This strategy includes activities of acquisition, rehabilitation, resale, financing tools, including first and second mortgages, down payment assistance and lease to purchase program. FHA and government foreclosed homes will be considered along with other NSP-eligible properties. Lee County will work with lenders to assist with homeowners obtaining mortgages, and will provide homebuyer counseling through a contract with a HUD certified counselor. It will also bring homes back to move in condition and put homes back on the tax rolls. Lee County will purchase properties and rehabilitate homes to current standards. Lee County will also partner with local not for profit agencies to also purchase and rehabilitate the homes. Lee County published a Request for Proposals for a partnership several months ago and received proposals from Habitat for Humanity, Lee County Housing Development Corp. and Community Housing Resources. Lee County is currently negotiating with these non profits and will seek additional partners in early January 2009. Lee County will use licensed and insured contractors. All homes rehabilitated by Lee County or its representatives will be sold with warranties to facilitate affordability for the buyers. Lee County will also work with homebuyers that seek to locate foreclosed homes near their support services, and will assist homebuyers that meet all the requirements of the program with down payment assistance and rehabilitation assistance if needed. If homes are not sold in a reasonable timeframe, Lee County reserves the right to convert acquired homes to rental or to lease to purchase programs.

*For housing related activities: include:-tenure of beneficiaries- term of assistance-how the design of the activity will ensure continued affordability.*

*For acquisition activities, include:-discount rate*

*For financing activities, include:-range of interest rates*

Tenure shall be homeownership. Notes and mortgages shall be recorded for up to 30 years based on amount and type of assistance. Affordability shall meet or exceed HOME requirements. Payments will be structured so that the PITI does not exceed 33% of a household's gross income as determined by HUD definitions of income limits and qualified income. Post purchase counseling will also be available through 2013. Warranties will be purchased for each home sold through this program. Properties will be acquired at least 15% below market value. Interest rates will graduate from 0 to 6% to make mortgages affordable. Down payment assistance will be a 0% deferred loan that amortizes during the affordability period.

*I. (7) Total Budget: (Include public and private components)*

\$11,443,867 Private mortgages approximately \$2,500,000

*J. (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):*

It is anticipated that Lee County will purchase and rehabilitate 115 homes. Of these homes, 35 will be for persons at or below 80% and the remainder will be at or below 120%. It is expected that few homes will be sold to households with income at or below 50% of AMI.

**G3. ACTIVITY - ACQUISITION/REHABILITATION/FINANCING/RESALE-  
MULTIFAMILY HOUSING/RENTAL**

(NSP use B)

(1) Activity Name:

**Acquisition/Rehabilitation/Financing/Resale- Multifamily Housing/Rental**

(2) Activity Type:

NSP Eligible Use

- A. Financing for foreclosed homes and residential properties
- B. Purchase/Rehab abandoned/foreclosed residential property

CDBG Activity

- 24CFR570.206-Delivery Cost and Financing Mechanisms for eligible activities
- 24CFR570.201(a)-Acquisition, (b)Disposition, (i)Relocation, (n)Direct homeownership assistance
- 24CFR570.202-Rehabilitation, preservation, counseling
- 24CFR570.201(a)-Acquisition, (b)Disposition,

C. Land Banks for foreclosed homes

(3) National Objective:

National objective benefiting low, -moderate and -middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income  
Beneficiaries will be primarily renter households with incomes at or below 50% of AMI

(4)(9) Projected Start Date: March 1, 2009

(5)(10) Projected End Date: July 31, 2013

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

Lee County Board of County Commissioners, Department of Human Services, 2440 Thompson St. Fort Myers, FL 33901. Administrator contact: Karen Hawes, Director of Human Services

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

Rental units will be located in the Special Areas of Greatest Need or additional NSP-conforming areas as described on page 6 of *Section A*. Housing for populations with special needs will be located in proximity to agencies providing supportive services. If it is necessary to locate effective supportive housing projects outside of the geographic priorities, projects will be reviewed with the HUD field office and (1) implemented (2) rejected, or (3) forwarded as a substantial or non-substantial amendments upon direction of that office.

(8)(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 occur in the Special Areas of Greatest Need or additional NSP-conforming areas as described on page 6 of *Section A*. This activity is primarily to provide housing units for households at or below 50% of AMI.

**G3. ACTIVITY -ACQUISITION/REHABILITATION/FINANCING/RESALE-  
MULTIFAMILY HOUSING/RENTAL - Continued**

*(8(4) ) Activity Description: Continued*

With FMR for a 3 bedroom at \$1,337, many residents cannot afford to live in units that are safe and sanitary. This is particularly true for residents with special needs. This activity will include purchasing and rehabilitating properties to be used as rental units for persons at or below 50% of AMI. Lee County has 15 years experience partnering with local non profit housing providers and is issuing a Request for Proposals with a priority for rental to persons with disabilities or special needs to implement this project. Lee County will work with local housing service providers and the local Housing Authority to own and maintain the properties. See Appendix III for Supportive Housing and Homeless Needs Data.

*For housing related activities, include:*

- *tenure of beneficiaries--rental or homeownership;*

These properties shall be rental housing.

- *duration or term of assistance;*

Properties will be transferred to local nonprofits and the Housing Authority. All properties shall have security instruments ensuring that property will be used as awarded and for a predetermined time established at the time of contract award by amount of assistance provided.

- *a description of how the design of the activity will ensure continued affordability.*

Security instruments shall be placed on the properties ensuring properties will remain affordable for a minimum of HOME requirements. It is anticipated that supportive housing projects shall be restricted for a minimum of 20 years.

*For acquisition activities, include:*

- *discount rate*

Properties will be acquired for at least 15% below market value

*For financing activities, include:*

- *range of interest rates*

Properties will be transferred to owners debt free.

*I.(7) Total Budget:*

\$4,600,000

*J.(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):*

50 of these units will be occupied by person with incomes that do not exceed 50% of AMI.

Additional rental units may be achieved for households at 51-80 percent, and 81-120 percent AMI if some of the 115 units currently projected for sale to homeowners under Activity G2 are not sold and are turned over to property management entities for rental occupancy or converted to lease-purchase arrangements.

G4. ACTIVITY -LAND BANKS (NSP use “C”)

Information on Land Bank Activities that conform to NSP use “C” will be incorporated in Lee County Activities:

For Details see:

G2 - Acquisition/Rehabilitation/Financing/Resale- Homeowner

G3 - Acquisition/Rehabilitation/Financing/Resale- Multifamily Housing/Rental and

G6 - Demolition/Redevelopment

Also see Eligible Use Detail Appx. I

**G5.ACTIVITY – DEMOLITION/REDEVELOPMENT**

(NSP uses “D”, “E”)

(1) Activity Name:

**Demolition/Redevelopment**

(2) Activity Type:

NSP Eligible Use

- A. Financing for foreclosed homes and residential properties
- B. Purchase/Rehab abandoned/foreclosed residential property
  
- C. Land Banks for foreclosed homes
- D. Demolish blighted Structures
  
- E. Redevelop demolished/vacant properties

CDBG Activity

- 24CFR570.206-Delivery Cost and Financing Mechanisms for eligible activities
- 24CFR570.201(a)-Acquisition, (b)Disposition, (i)Relocation, (n)Direct homeownership assistance
- 24CFR570.202-Rehabilitation, preservation, counseling
- 24CFR570.201(a)-Acquisition, (b)Disposition, 24CFR570.201(d)-Clearance for blighted structures
- 24CFR570.201(a)-Acquisition, (b)Disposition, (c) Public Facilities/Improvements (e)Housing Counseling for prospective tenants/purchasers (i)Relocation, (n)Direct homeownership assistance
- 204 CBDO

(3) National Objective:

National objective benefiting low, -moderate and -middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). It is expected that few homes will be sold to households with income at or below 50% of AMI.

(4)(9) Projected Start Date:

April 1, 2009

(5)(10) Projected End Date:

April 31, 2013

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

Lee County Board of County Commissioners, Department of Human Services, 2440 Thompson St. Fort Myers, FL 33901. Administrator contact: Karen Hawes, Director of Human Services

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

Homes will be purchased for demolition and/or resold under the redevelopment activity in the Special Areas of Greatest Need or additional NSP-conforming areas as described on page 6 of Section A.

**G5. ACTIVITY – DEMOLITION/REDEVELOPMENT – CONTINUED**(8)(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 occur in the Special Areas of Greatest Need or additional NSP-conforming areas as described on page 6 of *Section A*. This activity is to provide homeownership for persons/families at or below 120% of AMI. In the case of redevelopment projects, it is expected that few homes will be sold to households with income at or below 50% of AMI

Activity will involve demolition and clearance of blighted structures and redevelopment of vacant land. Land will be banked for up to 10 years and transferred to local non profits to build housing for persons at or below 120% of AMI. Some land may be donated to the neighborhoods for neighborhood improvement activities.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership:

Predominant use of these properties will be for homeownership. Where opportunities arise some rental units may be developed for occupants at or below 50% AMI or for occupants at or below 120% AMI

- duration or term of assistance:

Assistance will be of short duration, but property will be retained for up to 10 years.

- a description of how the design of the activity will ensure continued affordability.

This activity will ensure continued affordability because the property costs will be kept low for development when property values start to rise. This activity is more for improvement and stabilization.

For acquisition activities, include:

- discount rate

Properties will be acquired for at least 15% below market value

For financing activities, include:

- range of interest rates

Not Applicable -Interest rates applicable in other Lee County strategies

I.(7) Total Budget

\$400,000

J. (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):

It is estimated that 20 units will be demolished  
20 Units for Middle Income Households (81-120 percent) are projected.

*G6. ACTIVITY – REDEVELOPMENT* (NSP use “E”)

Information on Redevelopment Activities that conform to NSP use “E” will be incorporated in Lee County Activities:

G2-Acquisition/Rehabilitation/Financing/Resale- Homeowner

G3 -Acquisition/Rehabilitation/Financing/Resale- Multifamily Housing/Rental and

G6- Demolition/Redevelopment

Also see Eligible Use Detail Appx. I

**G7. ACTIVITY – ADMINISTRATION AND PLANNING**

*(1) Activity Name:*

**Administration and Planning**

*(2) Activity Type:*

NSP Eligible Use

Up to 10 percent of an NSP grant provided to a jurisdiction and of up to 10 percent of program income earned may be used for general administration and planning activities.

(NSP Notice)

CDBG Activity

24CFR570.206(a)(1)-Planning and Administration

*(3) National Objective:*

Administration for national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e.,  $\leq 120\%$  of area median income -NA.

*(4)(9) Projected Start Date:* September 29, 2008

*(5)(10) Projected End Date:* July 15, 2013

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

Lee County Board of County Commissioners, Department of Human Services, 2440 Thompson St. Fort Myers, FL 33901. Administrator contact: Karen Hawes, Director of Human Services

*(7)(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)* Administration will occur at 2440 Thompson St. Fort Myers, FL 33901

*(8)(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.*

These funds will be used to provide administrative activities including, but not limited to: personnel to carry out clerical, planning, fiscal, reporting, and contract management functions. Pre-award activities are eligible under NSP regulations. NSP funds will be used to pay reasonable administrative costs related to the planning and execution of the Lee County Activities listed above.

*For housing related activities, NA*

*For acquisition activities, include:-discount rate-NA*

*For financing activities, include:-range of interest rates-NA*

**I. (7) Total Budget:** (Include public and private components) \$1,800,000

**J.(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):- NA- beneficiaries are described in other *Section D* activities.

## **CERTIFICATIONS**

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds  $\leq$  120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.

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

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

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

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

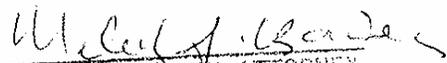
(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

\_\_\_\_\_ Date

November 18, 2008

  
Chairman, Lee County Board of County Commissioners

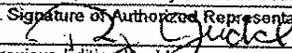
APPROVED AS TO FORM

  
OFFICE OF COUNTY ATTORNEY

**APPLICATION FOR FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	<b>2. DATE SUBMITTED</b> November 18, 2008	Applicant Identifier 129071
			<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
			<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<b>5. APPLICANT INFORMATION</b>				
Legal Name: Lee County Board of County Commissioners			Organizational Unit: Department: Department of Human Services	
Organizational DUNS: 013461611			Division: na	
Address: Street: 2440 Thompson Street			Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Mr. First Name: Richard	
City: Fort Myers			Middle Name Lloyd	
County: Lee			Last Name Fans	
State: Florida		Zip Code 33901	Suffix:	
Country: Lee			Email: fanisd@leegov.com	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 59-6000702			Phone Number (give area code) (239) 533-7930	Fax Number (give area code) (239) 533-7960
<b>8. TYPE OF APPLICATION:</b> <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)			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) B Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): (Also CFDA 14.225;14.228) Neighborhood Stabilization Program 14-218			<b>9. NAME OF FEDERAL AGENCY:</b> US Department of Housing and Urban Development	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> Lee County			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> Lee County Neighborhood Stabilization Program for assisting in the redevelopment of abandoned and foreclosed homes	
<b>13. PROPOSED PROJECT</b> Start Date: February 1, 2009			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant 14 b. Project 14	
Ending Date: January 28, 2013			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b> a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
<b>15. ESTIMATED FUNDING:</b>			<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b> <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
a. Federal	\$	18,243,867		
b. Applicant	\$			
c. State	\$			
d. Local	\$			
e. Other	\$			
f. Program Income	\$			
g. TOTAL	\$	18,243,867		
<b>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.</b>				
a. Authorized Representative				
Prefix	Mr.	First Name	Ray	Middle Name
Last Name	Judah			Suffix
b. Title	Chairman, Lee County Board of County Commissioners			c. Telephone Number (give area code)
d. Signature of Authorized Representative				239-533-7930
				e. Date Signed
				11/18/08

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

# NSP Substantial Amendment Checklist

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

## Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): Lee County Florida Lead Agency Dept. Human Services Jurisdiction Web Address: <b>http://dhs.lee-county.com/default.htm</b>	NSP Contact Person: Karen B. Hawes Address: 2440 Thompson, Ft Myers, FL 33901 Telephone: (239) 533-7930 Fax: (239) 533-7960 Email: haweskb@leegov.com
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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

### **A. AREAS OF GREATEST NEED**

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

Yes  No . Verification found on **page 1**

### **B. DISTRIBUTION AND USES OF FUNDS**

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

Yes  No . Verification found on **page 7**

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

### **C. DEFINITIONS AND DESCRIPTIONS**

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

- a definition of "blighted structure" in the context of state or local law,  
Yes  No . Verification found on **page 9.**
- a definition of "affordable rents,"  
Yes  No . Verification found on **page 9**
- a description of how the grantee will ensure continued affordability for NSP assisted housing,  
Yes  No . Verification found on **page 9.**

- a description of housing rehabilitation standards that will apply to NSP assisted activities?

Yes  No . Verification found on **page 9**

**D.(G) INFORMATION BY ACTIVITY**

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

- eligible use of funds under NSP,  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 20	G7 page 23
------------	------------	------------	------------

- correlated eligible activity under CDBG,  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 20	G7 page 23
------------	------------	------------	------------

- the areas of greatest need addressed by the activity or activities,  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 20	G7 page 23
------------	------------	------------	------------

- expected benefit to income-qualified persons or households or areas,  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 21	G7 page 23
------------	------------	------------	------------

- appropriate performance measures for the activity,  
Yes  No . Verification found on page  

G2-page 16	G3 page 18	G5 page 21	G7 page 23
------------	------------	------------	------------

- amount of funds budgeted for the activity,  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 21	G7 page 23
------------	------------	------------	------------

- the name, location and contact information for the entity that will carry out the activity,  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 20	G7 page 23
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- expected start and end dates of the activity?  
Yes  No . Verification found on page  

G2-page 15	G3 page 17	G5 page 20	G7 page 23
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**E.(G) . SPECIFIC ACTIVITY REQUIREMENTS**

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

If the activity includes acquisition of real property,

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

Acq. Sect. -page 12	G2-page 16
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If the activity provides financing,

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

G2-page 16
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If the activity provides housing,

- duration or term of assistance,  
 Yes  No . Verification found on page \_\_\_\_\_  

G2-page 16	G3 –page18	G5 – page 21
------------	------------	--------------
- tenure of beneficiaries (e.g., rental or homeownership),  
 Yes  No . Verification found on page \_\_\_\_\_  

G2-page 16	G3 –page18	G5 – page 21
------------	------------	--------------
- does it ensure continued affordability?  
 Yes  No . Verification found on page \_\_\_\_\_  

G2-page 16	G3 –page18	G5 – page 21
------------	------------	--------------
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?  
 Yes  No . Verification found on page \_\_\_\_\_  

G2-page 15	G3 page 17	G5 page 21
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**F(D) . LOW INCOME TARGETING**

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

Low Inc. Sect. – page 10	G3 page 17
--------------------------	------------
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?  
 Yes  No . Verification found on page \_\_\_\_\_  

Distr.-page 7	G3 page 17/18
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Amount budgeted = \$4,600,000

**G. (E) DEMOLISHMENT OR CONVERSION OF LOW- AND MODERATE-INCOME UNITS**

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

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

Acq. Sect. –page11	G5 page 21
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Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?  
 Yes  No . Verification found on page \_\_\_\_\_  

G5 page 21
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**G(E). DEMOLISHMENT OR CONVERSION OF LOW- AND MODERATE-INCOME UNITS**

- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?

Yes  No  Verification found on page \_\_\_\_\_.

Acq. Sect. –page11	G2 –page16	G3 –page18	G5 –page21	Appx. I
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- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?

Yes  No  Verification found on page \_\_\_\_\_.

Acq. Sect. –page1	G2 –page16	G3 –page18	G5 –page21	Appx. I
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**H.(F) PUBLIC COMMENT PERIOD**

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

Yes  No  Verification found on page \_\_\_\_\_.

Public Comment Sect. –page13	F. Page 12
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Is there a summary of citizen comments included in the final amendment?

Yes  No  Verification found on \_\_\_\_\_.

Public Comment Sect. –page13	F. Page 13b	F. Page 113c
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**I. WEBSITE PUBLICATION**

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

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

Website URL: <http://dhs.lee-county.com/default.htm>

**K(H). CERTIFICATIONS**

The following certifications are complete and accurate:

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

## **APPENDICES**

### **I. Budget and Allocation**

### **II. Greatest Needs Data**

### **III. Supportive Housing and Continuum of Care Homeless Needs Data**

**APPENDIX I. BUDGET AND ALLOCATIONS – NSP ELIGIBLE USE FORMAT<sup>1</sup>**

	Eligible Use	Allocation/Use	<i>Est. Units 50%AMI Or Below</i>	<i>Est. Units 51-120%AMI</i>
<b>(A)</b>	<b>Financing Mechanisms</b> <i>(Lee #G1)</i>	<b>\$1,000,000</b>		<i>(Units In totals for (B))</i>
<b>(B)</b>	<b>Acquisition/Rehab/Financing/Resale for Homeownership</b> <i>(Lee #G2)</i>	<b>\$9,643,867</b>		<b>115 units</b>
	<b>Acquisition/Rehab/Financing/Resale Multifamily Housing/Rental</b> <i>(Lee #G3)</i>	<b>\$4,600,000</b>	<b>50 units</b>	
	<i>Subtotal (B)</i>	<i>(\$14,243,867)</i>		
<b>(C)</b>	<b>Land Banks</b> <i>(Lee #G4)</i>	<b>\$400,000</b>	<i>((Units In totals for (B))</i>	<i>(Units In totals for (B))</i>
<b>(D)</b>	<b>Demolition</b> <i>(Lee #G5)</i>	<b>\$400,000</b>		<b>20 Units</b>
<b>(E)</b>	<b>Redevelopment</b> <i>(Lee #G6)</i>	<b>\$400,000</b>	<i>(Units In totals for (B))</i>	<i>(Units In totals for (B))</i>
	<b>Administration</b> <i>(Lee #G7)</i>	<b>\$1,800,000</b>		
	<b>Total Allocation</b>	<b>\$18,243,867</b>		

**APPENDIX I. BUDGET AND ALLOCATIONS – LEE COUNTY ACTIVITIES FORMAT**

	Eligible Use/Activity	Allocation/Use	<i>Est. Units 50%AMI Or Below</i>	<i>Est. Units 51-120%AMI</i>
<b>G1</b>	<b><i>Financing Mechanisms</i></b>			
<b>G2</b>	<b>Acquisition/Rehab/Financing/Resale for Homeownership</b>	<b>\$11,443,867</b>		<b>115 units</b>
<b>G3</b>	<b>Acquisition/Rehab/Financing/Resale Multifamily Housing/Rental</b>	<b>\$4,600,000</b>	<b>50 units</b>	
<b>G4</b>	<b><i>Land Banks</i></b>			
<b>G5</b>	<b>Demolition/Redevelopment (Including land banking and construction</b>	<b>\$400,000</b>		<b>20 Units</b>
<b>G6</b>	<b><i>Redevelopment</i></b>			
<b>G7</b>	<b>Administration</b>	<b>\$1,800,000</b>		
	<b>Total Allocation</b>	<b>\$18,243,867</b>		

**APPENDIX II. GREATEST NEEDS DATA**

## LEE COUNTY SPECIAL AREAS OF GREATEST NEED DATA

TRACT	BLK GRP	MID LOW Eligible	OFHEO CBSA home price decline since peak	BLS unemploy rate 0608	HMDA hi cost loan rate	predicted 18 month underlying problem foreclosure rate	USPS residential vacancy rate	NSP AREA
000302	3	YES	-0.3	0.1	0.6	0.200	0.2	East Ft Myers NSP
000302	4	YES	-0.3	0.1	0.6	0.200	0.2	East Ft Myers NSP
000504	2	YES	-0.3	0.1	0.6	0.200	0.1	East Ft Myers NSP
000302	3	YES	-0.3	0.1	0.6	0.200	0.2	East Ft Myers NSP
000302	4	YES	-0.3	0.1	0.6	0.200	0.2	East Ft Myers NSP
000504	1	YES	-0.3	0.1	0.6	0.200	0.1	East Ft Myers NSP
000504	2	YES	-0.3	0.1	0.6	0.200	0.1	East Ft Myers NSP
040301	5	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	6	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	7	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	1	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	2	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	3	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	4	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	5	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	6	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040301	7	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	1	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	2	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	3	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	4	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	5	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	1	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	3	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040302	5	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	1	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	2	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	4	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	5	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	6	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	7	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
040303	1	YES	-0.3	0.1	0.6	0.200	0.0	Lehigh NSP
000301	4	YES	-0.3	0.1	0.5	0.100	0.1	East Ft Myers NSP
000401	1	YES	-0.3	0.1	0.5	0.100	0.1	East Ft Myers NSP
000401	3	YES	-0.3	0.1	0.5	0.100	0.1	East Ft Myers NSP
000401	3	YES	-0.3	0.1	0.5	0.100	0.1	East Ft Myers NSP
040101	5	YES	-0.3	0.1	0.4	0.100	0.0	Lehigh NSP
040101	6	YES	-0.3	0.1	0.4	0.100	0.0	Lehigh NSP
040102	2	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040102	4	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040102	6	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040102	7	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040102	8	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP

## LEE COUNTY SPECIAL AREAS OF GREATEST NEED DATA -cont.

TRACT	BLK GRP	MID LOW Eligible	OFHEO CBSA home price decline since peak	BLS unemploy rate 0608	HMDA hi cost loan rate	predicted 18 month underlying problem foreclosure rate	USPS residential vacancy rate	NSP AREA
040103	2	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040103	3	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040103	4	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040103	1	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040103	2	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040103	3	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040203	2	YES	-0.3	0.1	0.5	0.100	0.0	Lehigh NSP
040304	1	YES	-0.3	0.1	0.5	0.100	0.1	Lehigh NSP
040304	2	YES	-0.3	0.1	0.5	0.100	0.1	Lehigh NSP
040304	3	YES	-0.3	0.1	0.5	0.100	0.1	Lehigh NSP
040304	4	YES	-0.3	0.1	0.5	0.100	0.1	Lehigh NSP
040305	1	YES	-0.3	0.1	0.5	0.100	0.1	Lehigh NSP
040101	4	YES	-0.3	0.1	0.4	0.100	0.0	Lehigh NSP
020300	3	YES	-0.3	0.1	0.4	0.100	0.0	North Ft Myers NSP
020501	1	YES	-0.3	0.1	0.5	0.100	0.1	North Ft Myers NSP
020501	2	YES	-0.3	0.1	0.5	0.100	0.1	North Ft Myers NSP
020800	6	YES	-0.3	0.1	0.5	0.100	0.1	North Ft Myers NSP
020800	6	YES	-0.3	0.1	0.5	0.100	0.1	North Ft Myers NSP
020800	7	YES	-0.3	0.1	0.5	0.100	0.1	North Ft Myers NSP
020800	8	YES	-0.3	0.1	0.5	0.100	0.1	North Ft Myers NSP
020300	1	YES	-0.3	0.1	0.4	0.100	0.0	North Ft Myers NSP
020300	2	YES	-0.3	0.1	0.4	0.100	0.0	North Ft Myers NSP
020300	3	YES	-0.3	0.1	0.4	0.100	0.0	North Ft Myers NSP
020300	4	YES	-0.3	0.1	0.4	0.100	0.0	North Ft Myers NSP
001300	1	YES	-0.3	0.1	0.4	0.100	0.1	Pine Manor/Page NSP
001502	1	YES	-0.3	0.1	0.5	0.100	0.1	Pine Manor/Page NSP
001502	2	YES	-0.3	0.1	0.5	0.100	0.1	Pine Manor/Page NSP
001502	3	YES	-0.3	0.1	0.5	0.100	0.1	Pine Manor/Page NSP
001300	2	YES	-0.3	0.1	0.4	0.100	0.1	Pine Manor/Page NSP
001502	3	YES	-0.3	0.1	0.5	0.100	0.1	Pine Manor/Page NSP
001300	2	YES	-0.3	0.1	0.4	0.100	0.1	NSP
050201	1	YES	-0.3	0.1	0.4	0.100	0.0	San Carlos NSP
050201	2	YES	-0.3	0.1	0.4	0.100	0.0	San Carlos NSP
050201	4	YES	-0.3	0.1	0.4	0.100	0.0	San Carlos NSP
050202	1	YES	-0.3	0.1	0.4	0.100	0.0	San Carlos NSP
050202	2	YES	-0.3	0.1	0.4	0.100	0.0	San Carlos NSP

**APPENDIX III.  
SUPPORTIVE HOUSING DATA  
(from: Lee County HUD Consolidated Plan, HUD FY 2008-2012}**

**NON-HOMELESS SPECIAL NEEDS**

**Non-homeless Special Needs (91.205 (d) and 91.210 (d))  
Analysis (including HOPWA)**

**Specific Special Needs and Analysis Response 1 –Population**

It is estimated that Lee County special needs populations include: 74,334 Elderly households, 25,774 Frail Elderly persons, 28,504 adults with Severe Mental Illness, 8,551 persons with Developmentally Disabilities, 33,224 persons with Physical Disabilities, 33,255 persons with Alcohol/Other Drug Addictions, 1,889 Persons with HIV/AIDS, and 13,838 large family households. The total population of youth 18 years or less was 114,381 in 2006.

Runaway, ungovernable, truant youth are an important special needs population. In Lee County approximately 237 youth are arrested annually with domestic violence charges. Currently there are no shelter beds available for these youth. In addition it is estimated that there are 40 youth that age out of foster care each year in Southwest Florida. Of this population it is estimated that:

- 50% have not graduated from high school
- Only 38% are employed 12-18 months after leaving foster care
- 25% report encounters with the juvenile system
- Over 60% of the girls will have a baby with 4 years of leaving foster care

**Specific Special Needs and Analysis Response 2 – housing and service needs**

Non-homeless special needs supportive service needs include: Case management, Life skills Alcohol/drug abuse treatment, mental health treatment, AIDS-related treatment, Education, Employment assistance, Child care, Transportation. Many persons with disabilities have very low incomes and are extremely cost-burdened by housing costs. Some of the Lee County programs for the Non-homeless special needs populations are shown in the DATA section following.

**APPENDIX III.****CONTINUUM OF CARE HOMELESS NEEDS DATA****(from Lee County Homeless Continuum of Care Submission, HUD FY 2008****Lee County Shortage of Homeless Beds, 2008****Housing Inventory Chart: Unmet Need Totals**

All Year-Round Beds/Units				Seasonal Beds	Overflow Beds
Family Beds	Family Units	Individual Beds	Total Year-Round Beds	Total Seasonal Beds	Overflow Beds
<b>Emergency Shelters</b>					
19	5	295	314	0	0
<b>Transitional Housing</b>					
1	1	29	30		
<b>Permanent Supportive Housing</b>					
9	3	135	144		
<b>Safe Havens</b>					
0	0	0			0



**LEE COUNTY**  
**SOUTHWEST FLORIDA**

**SUBSTANTIAL AMENDMENT**  
**TO**  
**THE NSP SUBSTANTIAL AMENDMENT**  
  
**TO THE**  
**ANNUAL ACTION PLAN**  
**HUD FY 2008**

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**  
**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Lee County Board of County Commissioners**  
**Department of Human Services**  
<http://dhs.lee-county.com/default.htm>

Ray Judah, Chairman, Board of County Commissioners  
Karen Hawes, Interim County Manager  
Peter Winton, Assistant County Manager  
Ann Arnall, Interim Director, Department of Human Services  
Cyndy Calfee, Neighborhood Relations Coordinator, Department of Human Services  
Prepared in conjunction with the:  
Lee County Community Action Agency/Neighborhood District Committee

The Neighborhood Stabilization Program (NSP) Substantial Amendment was an amendment to the Lee County Consolidated Plan and 2008 Annual Plan for the U. S. Department of Housing and Urban Development (HUD). The amendment added supplemental funds from the HUD NSP Program for the redevelopment of abandoned and foreclosed homes under Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA).

As stated in the Substantial Amendment:

“Based on the data, a first tier of allocation areas known as “Special Areas of Greatest Need” will have priority for allocation of NSP resources. Many areas of Lee County, including areas in the Lee Urban County jurisdictions, (A current example is Bonita Springs housing units lost to hurricane flooding) show need for neighborhood stabilization. NSP allocations in additional areas meeting the criteria noted above and in *Appendix II* will be made if funding is available. In this latter case, projects may be reviewed with the HUD field office for conformance to NSP and amendment procedures. Finally it is anticipated that performance monitoring of the program as it is implemented could result in additional areas being prioritized.”

Lee County has identified a need in expanded portions of North Fort Myers. Additionally, Financing Mechanisms and Land Banking activities have been eliminated, shifting those funds into Acquisition/Rehab/Financing/Resale for Homeownership and for Rental projects (NSP Use B). Amendments to the Substantial Amendment are noted by striking through text to be deleted and using underlined and bolded text for additions to the text.

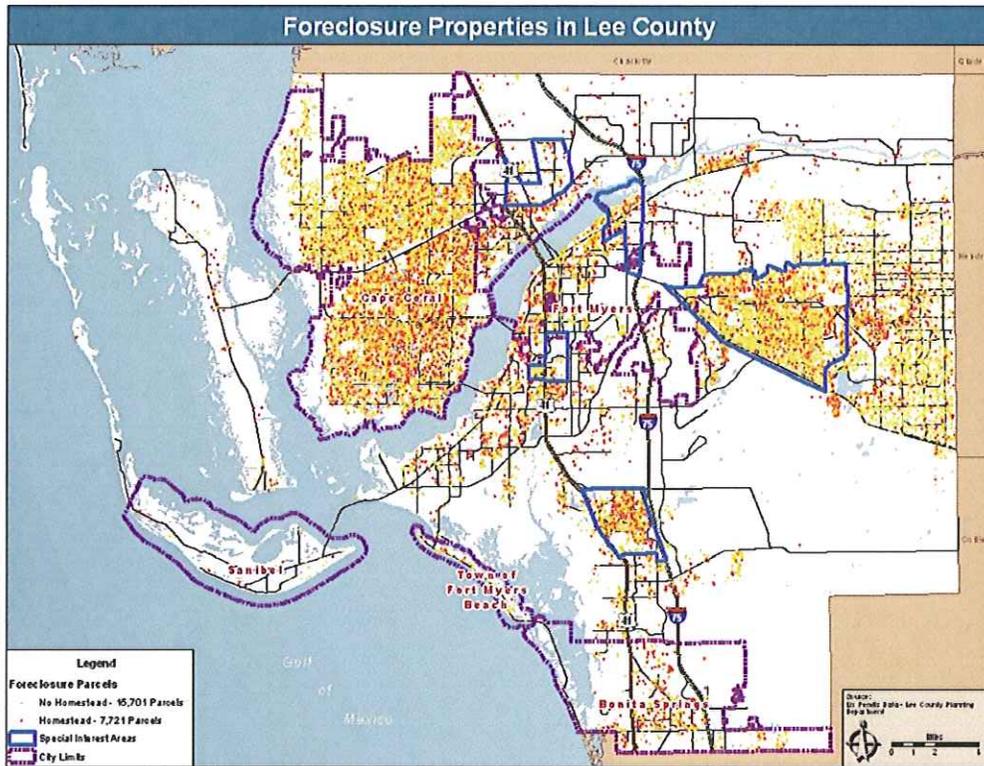
All changes made to the NSP program by the NSP Bridge Notice are hereby incorporated by reference into this substantial amendment and will not be shown in the document text.

#### **AMENDMENTS BY SECTION**

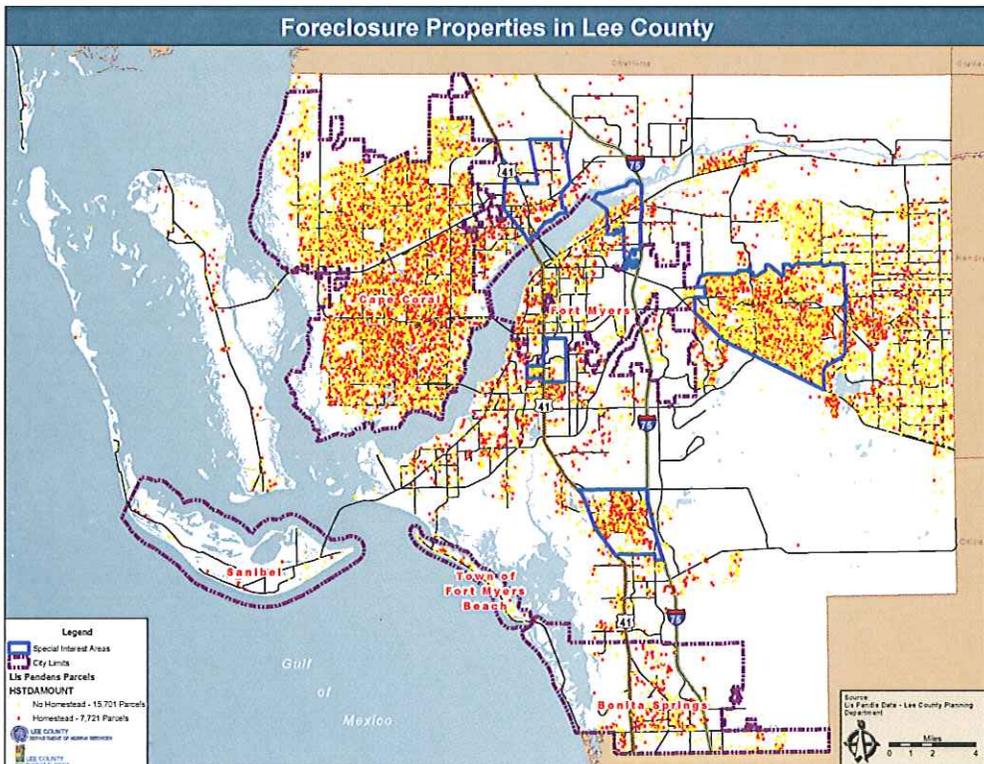
##### **AREAS OF GREATEST NEED**

*Note: All narrative and supporting data originally included apply to the proposed expanded area. The area being expanded is the North Fort Myers area, adjacent to Palmona Park, Suncoast Estates, and the area between those two neighborhoods. The expanded service area will allow properties to the South of these areas to be included in the areas of greatest need. The maps showing the original areas of greatest need are included along with the amended maps to illustrate that the expanded areas have the same or very similar qualifications as the originally selected areas.*

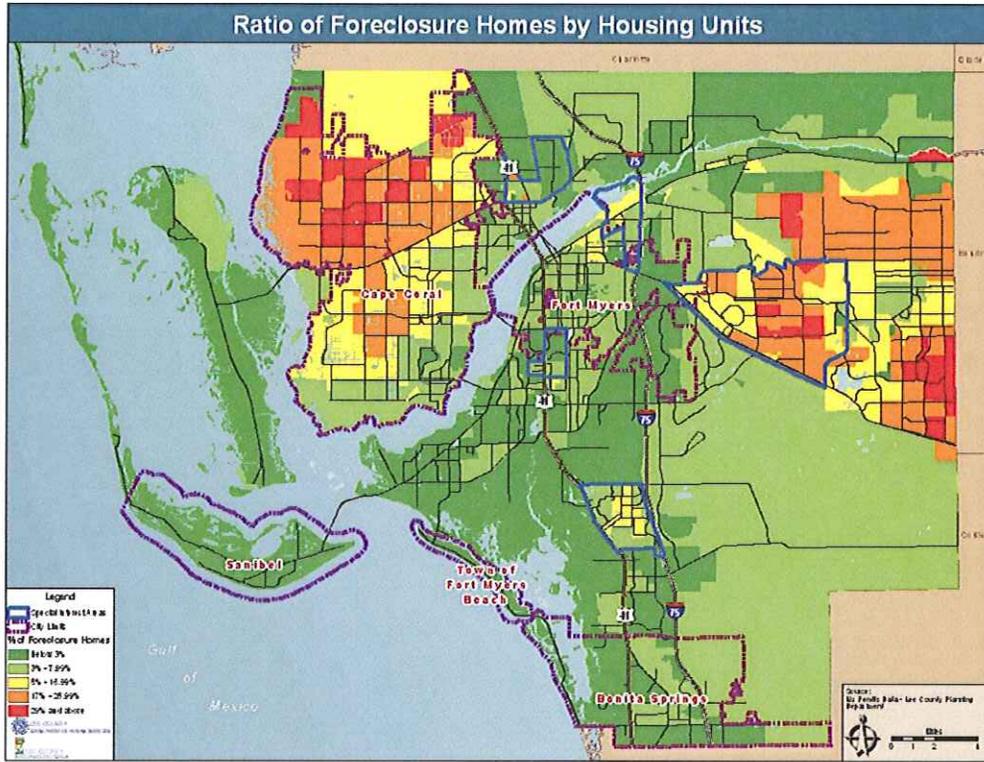
## ORIGINAL Map: Foreclosure Properties in Lee County



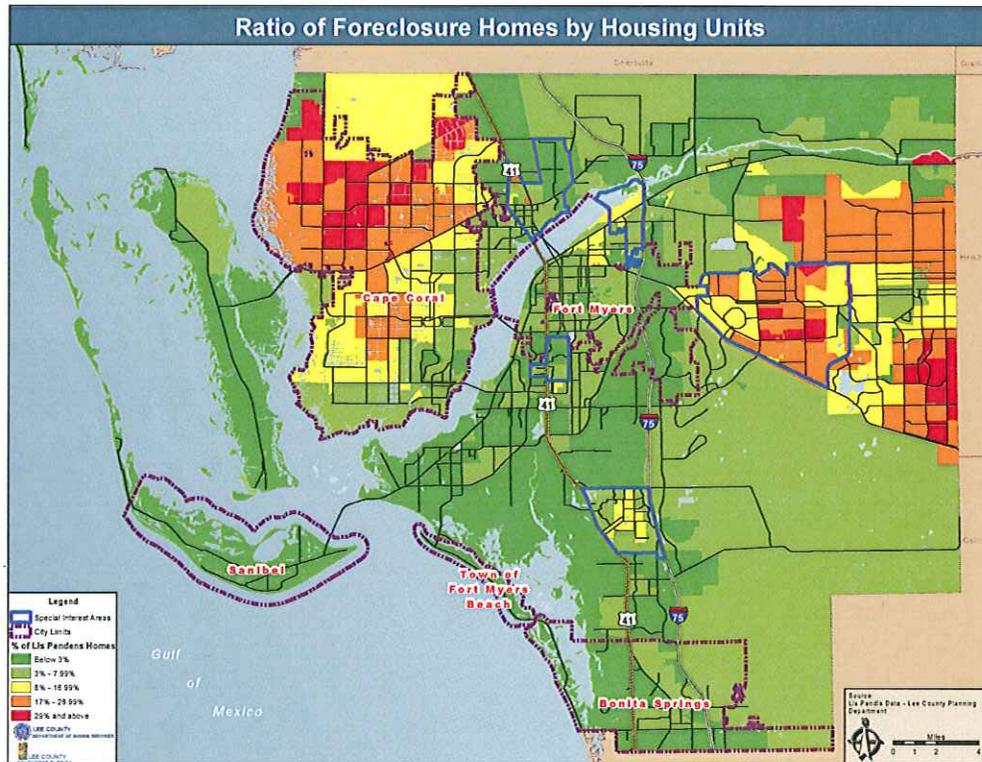
## AMENDED Map: Foreclosure Properties in Lee County



## ORIGINAL Map: Ratio of Foreclosure Homes by Housing Units

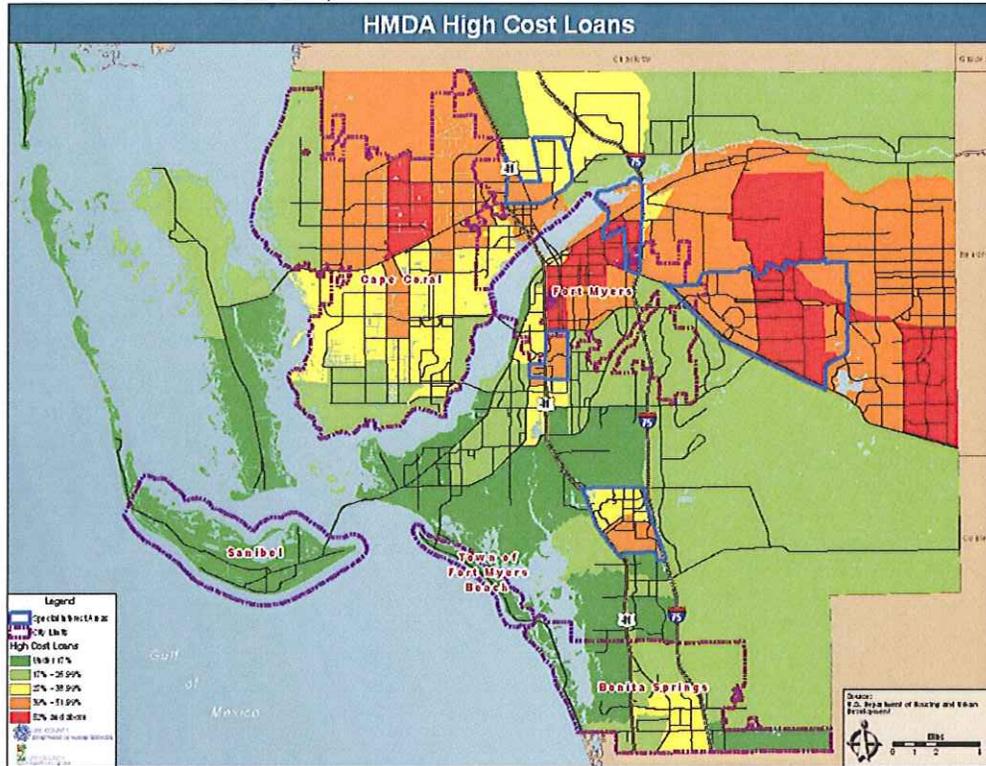


## AMENDED Map: Ratio of Foreclosure Homes by Housing Units

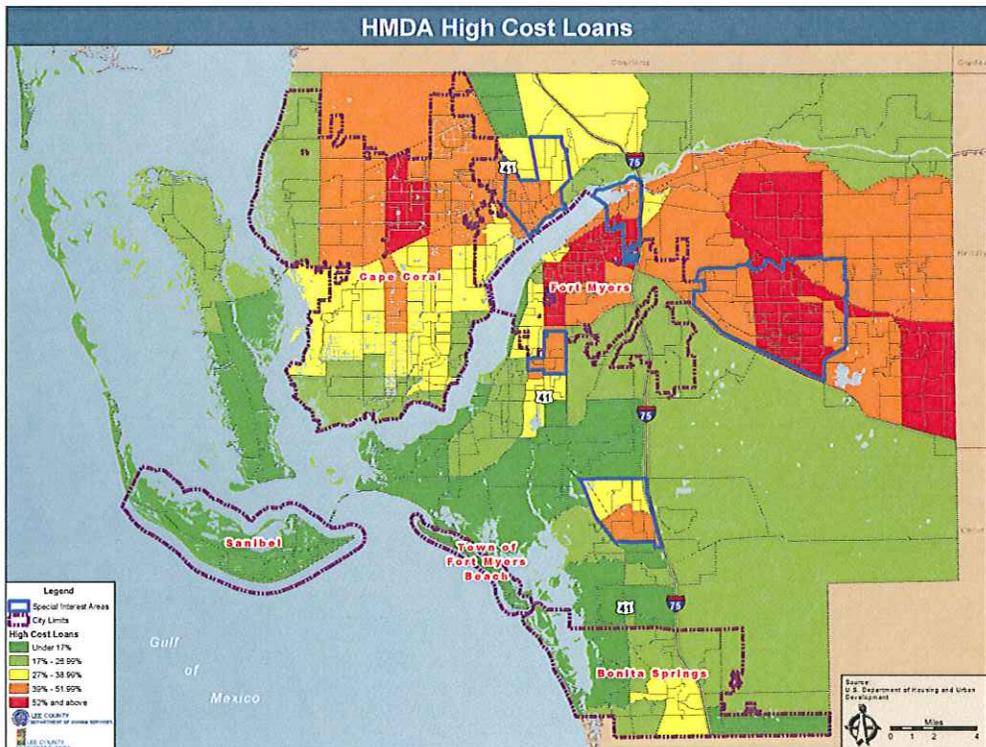


County areas were analyzed (normalized) for foreclosures in terms of the ratio of area foreclosures to area number of housing units. (The ratio-based analysis corrects the display for raw numbers of foreclosures in sparsely-populated areas of the county.) The analysis is shown graphically in the map above. Review of the mapping and the supporting databases showed high concentrations of need in the block groups composing the western portion of the Lehigh Acres community (herein after referred to as the "Lehigh Corridor", in the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, in the area of North Fort Myers between Palmona and Suncoast, **in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River**, in the Tice/East Fort Myers neighborhood west of I-75, **and** in San Carlos Park. ~~and in several areas with Special Needs housing opportunities.~~

# ORIGINAL Map: HMDA High Cost Loans



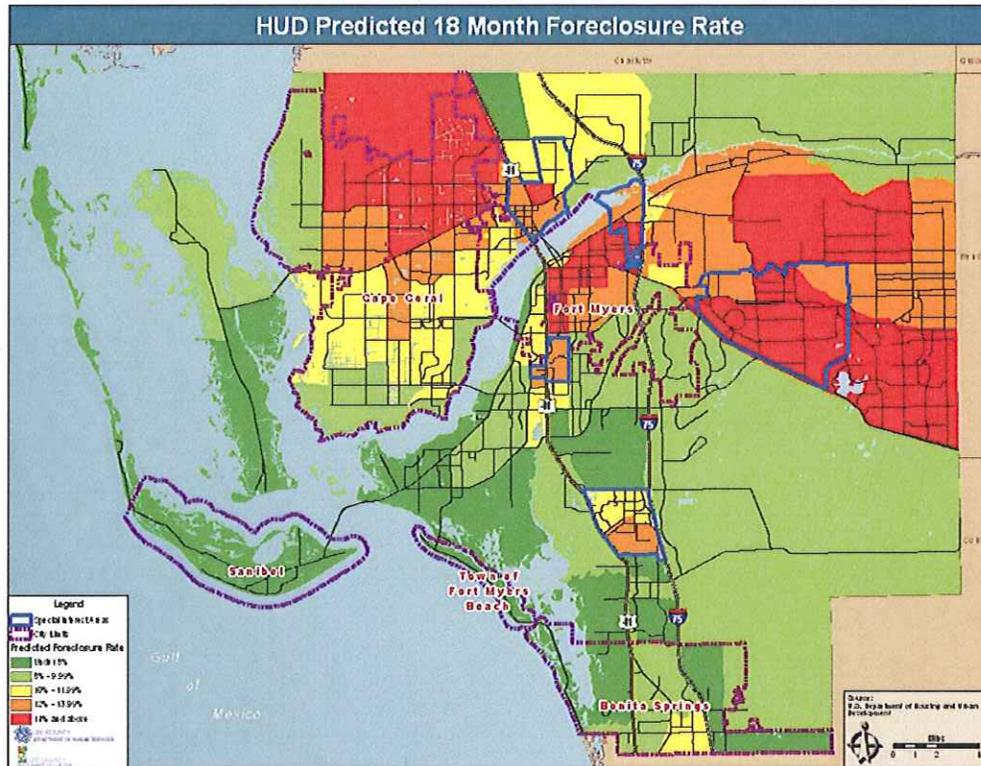
# AMENDED Map: HMDA High Cost Loans



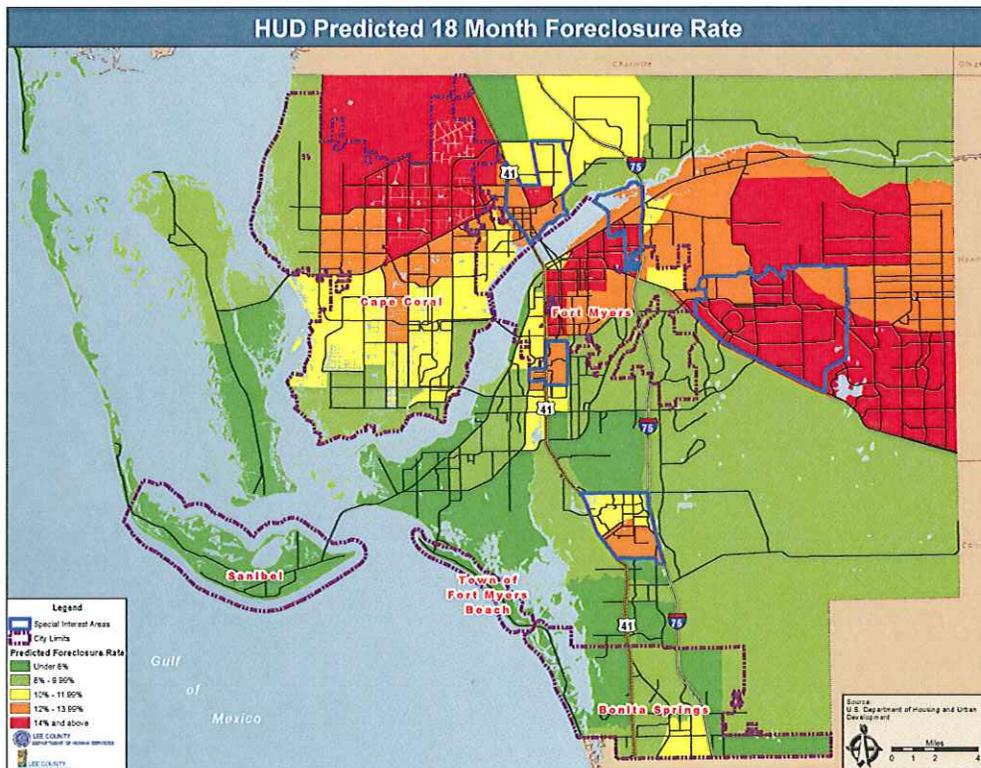
**Subprime/High Cost Loan concentrations:**

County areas were analyzed in terms of Subprime/High Cost Loan concentrations. This analysis is shown graphically in the map above. Review of the mapping and the supporting databases showed high concentrations of these loans in the block groups composing the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park. , ~~and in several areas with Special Needs housing opportunities.~~

## ORIGINAL Map: HUD Predicted 18 Month Foreclosure Rate



## AMENDED MAP: HUD Predicted 18 Month Foreclosure Rate



### **Concentration of Projected Foreclosure Increases:**

County areas were analyzed for foreclosures in terms of the HUD data on predicted foreclosure increases in the following 18 months. This analysis is shown graphically in the map above. Review of the mapping and the supporting databases again showed high concentrations of predicted foreclosures in the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park. ~~and in several areas with Special Needs housing opportunities.~~

### **Special Areas of Greatest Need.**

To identify the areas of greatest need throughout the county, Lee County analyzed all county Census Block Groups in terms of HUD NSP priority criteria of foreclosures, sub prime/high cost loan concentration, and projected foreclosure risk. In addition, HUD-supplied neighborhood data on unemployment, price decline, vacancy conditions was reviewed (?). Finally, potential project concentration and leverage resources currently in place were considered. The analysis showed concentrations of need in the “Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park. ~~and in several areas with Special Needs housing opportunities.~~

Based on the data, ~~a first tier of~~ allocation areas known as “Special Areas of Greatest Need” will have priority for allocation of NSP resources. Many areas of Lee County, including areas in the Lee Urban County jurisdictions, (A current example is Bonita Springs housing units lost to hurricane flooding) show need for neighborhood stabilization. NSP allocations in additional areas meeting the criteria noted above and in *Appendix II* will be made if funding is available. In this latter case, projects may be reviewed with the HUD field office for conformance to NSP and amendment procedures. Finally it is anticipated that performance monitoring of the program as it is implemented could result in additional areas being prioritized.

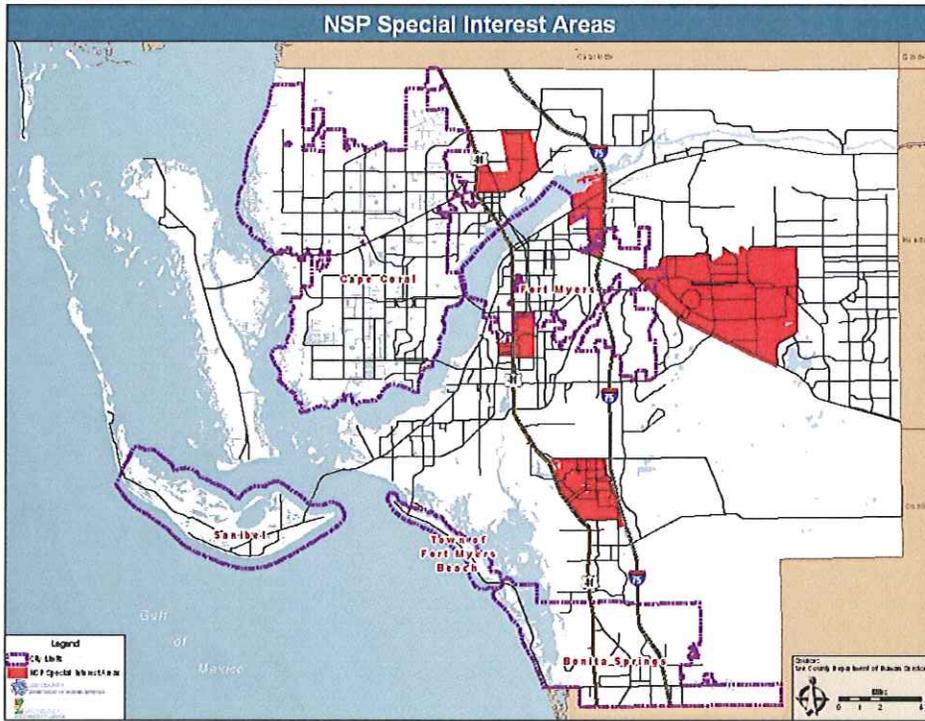
### **DISTRIBUTION AND USES OF FUNDS**

Clarification to the areas served and distribution of funds are amended to read as noted below. Additionally, a new map illustrating the changes in the areas served is included.

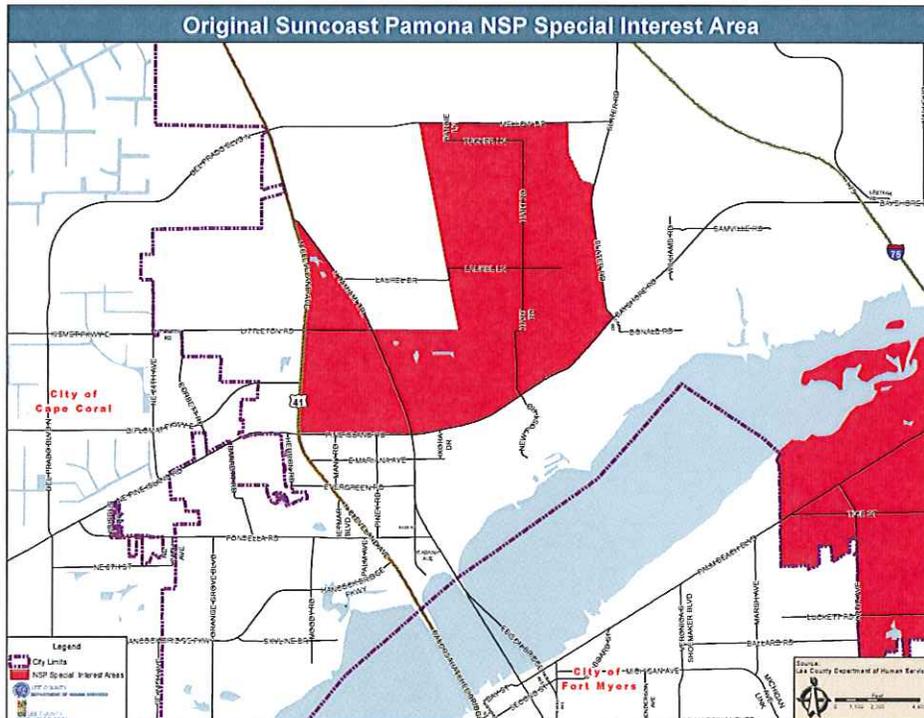
#### **Distribution to Special Areas of Greatest Need**

Based on data analysis, ~~a first tier of allocation areas~~ known as “Special Areas of Greatest Need” consisting of the Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, and San Carlos Park ~~and several areas with Special Needs housing opportunities will have priority~~ be eligible locations for allocation of NSP resources.

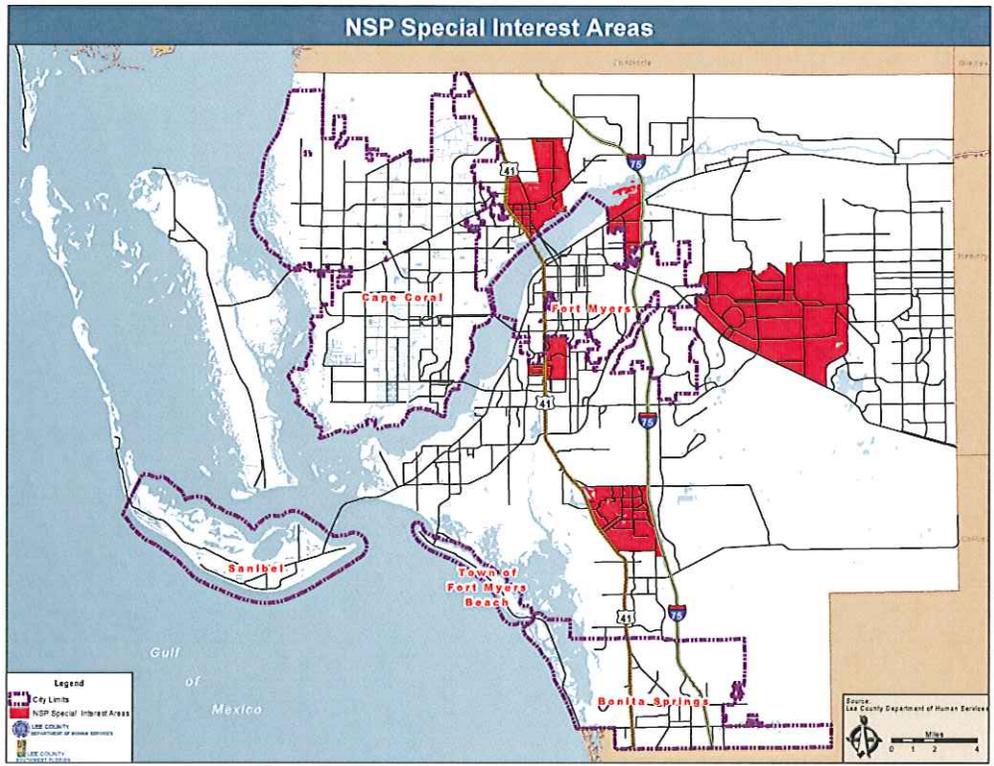
# ORIGINAL Map: NSP Special Interest Areas



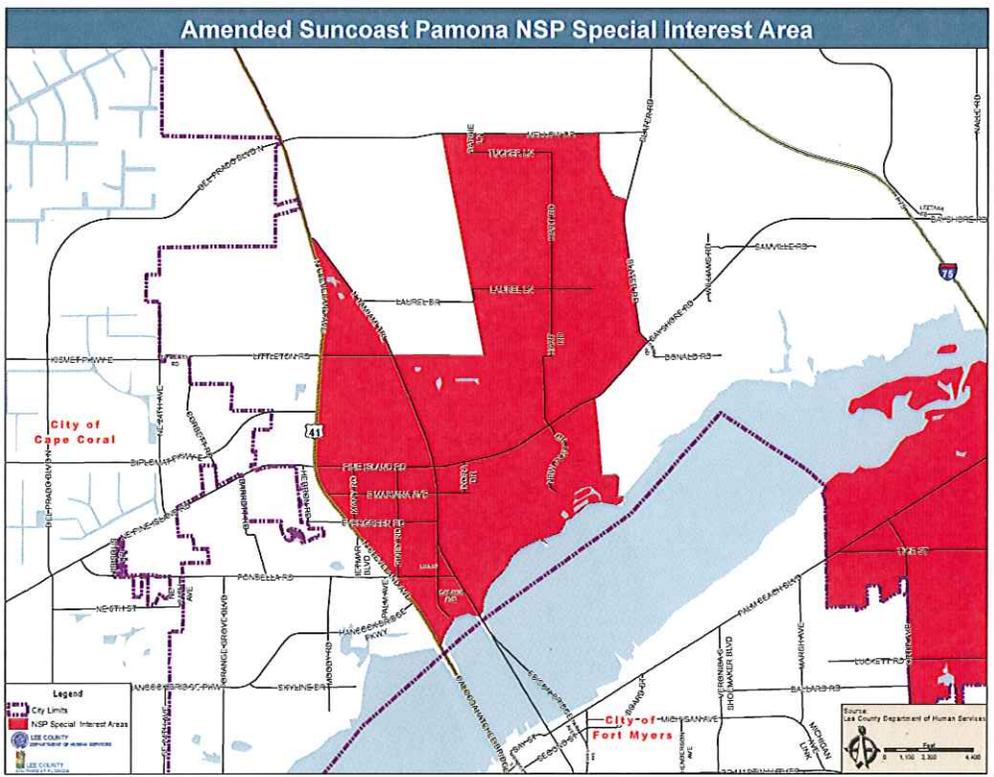
# ORIGINAL Map: NSP Special Interest Areas: Suncoast/Palmona/North Fort Myers Area



### AMENDED Map: NSP Special Interest Areas



### AMENDED Map: NSP Special Interest Areas: Suncoast/Palmona/North Fort Myers Area



## DEFINITIONS AND DESCRIPTIONS

Amend definition of affordable rents as noted below.

Affordable rents for each rental property shall be determined based on the identified population that shall inhabit that particular project. ~~Maximum rents will not exceed HUD "Fair Market Rents (FMR) and may be lower.~~ **Maximum rents will not exceed 30 percent of the household income adjusted for household size or the HUD "Fair Market Rents (FMR)", whichever is lower.** Requests for proposals shall be accepted for different projects with a diverse targeted population. For projects identified as "special needs projects", rents will conform to "affordable rents" as defined above.

## LOW INCOME TARGETING

Amend funding amounts as noted below.

Lee County has set aside **a minimum of** 25% of the total NSP allocation amounting to **at least** \$4,600,000 to provide housing for households at or below 50% of AMI. These funds are part of the rental strategy within Lee County.

## NSP INFORMATION BY ACTIVITY

G1. Activity: Financing Mechanisms (NSP use A)

Amended to remove Financing Mechanisms as a Lee County Activity, both in this section and all other sections of the original NSP Substantial Amendment.

Funding of \$1 million allocated to this project is amended to be used in the following activities:

Acquisition/Rehabilitation/Financing/Resale - Multifamily Housing/Rental (NSP use B): \$408,678

Activity Acquisition/Rehabilitation/Financing/Resale - Homeownership (NSP use B): \$591,322

G2. Activity: Acquisition/Rehabilitation/Financing/Resale – Homeownership (NSP use B)

Amend original funding level of \$9,643,867 to \$10,635,189 to include \$591,322 formerly allocated to Financing Mechanisms (NSP Use A) and \$400,000 formerly allocated to Land Banking (NSP Use C), which are both being deleted by this substantial amendment.

G3. Activity: Acquisition/Rehabilitation/Financing/Resale - Multifamily Housing/Rental (NSP use B)

Amend original funding level of \$4,600,000 to \$5,008,678. As a result of Requests for Proposals, Lee County intends to commit funds on eligible projects in excess of the original \$4,600,000 budget allocated to this use. The funding level is being increased to accommodate these eligible projects. The additional \$408,678 needed to complete these projects will be transferred from formerly-funded activity Financing Mechanisms, which is being deleted as a Lee County activity in this substantial amendment.

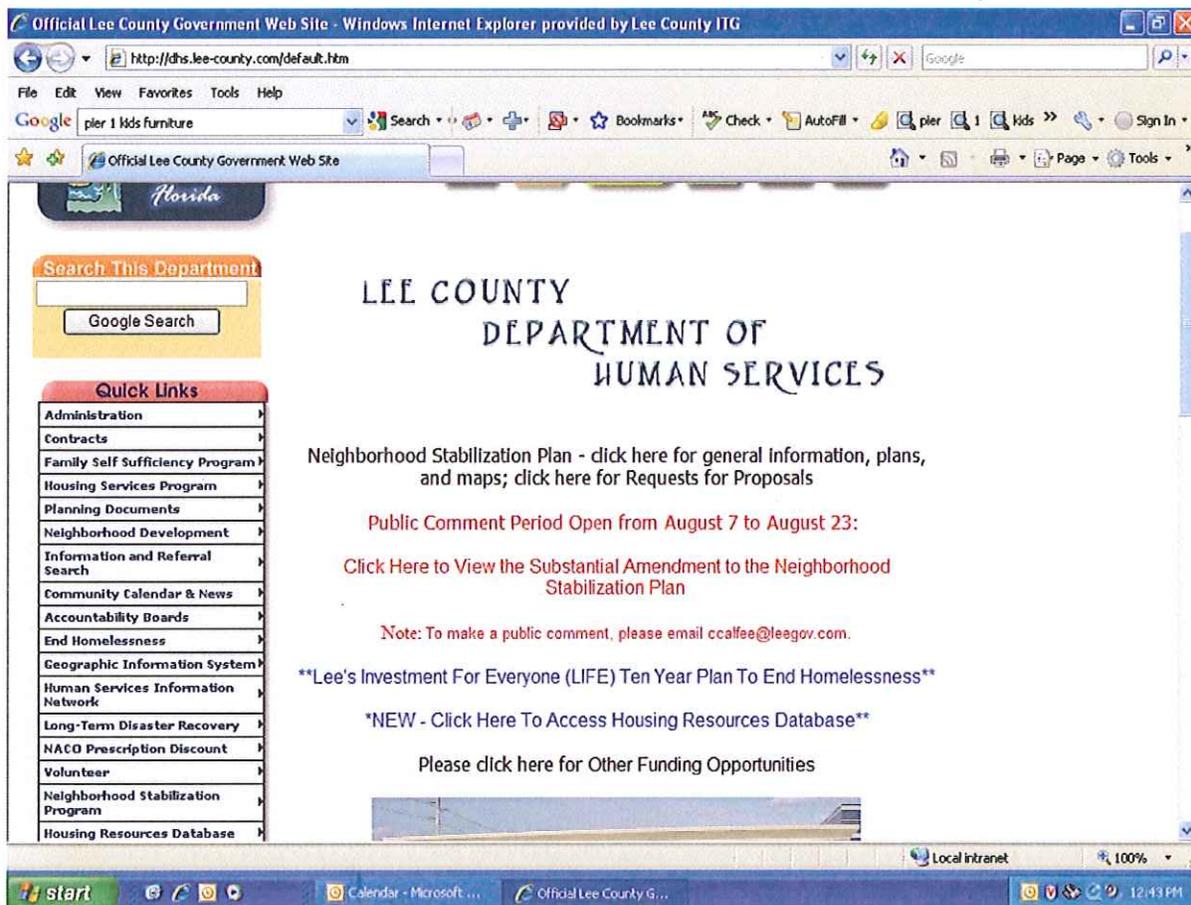
G4. Activity: Land Banks (NSP use C)

Amended to remove Land Banks as a Lee County Activity, both in this section and all other sections of the original NSP Substantial Amendment. Funding of \$400,000 formerly allocated to this project is amended to be included in Activity Acquisition/Rehabilitation/Financing/Resale- Homeownership (NSP use B).

**PUBLIC COMMENT**

*Instruction: Provide a summary of public comments received to the proposed NSP Substantial Amendment.*

This substantial amendment was advertised for public notice on August 7, 2009 in the News-Press (see following page) and on the County's website. The minimum comment period of 15 days began on that date and continued through August 23, 2009. Comments could be submitted to the Department of Human Services as stated in the public notices. There were no public comments received.



**NEWS-PRESS**

*Published every morning – Daily and Sunday*

*Fort Myers, Florida*

**Affidavit of Publication**

RECEIVED  
LEE COUNTY  
DEPARTMENT OF  
HUMAN SERVICES

AUG 12 PM 2:48

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

**August 7, 2009**

Affiant further says that the said 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 Lee County; Florida, each day, 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

7th day of August, 2009 by

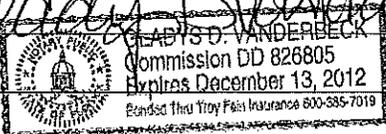
**Kathy Allebach**

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:

**Public Notice**  
**Substantial Amendment to the Neighborhood Stabilization Program (NSP)**  
**Substantial Amendment to the 2008 Lee County Annual Action Plan**

Notice is hereby given that beginning on August 7, 2009 and ending August 23, 2009, public comment will be accepted on proposed changes to Lee County's NSP Program.

Proposed changes to the NSP program are contained in the Amendment and available on the County website at <http://dhs.lee-county.com/default.htm> and by request from the Lee County Department of Human Services. In general, the amendment moves funds between project categories and expands the areas in which NSP funds may be utilized, specifically in the North Fort Myers area.

If you require special aid or services as addressed in the Americans with Disabilities Act or require translation contact Cyndy Calfee at 533-7930. Written comments or questions on these modifications will be accepted August 7 through August 23, 2009 and should be addressed to Cyndy Calfee, Neighborhood Relations Coordinator, Lee County Department of Human Services, 2440 Thompson Street, Fort Myers, Florida 33901. All comments from citizens will be considered in preparing the final plans and reported in the documents.

09 AUG 11 AM 8:23  
LEE COUNTY FINANCE

Appendix I included budget tables. This substantial amendment deletes the table titled Appendix I. Budget and Allocations – Lee County Use Format. Appendix I. Budget and Allocations – NSP Eligible Use Format is amended as shown below.

**APPENDIX I. BUDGET AND ALLOCATIONS – NSP ELIGIBLE USE FORMAT**

Eligible Use	Allocation/Use	Est. Units 50%AMI Or Below	Est. Units 51-120%AMI
A Financing Mechanisms (Lee #G1)	\$1,000,000		(Units In totals for (B))
B Acquisition/Rehab/Financing/Resale for Homeownership (Lee #G2)	<del>\$9,643,867</del> <b>\$10,635,189</b>		115 units
Acquisition/Rehab/Financing/Resale Multifamily Housing/Rental (Lee #G3)	<del>\$4,600,000</del> <b>\$5,008,678</b>	50 units	
<i>Subtotal (B)</i>	\$15,643,867		
C Land Banks (Lee #G4)	\$400,000	((Units In totals for (B))	(Units In totals for (B))
D Demolition (Lee #G5)	\$400,000		20 Units
E Redevelopment (Lee #G6)	\$400,000	(Units In totals for (B))	(Units In totals for (B))
Administration (Lee #G7)	\$1,800,000		
Total Allocation	\$18,243,867		



# LEE COUNTY

## SOUTHWEST FLORIDA

### **SUBSTANTIAL AMENDMENT NUMBER TWO**

**TO**

### **THE NSP SUBSTANTIAL AMENDMENT**

### **TO THE ANNUAL ACTION PLAN HUD FY 2008**

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Lee County Board of County Commissioners**  
**Department of Human Services**  
<http://dhs.leegov.com/Pages/default.aspx>  
<http://nsp.leegov.com/>

Ray Judah, Chairman, Board of County Commissioners  
Karen Hawes, County Manager  
Peter Winton, Assistant County Manager  
Ann Arnall, Director, Department of Human Services  
Cyndy Calfee, Neighborhood Relations Coordinator, Department of Human Services  
Prepared in conjunction with the:  
Lee County Community Action Agency/Neighborhood District Committee

The Neighborhood Stabilization Program (NSP) Substantial Amendment was an amendment to the Lee County Consolidated Plan and 2008 Annual Plan for the U. S. Department of Housing and Urban Development (HUD). The amendment added supplemental funds from the HUD NSP Program for the redevelopment of abandoned and foreclosed homes under Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA). Herein this amendment will be referred to as the “2008 Amendment.”

In August of 2009, a substantial amendment to the NSP Substantial Amendment was completed, which incorporated additional affected areas in the North Fort Myers area of Lee County, incorporated the text of the NSP Bridge Notice, and reallocated funds within the overall budget. Herein this amendment will be referred to as the “2009 Amendment.”

As stated in the 2008 Amendment:

“Based on the data, a first tier of allocation areas known as “Special Areas of Greatest Need” will have priority for allocation of NSP resources. Many areas of Lee County, including areas in the Lee Urban County jurisdictions, (A current example is Bonita Springs housing units lost to hurricane flooding) show need for neighborhood stabilization. NSP allocations in additional areas meeting the criteria noted above and in *Appendix II* will be made if funding is available. In this latter case, projects may be reviewed with the HUD field office for conformance to NSP and amendment procedures. Finally it is anticipated that performance monitoring of the program as it is implemented could result in additional areas being prioritized.”

Lee County has identified additional need in expanded portions of Lee County. Amendments to the 2008 Amendment or to the 2009 Amendment are noted by striking through text to be deleted and using underlined and bolded text for additions to the text.

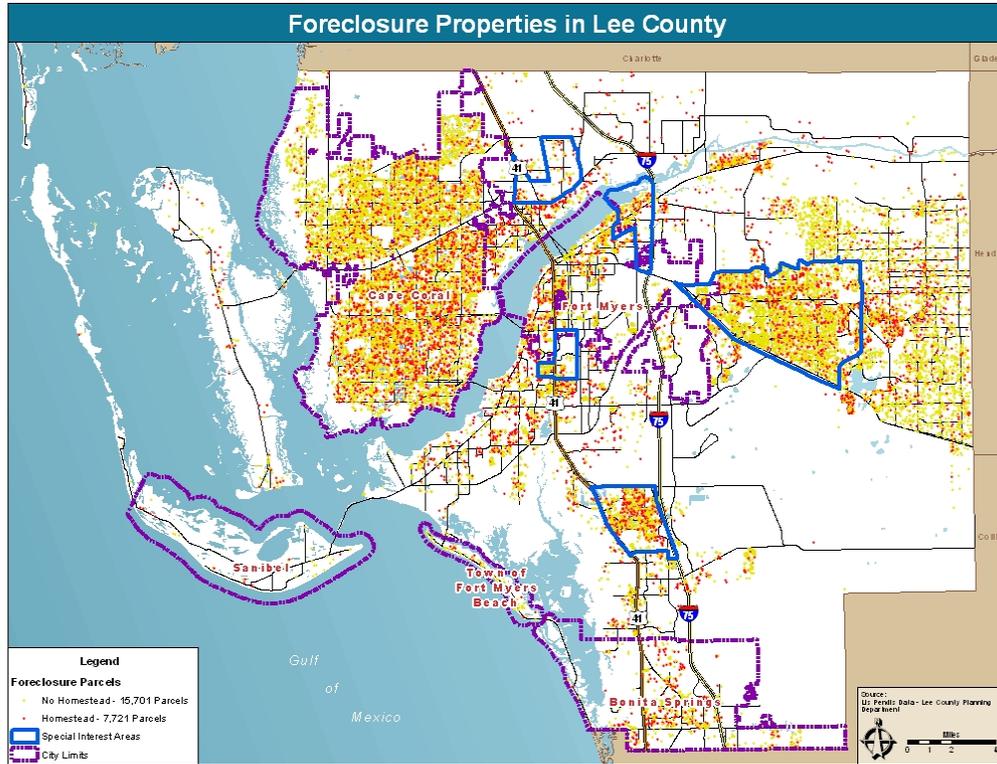
## AMENDMENTS BY SECTION

### AREAS OF GREATEST NEED

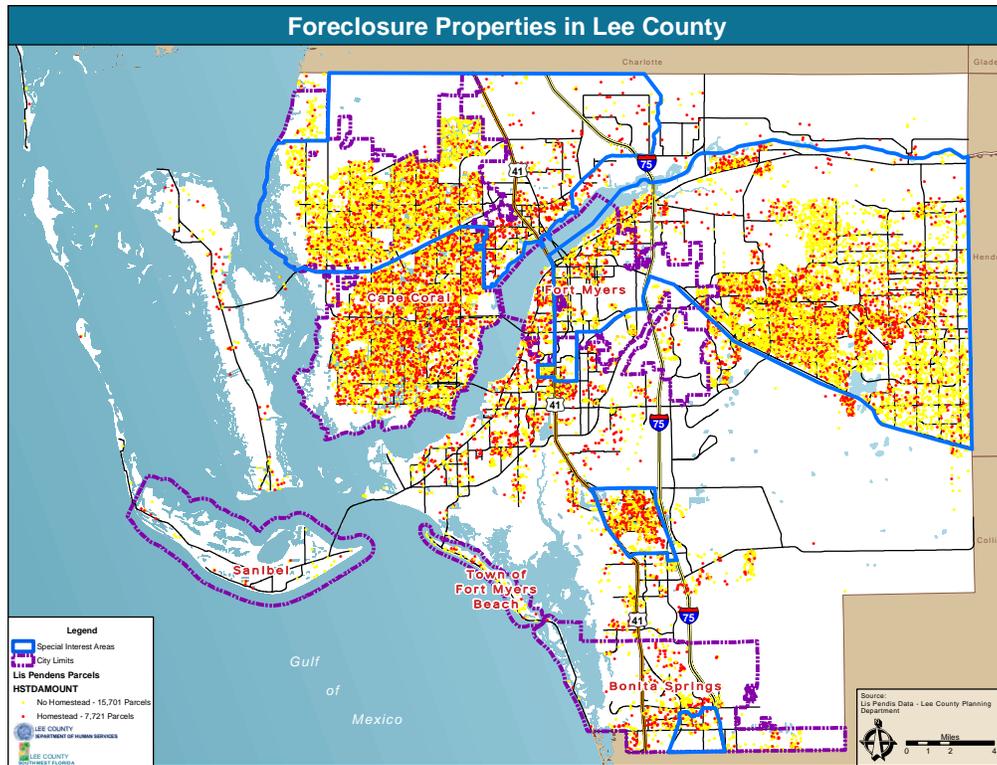
Note: All narrative and supporting data originally included apply to the proposed expanded area. Several areas are being expanded. The previous areas of the Lehigh Acres community, also known as the “Lehigh Corridor”, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and the Tice/East Fort Myers neighborhood west of I-75, are hereby combined and expanded and will be referred to as the **Fort Myers/Lehigh Acres area**. The previous areas of Palmona Park, Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the area south of Palmona and Suncoast south to the Caloosahatchee River are hereby combined and expanded and will be referred to as the **North Fort Myers/Cape Coral area**. Additionally, a qualifying area of **Bonita Springs** will be added. The **San Carlos Park area** remains unchanged.

The expanded service area will allow all eligible properties to be included in the areas of greatest need as defined by the original data. The maps showing the original areas of greatest need are included along with the amended maps to illustrate that the expanded areas have the same or very similar qualifications as the originally selected areas. All data used was originally submitted with the 2008 Amendment.

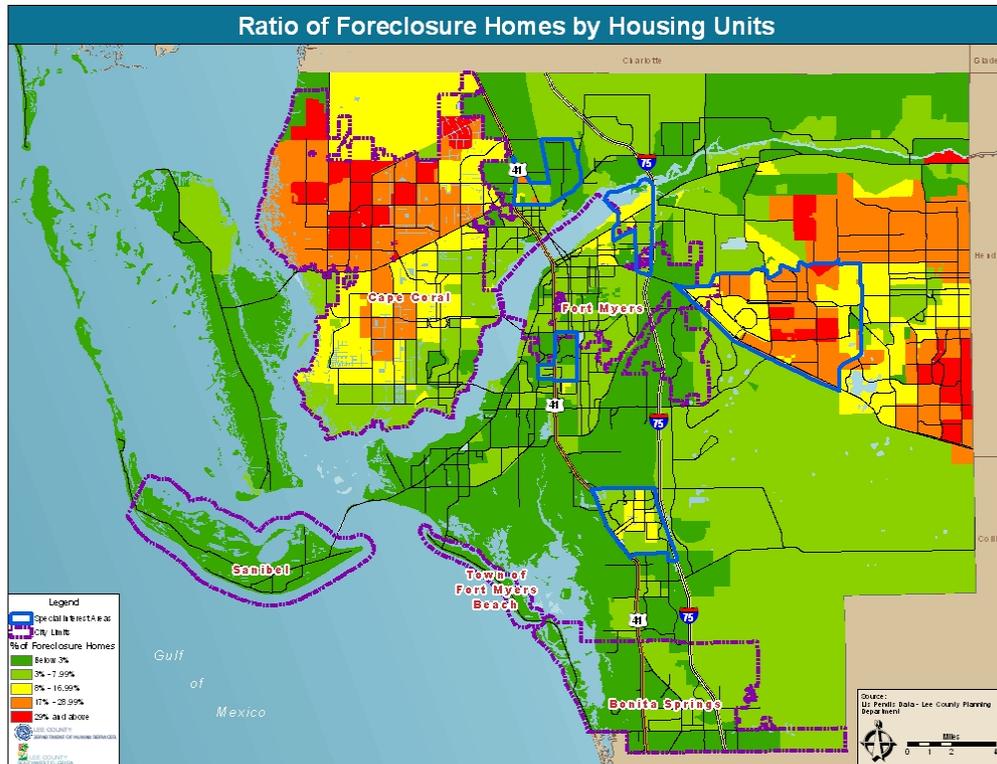
# ORIGINAL 2008 Map: Foreclosure Properties in Lee County



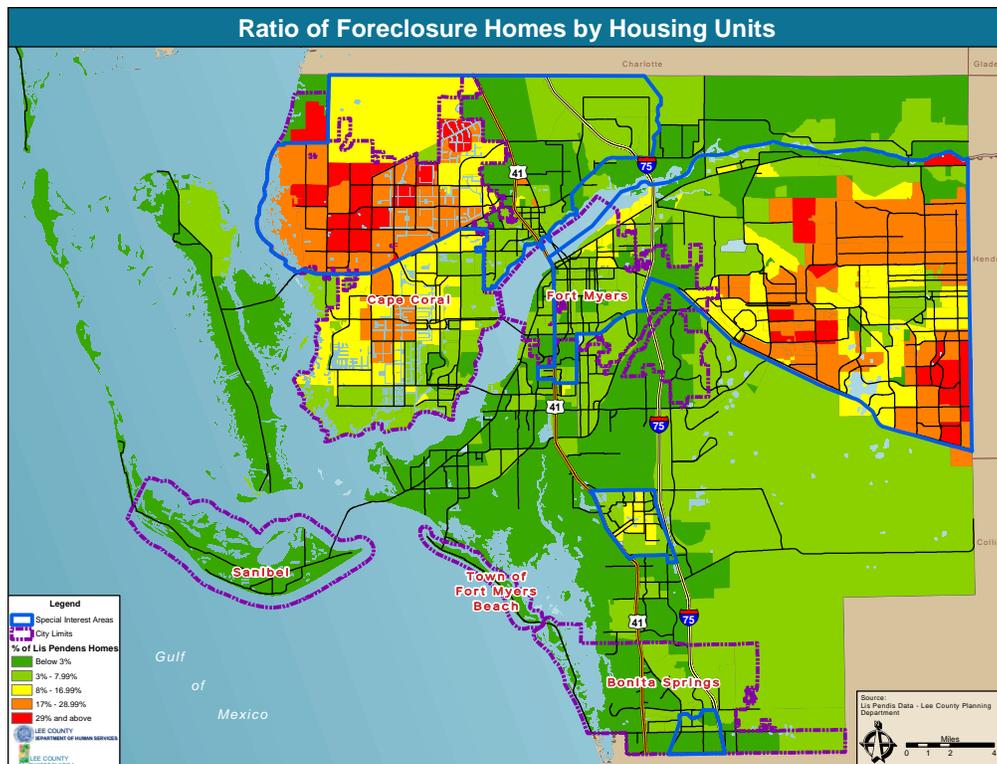
# AMENDED Map: Foreclosure Properties in Lee County



## ORIGINAL 2008 Map: Ratio of Foreclosure Homes by Housing Units

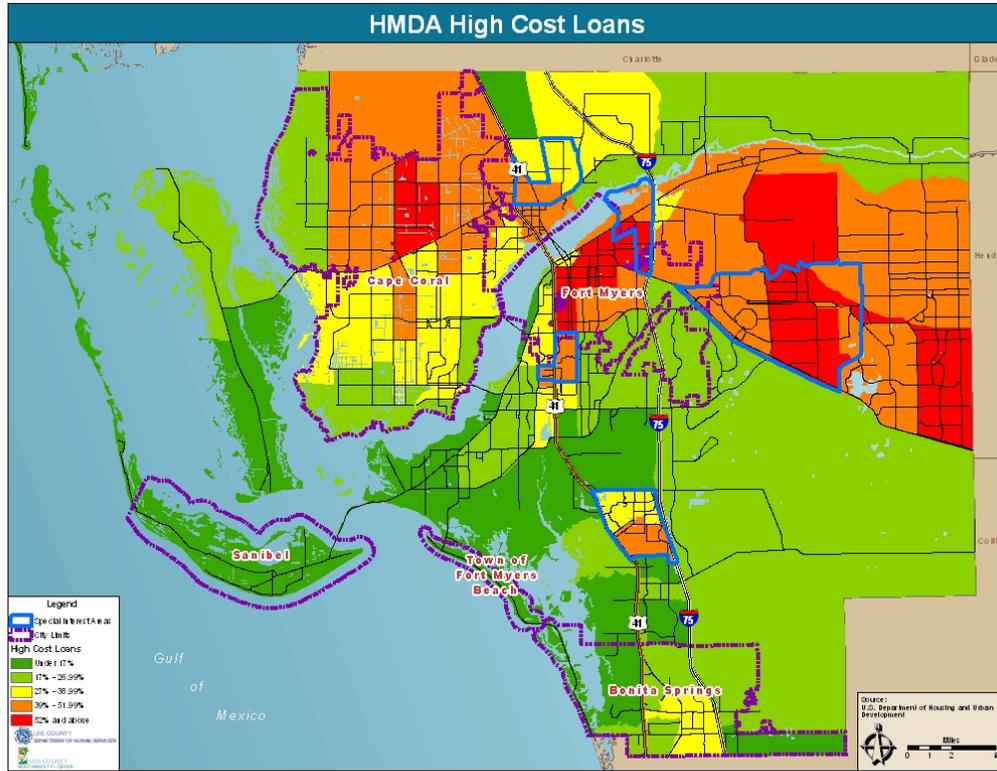


## AMENDED Map: Ratio of Foreclosure Homes by Housing Units

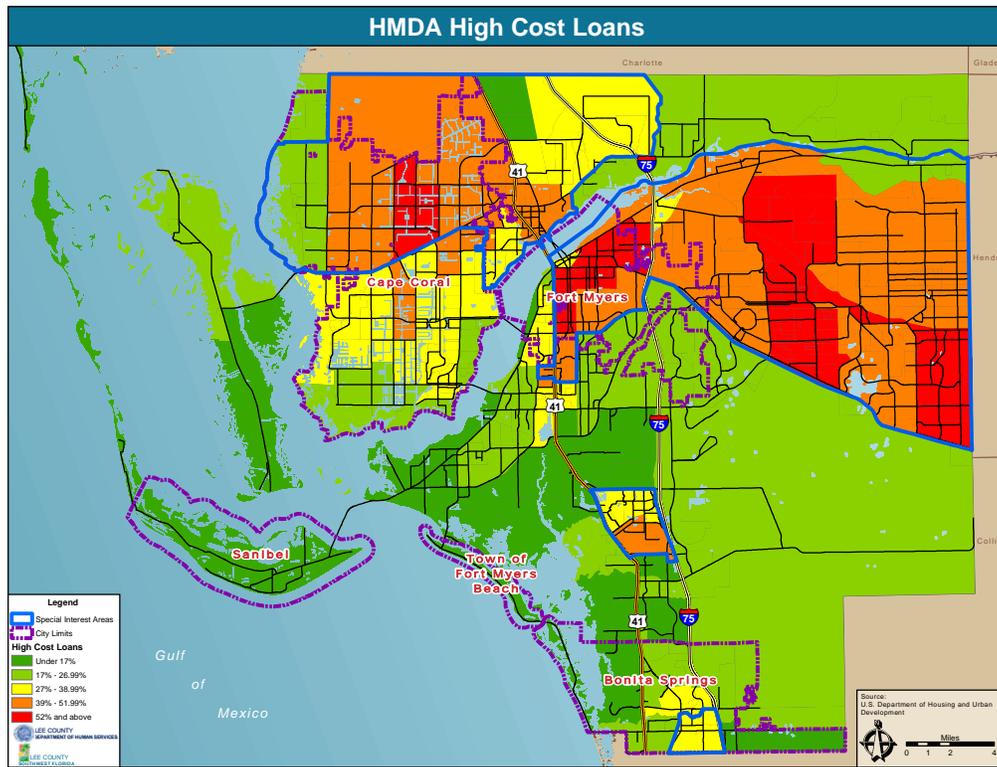


County areas were analyzed (normalized) for foreclosures in terms of the ratio of area foreclosures to area number of housing units. (The ratio-based analysis corrects the display for raw numbers of foreclosures in sparsely-populated areas of the county.) The analysis is shown graphically in the map above. Review of the mapping and the supporting databases showed high concentrations of need in the block groups composing the western portion of the Lehigh Acres community (herein after referred to as the “Lehigh Corridor”, in the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, in the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park **Fort Myers/Lehigh Acres area, the North Fort Myers/Cape Coral area, the Bonita Springs area, and the San Carlos Park area.**

## ORIGINAL 2008 Map: HMDA High Cost Loans



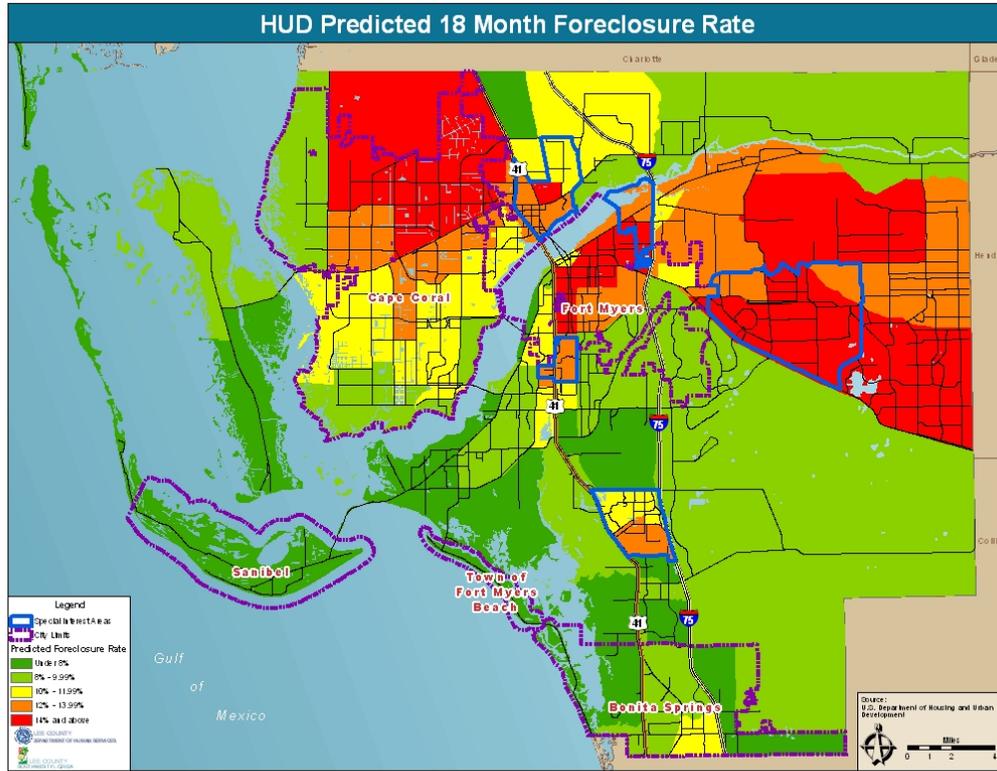
## AMENDED Map: HMDA High Cost Loans



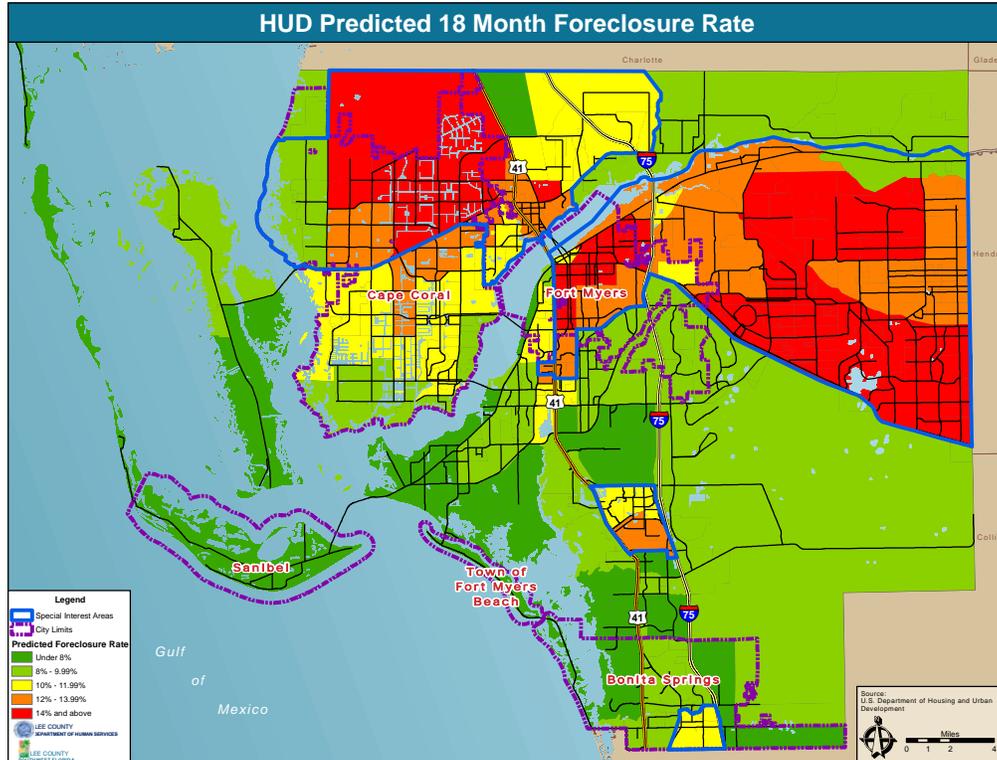
**Subprime/High Cost Loan concentrations:**

County areas were analyzed in terms of Subprime/High Cost Loan concentrations. This analysis is shown graphically in the map above. Review of the mapping and the supporting databases showed high concentrations of these loans in the block groups composing the ~~western portion of the Lehigh Acres community (herein after referred to as the "Lehigh Corridor", in the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, in the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park~~ Fort Myers/Lehigh Acres area, the North Fort Myers/Cape Coral area, the Bonita Springs area, and the San Carlos Park area.

## ORIGINAL 2008 Map: HUD Predicted 18 Month Foreclosure Rate



## AMENDED MAP: HUD Predicted 18 Month Foreclosure Rate



### **Concentration of Projected Foreclosure Increases:**

County areas were analyzed for foreclosures in terms of the HUD data on predicted foreclosure increases in the following 18 months. This analysis is shown graphically in the map above. Review of the mapping and the supporting databases again showed high concentrations of predicted foreclosures in the ~~“Lehigh Corridor”, in the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, in the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park~~ **Fort Myers/Lehigh Acres area, the North Fort Myers/Cape Coral area, the Bonita Springs area, and the San Carlos Park area.**

### **Special Areas of Greatest Need.**

To identify the areas of greatest need throughout the county, Lee County analyzed all county Census Block Groups in terms of HUD NSP priority criteria of foreclosures, sub prime/high cost loan concentration, and projected foreclosure risk. In addition, HUD-supplied neighborhood data on unemployment, price decline, vacancy conditions was reviewed (3). Finally, potential project concentration and leverage resources currently in place were considered. The analysis showed concentrations of need in the ~~“Lehigh Corridor”, in the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, in the area of North Fort Myers between Palmona and Suncoast, in the area south of Palmona and Suncoast those areas between South to the Caloosahatchee River, in the Tice/East Fort Myers neighborhood west of I-75, and in San Carlos Park~~ **Fort Myers/Lehigh Acres area, the North Fort Myers/Cape Coral area, the Bonita Springs area, and the San Carlos Park area.**

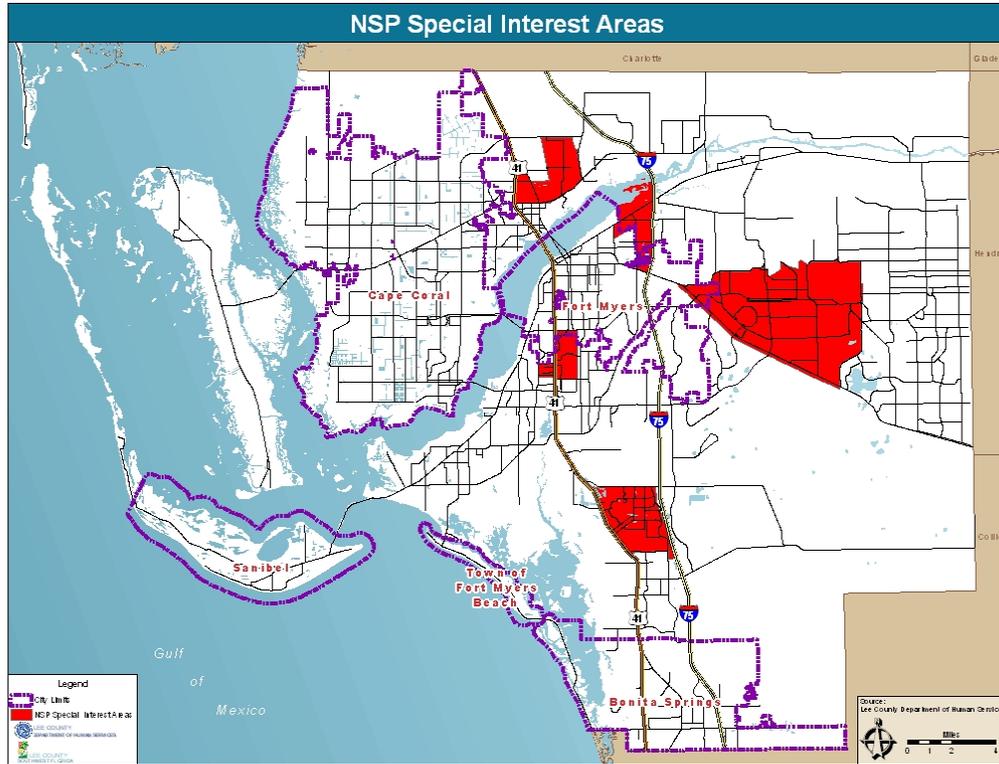
### **DISTRIBUTION AND USES OF FUNDS**

Clarification to the areas served and distribution of funds are amended to read as noted below. Additionally, a new map illustrating the changes in the areas served is included.

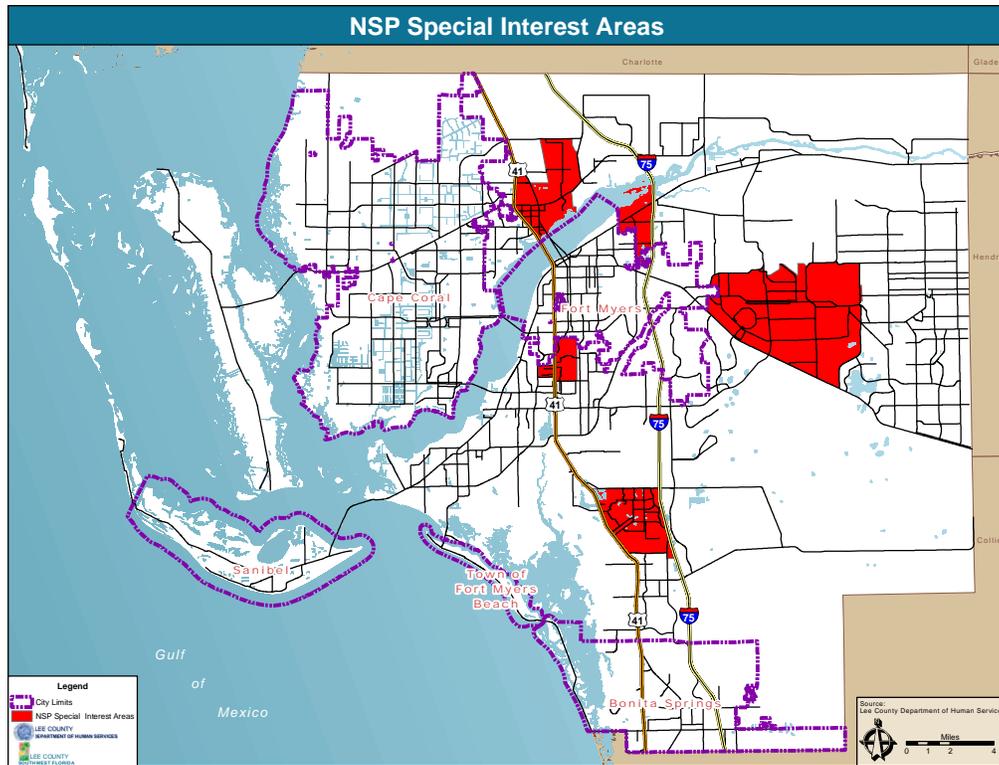
### **Distribution to Special Areas of Greatest Need**

Based on data analysis, areas known as “Special Areas of Greatest Need” consisting of the ~~Lehigh Corridor, the CDBG targeted blighted neighborhoods of Page Park, Palmona Park, Pine Manor, and Suncoast Estates, the area of North Fort Myers between Palmona and Suncoast, the Tice/East Fort Myers neighborhood west of I-75, and San Carlos Park~~ **Fort Myers/Lehigh Acres area, the North Fort Myers/Cape Coral area, the Bonita Springs area, and the San Carlos Park area** be eligible locations for allocation of NSP resources.

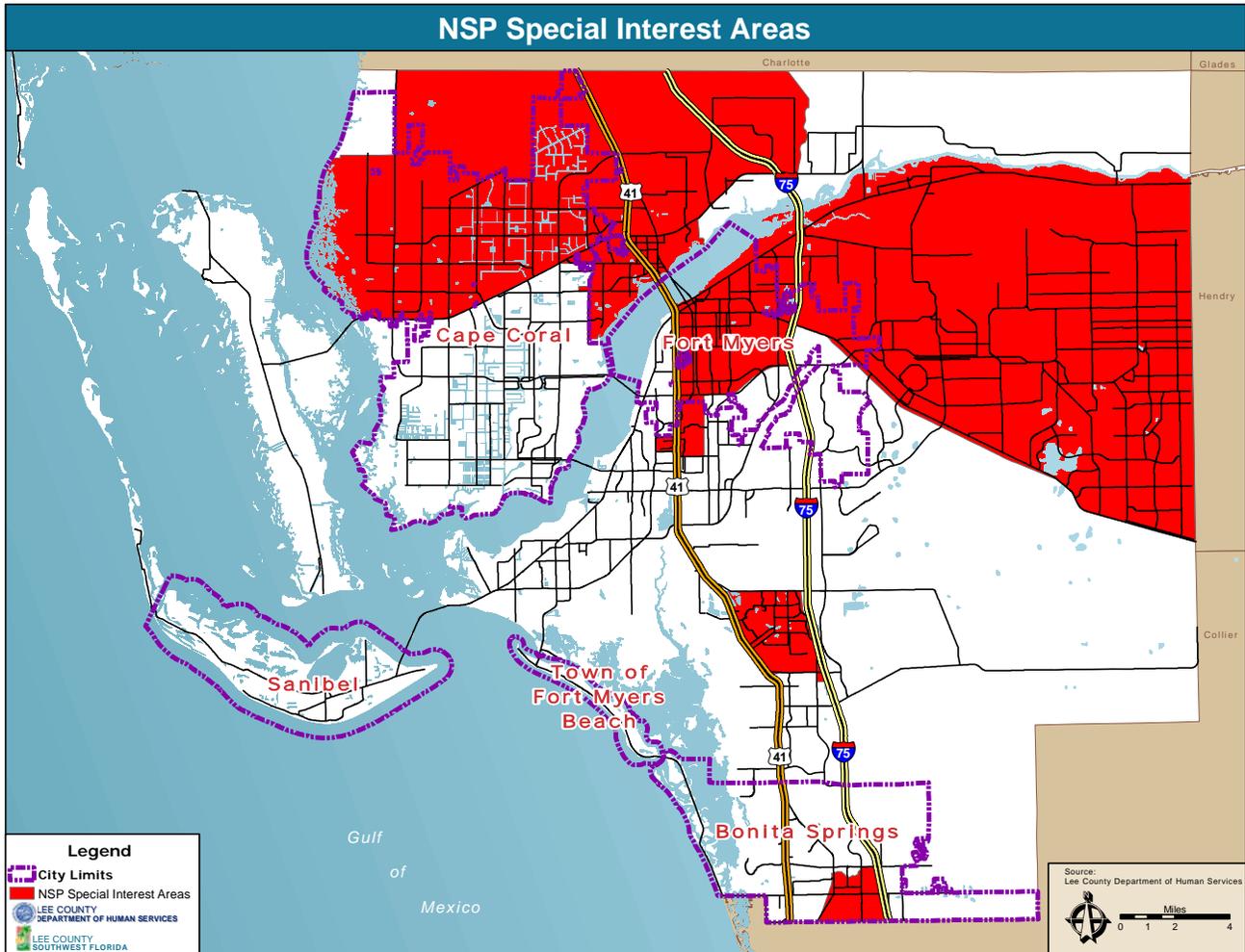
# ORIGINAL 2008 Map: NSP Special Interest Areas



# 2009 AMENDED Map: NSP Special Interest Areas



# 2010 AMENDED Map: NSP Special Interest Areas



**NSP INFORMATION BY ACTIVITY (DRAFT SECTION DURING PUBLIC COMMENT PERIOD)**

**G2. Activity: Acquisition/Rehabilitation/Financing/Resale – Homeownership (NSP Use B)**

Amend current funding level of \$10,635,189 to \$8,043,867. Funding of \$2,591,322 allocated to this project is amended to be used in the following activity: Redevelopment (NSP Use E).

**G2. Activity: Acquisition/Rehabilitation/Financing/Resale – Multifamily Housing/Rental (NSP Use B)**

Amend current funding level of \$5,008,678 to \$1,450,000. Funding of \$3,558,678 allocated to this project is amended to be used in the following activity: Redevelopment (NSP Use E).

**G5. Activity: Demolition/Redevelopment (NSP Uses D, E)**

Amend to remove Demolition (NSP Use D) as a Lee County Activity, both in this section and all other sections of the 2008 Amendment and the 2009 Amendment. Funding of \$400,000 allocated to this project is amended to be used in the following activity: Redevelopment (NSP Use E).

Amend the remaining category (Redevelopment) scope from acquisition/demolition/reconstruction of single family housing units to acquisition and redevelopment of eligible property types for the purpose of multifamily housing and public facilities.

Lee County's existing partnership with the Housing Authority of the City of Fort Myers to provide affordable multifamily rental housing has resulted in the identification of redevelopment-eligible property in the Fort Myers/Lehigh Acres. Completed units will benefit households at or below 50 percent of the area median income.

Additionally, Lee County has identified the need for a community service center in the area of greatest need now known as the Fort Myers/Lehigh Acres area. The acquisition and redevelopment of an eligible property will be undertaken by a local non-profit agency identified through a Request for Proposals process facilitated by Lee County. The successful non-profit agency will provide targeted services to a low-income area of unincorporated Lee County.

**NSP INFORMATION BY ACTIVITY (FINAL SECTION AS APPROVED BY THE BOARD OF COMMISSIONERS)**

Lee County has identified the need for a community service center in the area of greatest need now known as the Fort Myers/Lehigh Acres area. The acquisition and redevelopment of an eligible property will be undertaken by a local non-profit agency identified through a Request for Proposals process facilitated by Lee County. The successful non-profit agency will provide targeted services to a low-income area of unincorporated Lee County.

**All other text and budgetary figures remain consistent with the 2009 Amendment.**

**PUBLIC COMMENT**

*Instruction: Provide a summary of public comments received to the proposed NSP Substantial Amendment.*

This substantial amendment was advertised for public notice on February 15, 2010 in the News-Press (see following page) and on the County's website. The minimum comment period of 15 days began on that date and continued through March 1, 2010. There were no comments received.

Proposed changes to the budget categories were not approved by the Board of County Commissioners after staff discovered proposed project to be cost prohibitive during the public comment period.

**BUDGET AMENDMENTS (DRAFT SECTION DURING PUBLIC COMMENT PERIOD)**

Appendix I included budget tables. This substantial amendment deletes the table titled Appendix I. Budget and Allocations – Lee County Use Format. Appendix I. Budget and Allocations – NSP Eligible Use Format is amended as shown below.

**APPENDIX I. BUDGET AND ALLOCATIONS – NSP ELIGIBLE USE FORMAT**  
*As Amended in 2009*

Eligible Use		Allocation/Use	<i>Est. Units</i> 50%AMI <i>Or Below</i>	<i>Est. Units</i> 51-120%AMI
B	Acquisition/Rehab/Financing/ Resale for Homeownership <i>(Lee #G2)</i>	\$10,635,189 <b><u>\$8,043,867</u></b>		115 units
	Acquisition/Rehab/Financing/ Resale Multifamily Housing/ Rental <i>(Lee #G3)</i>	\$5,008,678 <b><u>\$1,450,000</u></b>	50 units	
	<i>Subtotal (B)</i>	<del>\$15,643,867</del> <b><u>\$9,493,867</u></b>		
D	<del>Demolition</del> <i>(Lee #G5)</i>	\$400,000		20 Units
E	Redevelopment <i>(Lee #G6)</i>	\$400,000 <b><u>\$6,950,000</u></b>	<i>(Units In totals for (B))</i>	<i>(Units In totals for (B))</i>
	Administration <i>(Lee #G7)</i>	\$1,800,000		
	Total Allocation	\$18,243,867		

**BUDGET AMENDMENTS (FINAL SECTION AS APPROVED BY THE BOARD OF COMMISSIONERS)**

This section will not be amended and all text and budgetary figures remain consistent with the 2009 Amendment.



# LEE COUNTY

## SOUTHWEST FLORIDA

### **SUBSTANTIAL AMENDMENT NUMBER THREE**

**TO**

### **THE NSP SUBSTANTIAL AMENDMENT**

### **TO THE ANNUAL ACTION PLAN HUD FY 2008**

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Lee County Board of County Commissioners**  
**Department of Human Services**  
<http://dhs.leegov.com/Pages/default.aspx>  
<http://nsp.leegov.com/>

Tammy Hall, Chair, 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

The Neighborhood Stabilization Program (NSP) Substantial Amendment was an amendment to the Lee County Consolidated Plan and 2008 Annual Plan for the U. S. Department of Housing and Urban Development (HUD). The amendment added supplemental funds from the HUD NSP Program for the redevelopment of abandoned and foreclosed homes under Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA). Herein this amendment will be referred to as the “2008 Amendment.”

In August of 2009, a substantial amendment to the NSP Substantial Amendment was completed, which incorporated additional affected areas in the North Fort Myers area of Lee County, incorporated the text of the NSP Bridge Notice, and reallocated funds within the overall budget. Herein this amendment will be referred to as the “2009 Amendment.”

In March of 2010, a substantial amendment to the NSP Substantial Amendment was completed, which incorporated additional affected areas throughout Lee County. Herein this amendment will be referred to as the “2010 First Amendment.”

As stated in the 2008 Amendment:

“Based on the data, a first tier of allocation areas known as “Special Areas of Greatest Need” will have priority for allocation of NSP resources. Many areas of Lee County, including areas in the Lee Urban County jurisdictions, (A current example is Bonita Springs housing units lost to hurricane flooding) show need for neighborhood stabilization. NSP allocations in additional areas meeting the criteria noted above and in *Appendix II* will be made if funding is available. In this latter case, projects may be reviewed with the HUD field office for conformance to NSP and amendment procedures. Finally it is anticipated that performance monitoring of the program as it is implemented could result in additional areas being prioritized.”

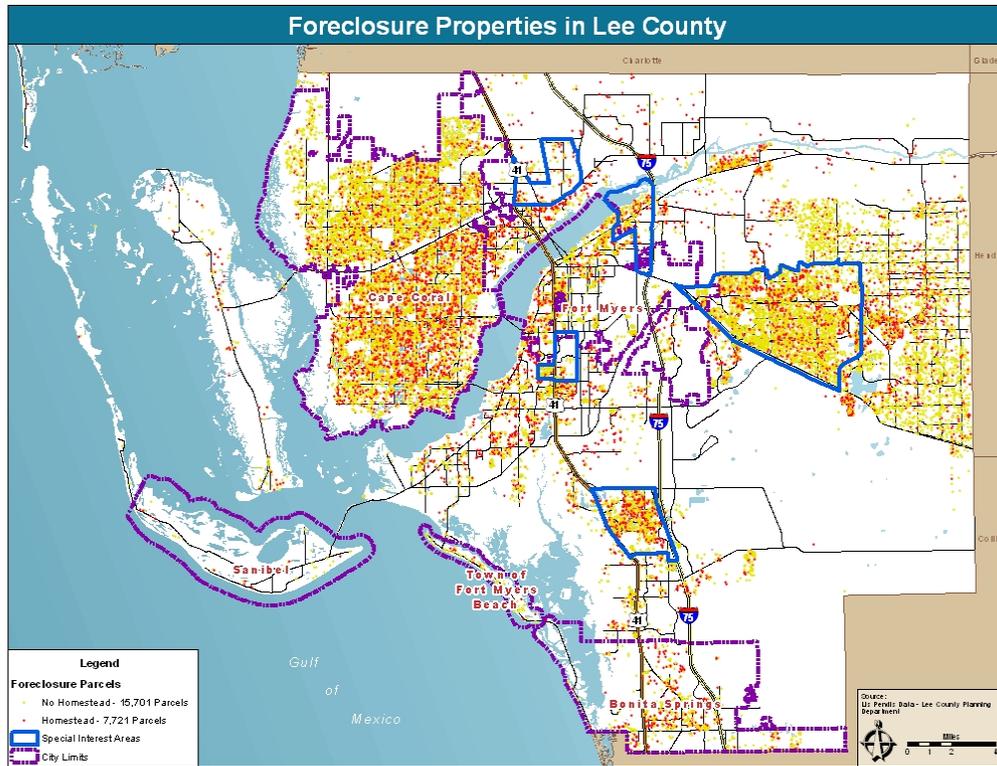
Lee County has identified additional need in expanded portions of Lee County, specifically in the Bonita Springs special interest area. Additionally, budget categories will be amended to reflect increased demand in some areas and decreased demand in others. Amendments to the 2008, 2009, or 2010 First Amendment are noted by striking through text to be deleted and using underlined and bolded text for additions to the text.

## **AMENDMENTS BY SECTION**

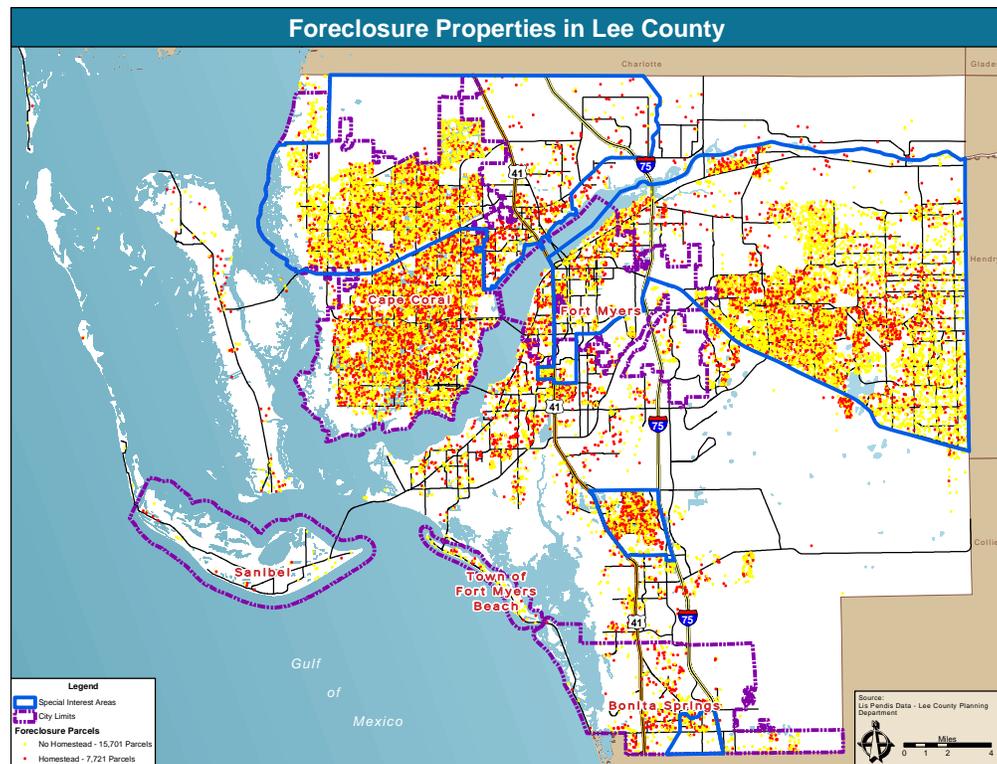
### **AREAS OF GREATEST NEED**

Note: All narrative and supporting data originally included apply to the proposed expanded area. One area in Bonita Springs is being expanded. The expanded service area will allow all eligible properties to be included in the areas of greatest need as defined by the original data. The maps showing the original areas of greatest need are included along with the amended maps to illustrate that the expanded areas have the same or very similar qualifications as the originally selected areas. All data used was originally submitted with the 2008 Amendment, and the areas added are in Census Tract 504, Block Groups 2, 3, and 5.

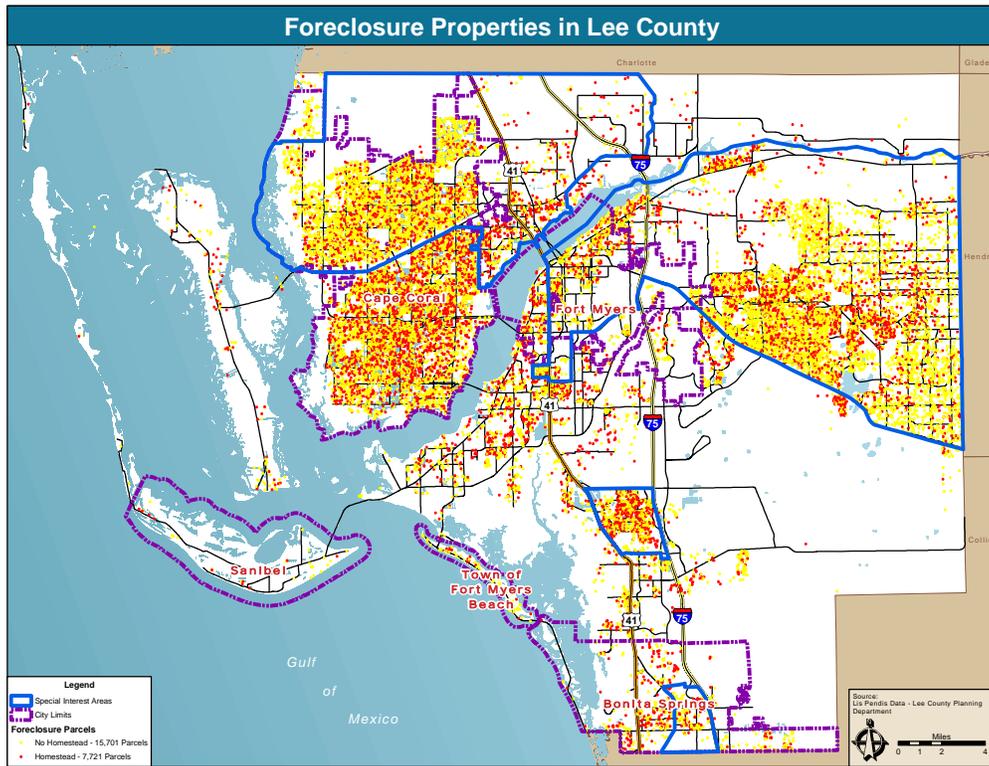
## ORIGINAL 2008 Map: Foreclosure Properties in Lee County



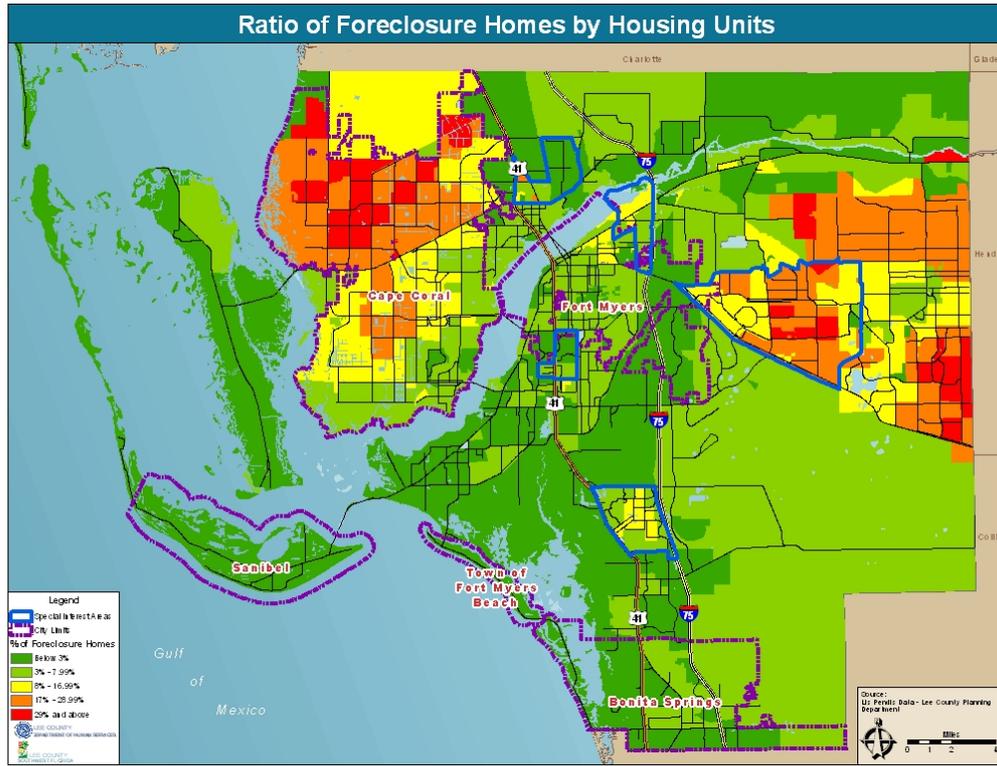
## 2010 FIRST AMENDMENT Map: Foreclosure Properties in Lee County



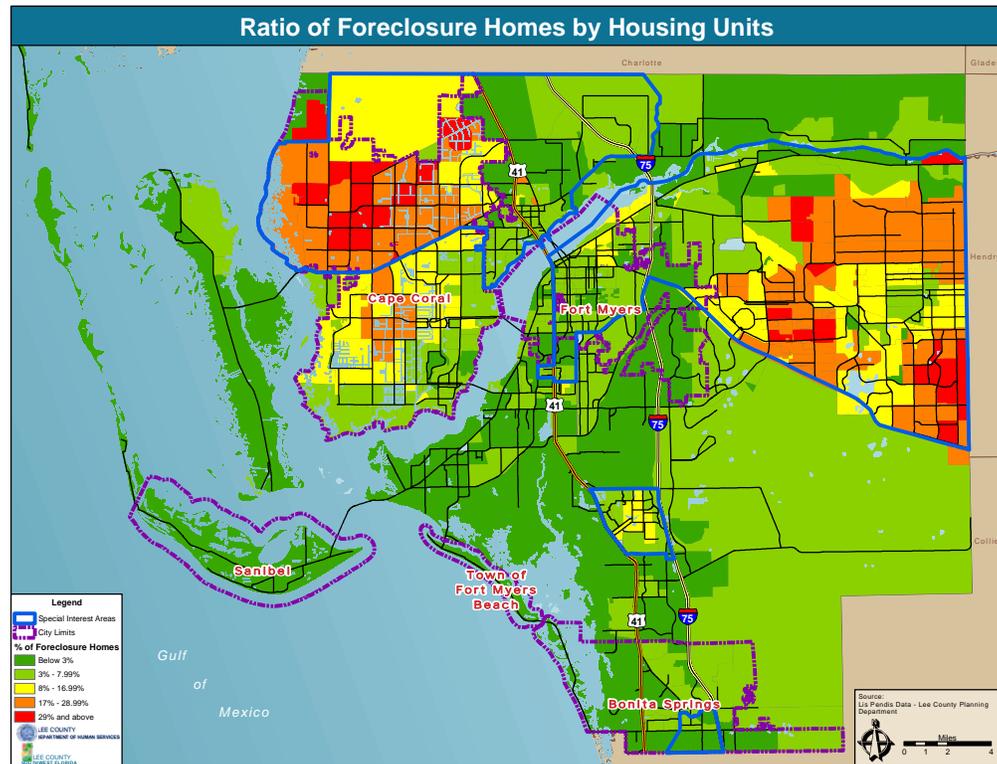
# AMENDED Map: Foreclosure Properties in Lee County



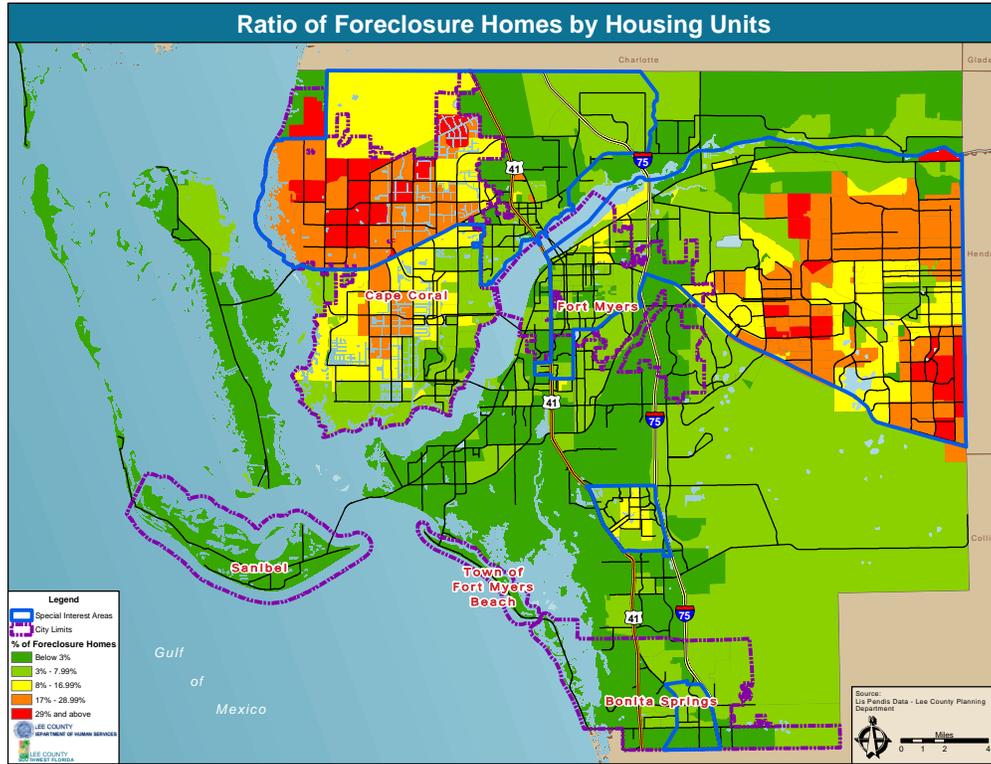
## ORIGINAL 2008 Map: Ratio of Foreclosure Homes by Housing Units



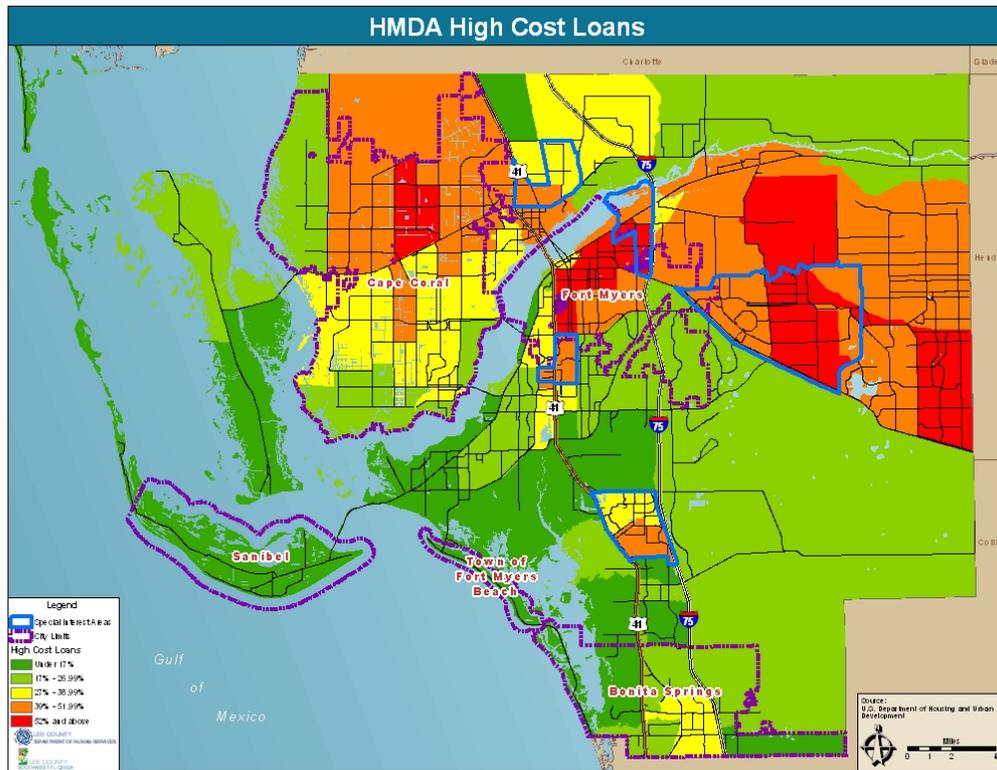
## 2010 FIRST AMENDMENT Map: Ratio of Foreclosure Homes by Housing Units



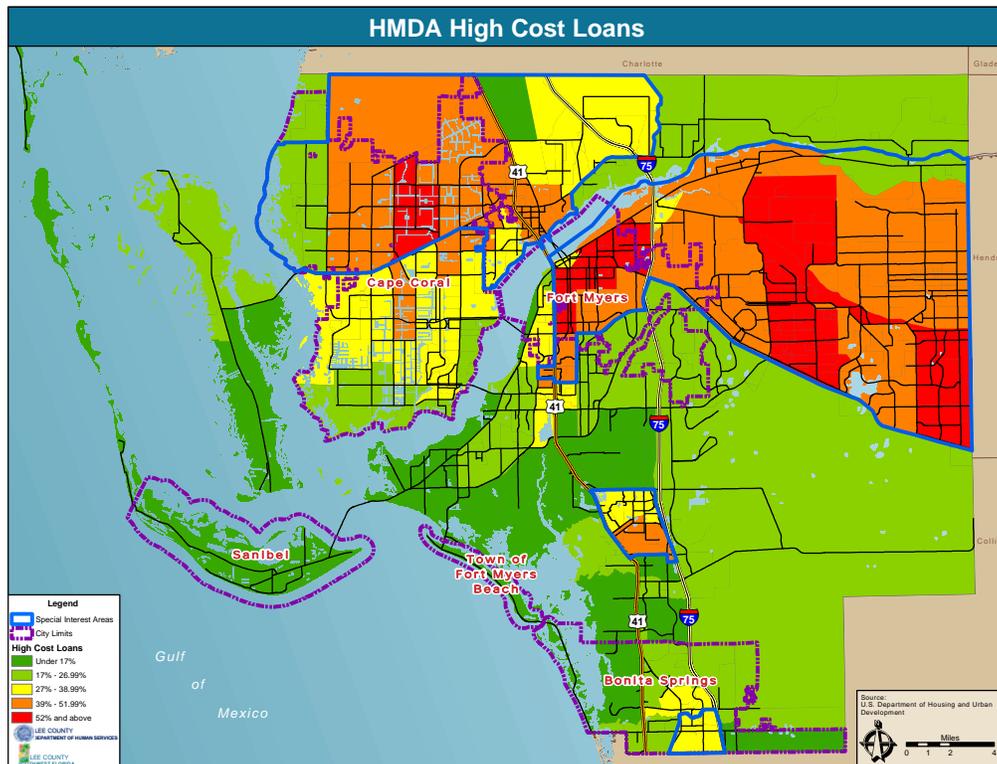
# AMENDED Map: Ratio of Foreclosure Homes by Housing Units



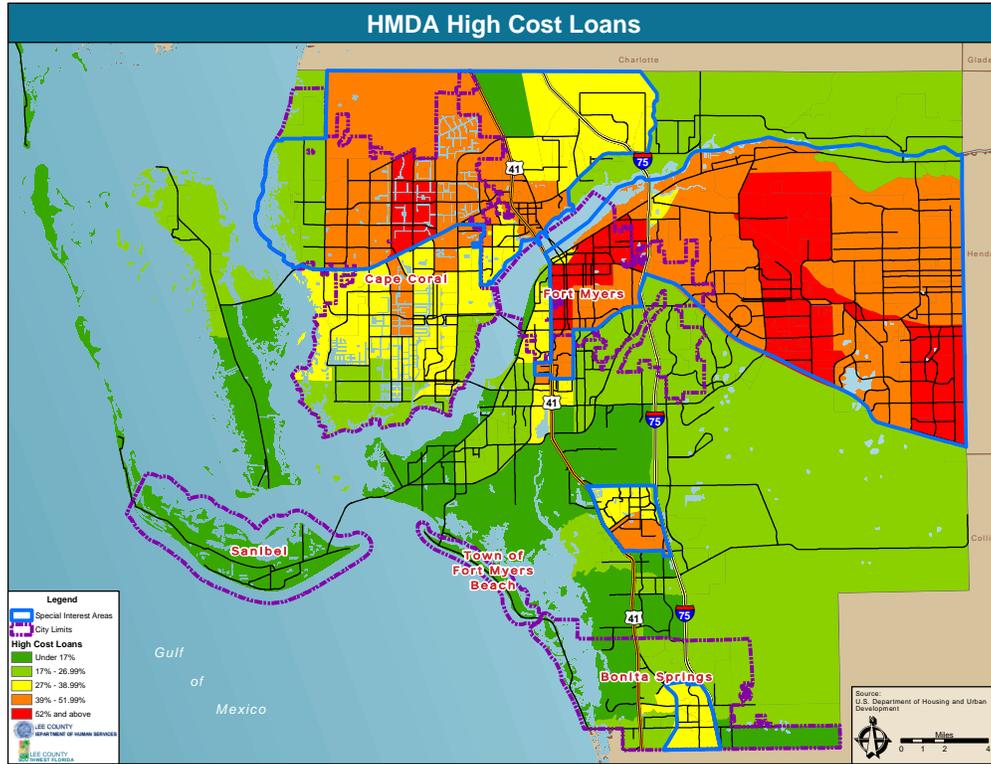
## ORIGINAL 2008 Map: HMDA High Cost Loans



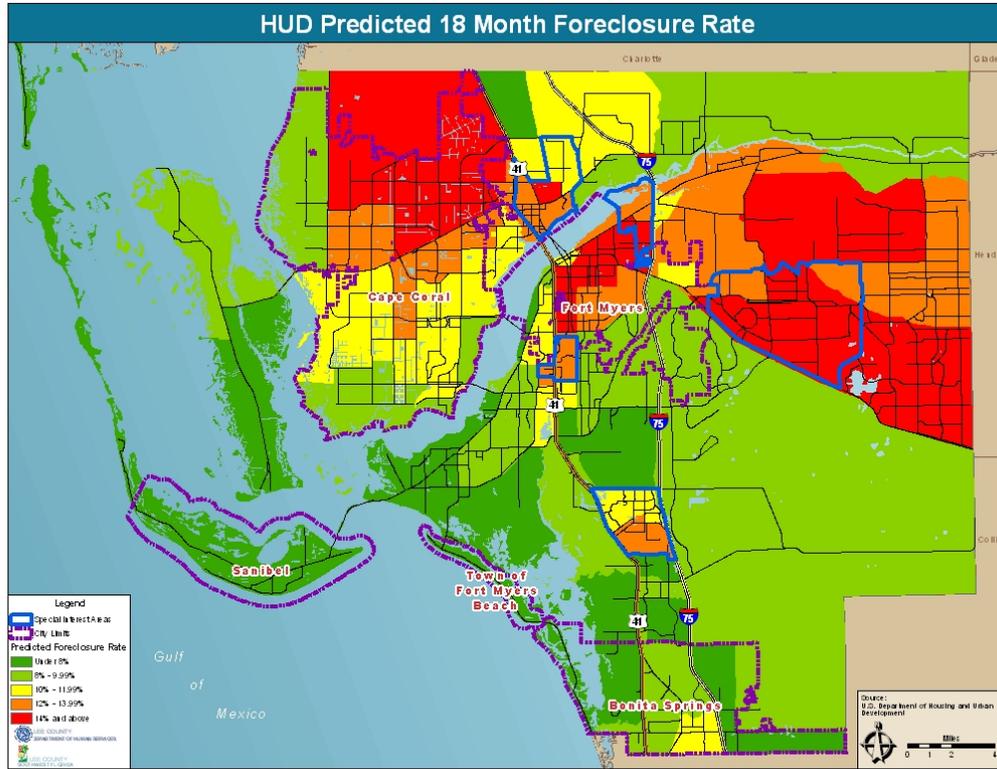
## 2010 FIRST AMENDMENT Map: HMDA High Cost Loans



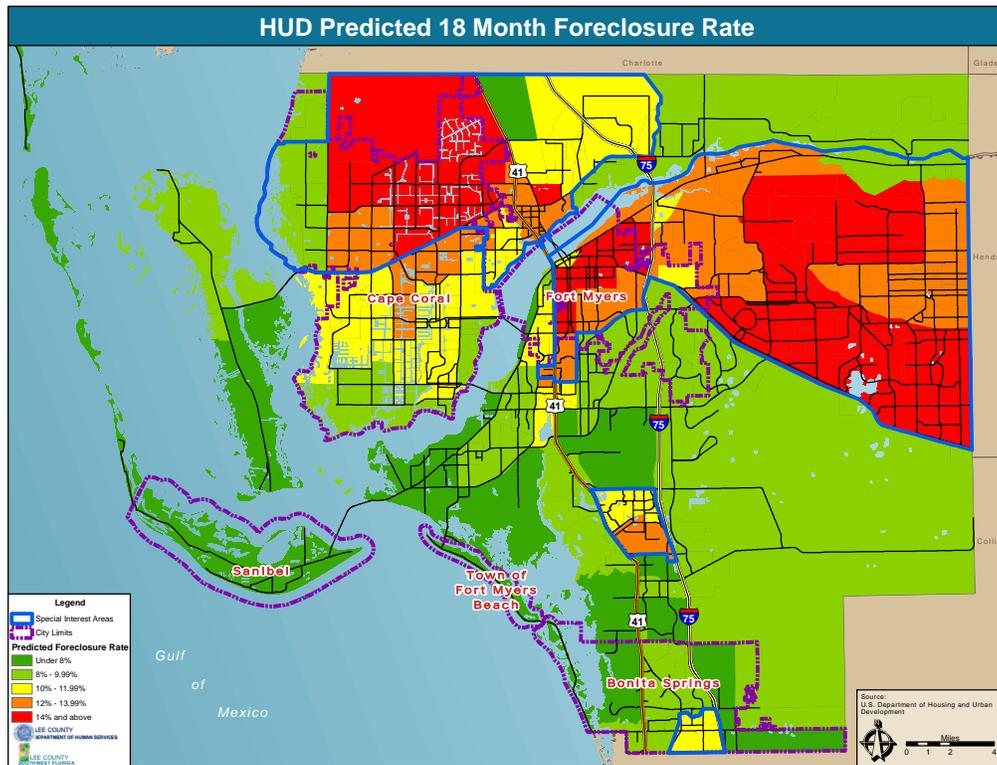
# AMENDED Map: HMDA High Cost Loans



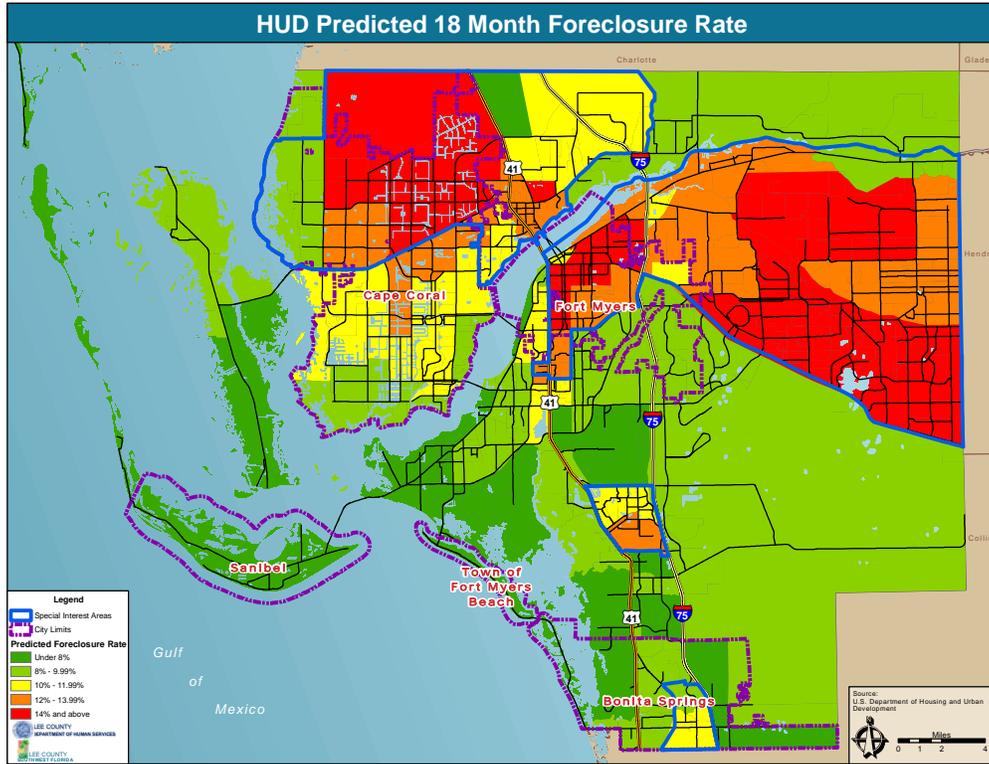
## ORIGINAL 2008 Map: HUD Predicted 18 Month Foreclosure Rate



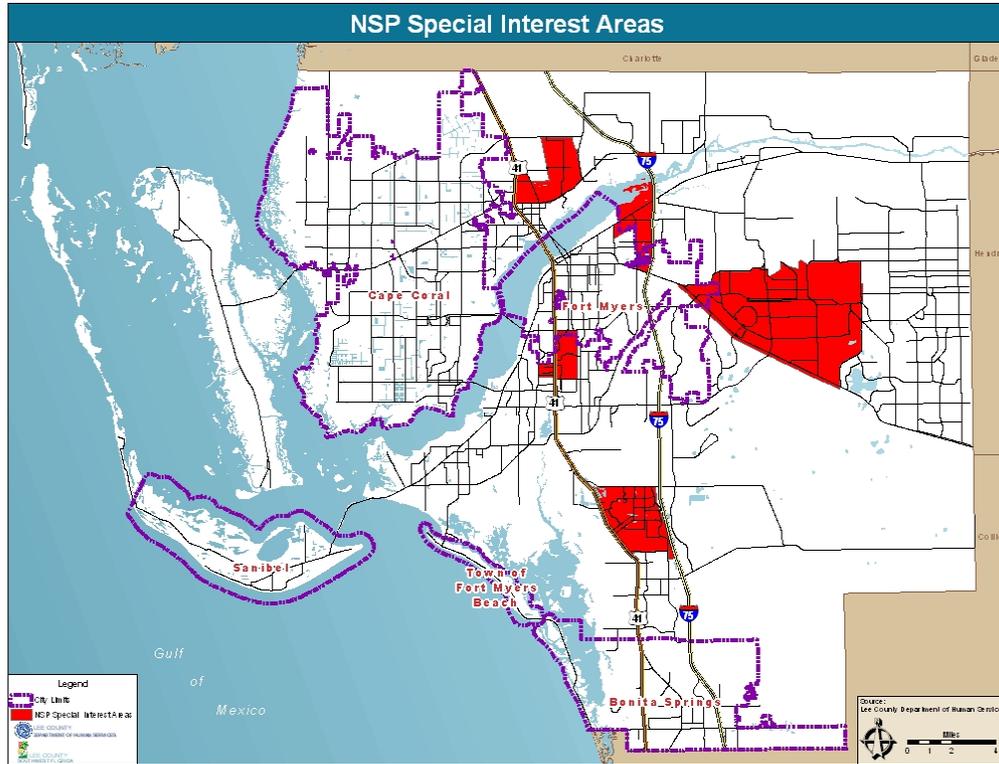
## 2010 FIRST AMENDMENT Map: HUD Predicted 18 Month Foreclosure Rate



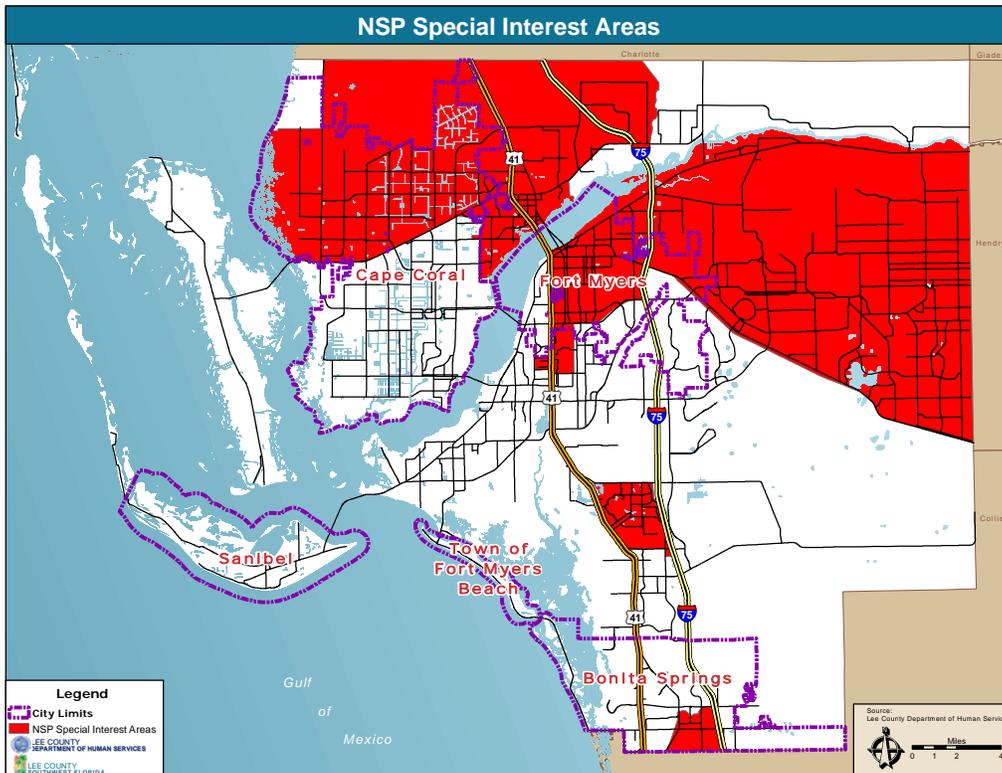
# AMENDED MAP: HUD Predicted 18 Month Foreclosure Rate



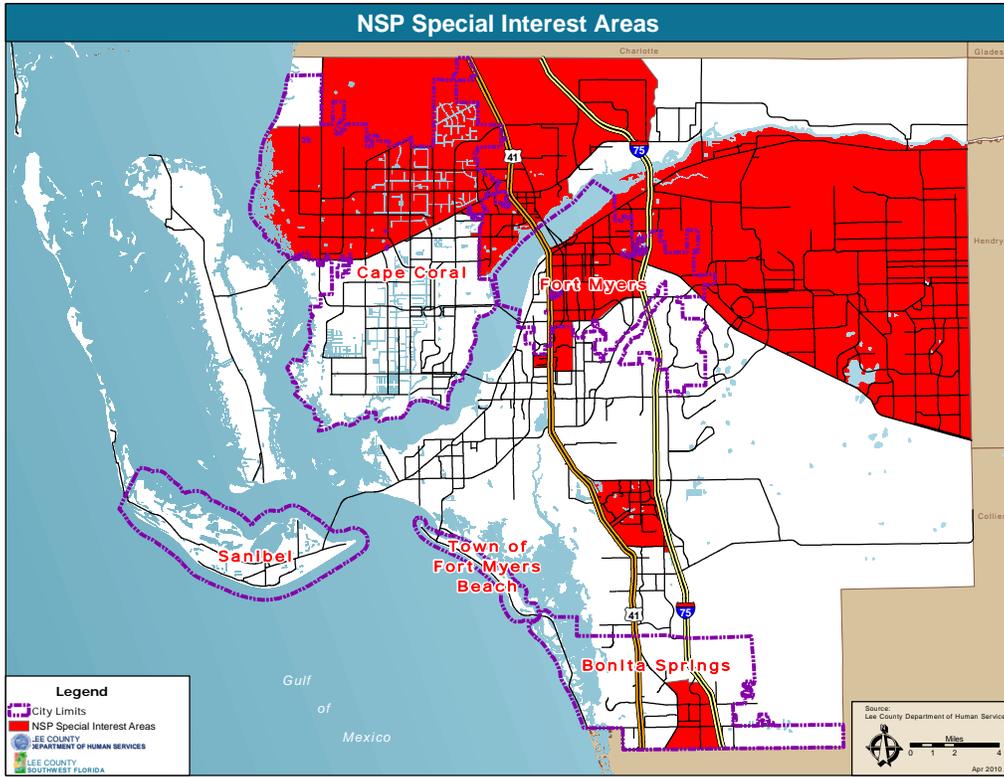
# ORIGINAL 2008 Map: NSP Special Interest Areas



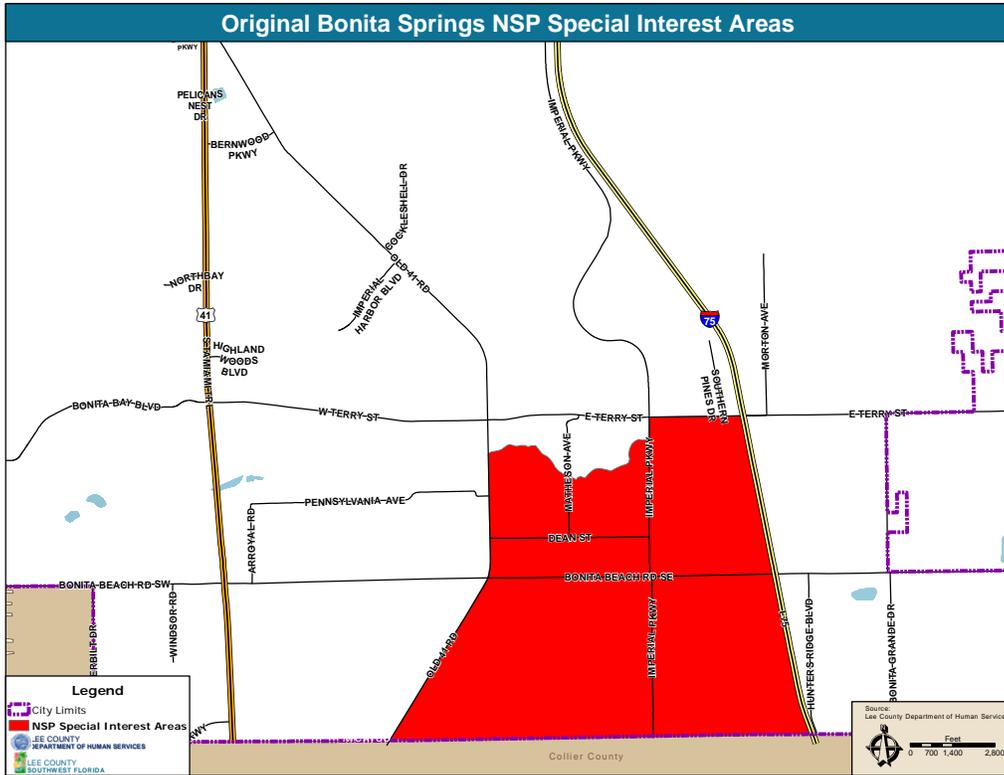
# 2010 FIRST AMENDMENT Map: NSP Special Interest Areas



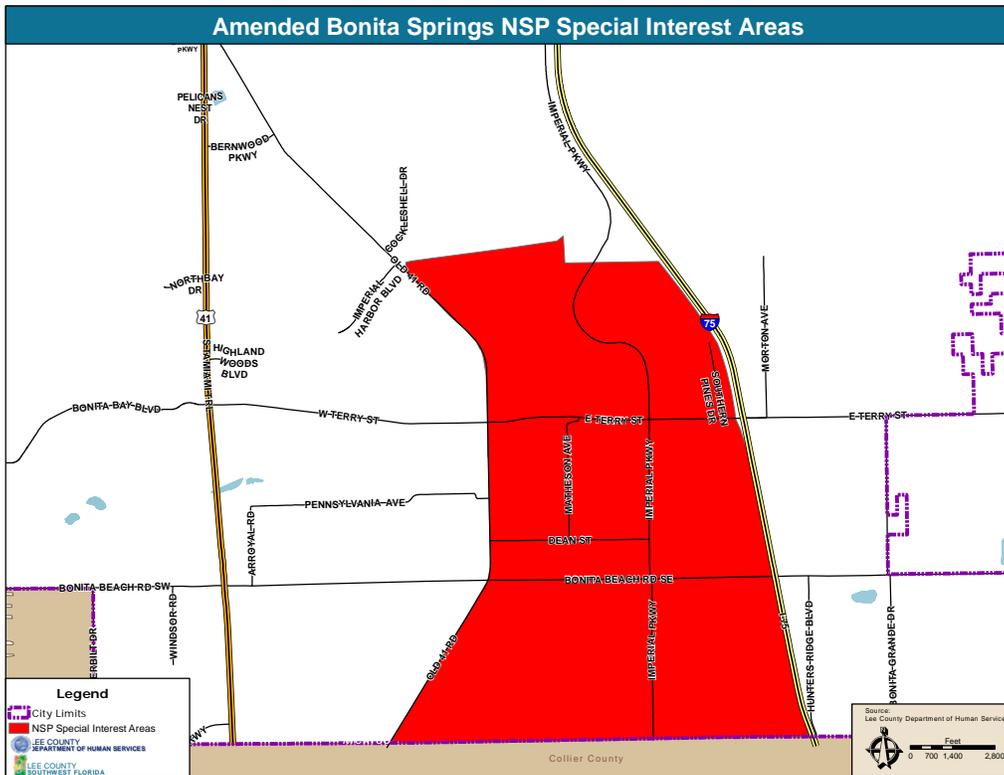
# AMENDED Map: NSP Special Interest Areas



# 2010 FIRST AMENDMENT Map: Bonita Springs Special Interest Area



# AMENDED Map: Bonita Springs Special Interest Area



## **NSP INFORMATION BY ACTIVITY**

G2. Activity: Acquisition/Rehabilitation/Financing/Resale – Multifamily Housing/Rental (NSP Use B)

Amend current funding level of \$10,635,189 to \$11,335,189. Additional funding allocated to this project due to amendment of funds from Administration and Planning activities.

G2. Activity: Acquisition/Rehabilitation/Financing/Resale – Multifamily Housing/Rental (NSP Use B)

Amend current funding level of \$5,008,678 to \$5,408,678. Additional funding allocated to this project due to deletion of Demolition activities.

G5. Activity: Demolition/Redevelopment (NSP Uses D, E)

Amend to remove Demolition (NSP Use D) as a Lee County Activity, both in this section and all other sections of the 2008 Amendment, 2009 Amendment, and the 2010 First Amendment. Funding of \$400,000 allocated to this project is amended to be used in the following activity: Acquisition/Rehabilitation/Financing/Resale – Multifamily Housing/Rental (NSP Use B).

G7. Activity: Administration and Planning

Funding in the amount of \$700,000 allocated to this project is amended to be used in the following activity: Acquisition/Rehabilitation/Financing/Resale for Homeownership (NSP Use B).

## **PUBLIC COMMENT**

*Instruction: Provide a summary of public comments received to the proposed NSP Substantial Amendment.*

This substantial amendment was advertised for public notice on June 18, 2010 in the News-Press and on the County's website. The minimum comment period of 15 days began on that date and continued through July 2, 2010. No public comments were received.

Appendix I included budget tables. This substantial amendment deletes the table titled Appendix I. Budget and Allocations – Lee County Use Format. Appendix I. Budget and Allocations – NSP Eligible Use Format is amended as shown below.

**APPENDIX I. BUDGET AND ALLOCATIONS – NSP ELIGIBLE USE FORMAT**

Eligible Use	Allocation/Use	Est. Units	
		50%AMI Or Below	51-120%AMI
B Acquisition/Rehab/Financing/Resale for Homeownership <i>(Lee #G2)</i>	\$10,635,189 <b><u>\$11,335,189</u></b>		115 units
Acquisition/Rehab/Financing/Resale Multifamily Housing/Rental <i>(Lee #G3)</i>	<del>\$5,008,678</del> <b><u>\$5,408,678</u></b>	50 units	
	<i>Subtotal (B)</i>	<del>\$16,043,867</del> <b><u>\$16,743,867</u></b>	
<del>D Demolition</del> <i>(Lee #G5)</i>	<del>\$400,000</del>		<del>20 Units</del>
E Redevelopment <i>(Lee #G6)</i>	\$400,000	<i>(Units In totals for (B))</i>	<i>(Units In totals for (B))</i>
Administration <i>(Lee #G7)</i>	<del>\$1,800,000</del> <b><u>\$1,100,000</u></b>		
	Total Allocation	\$18,243,867	



**LEE COUNTY**  
**SOUTHWEST FLORIDA**

**SUBSTANTIAL AMENDMENT NUMBER FOUR**

**TO**

**THE NSP SUBSTANTIAL AMENDMENT**

**TO THE**  
**ANNUAL ACTION PLAN**  
**HUD FY 2008**

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**  
**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Lee County Board of County Commissioners**  
**Department of Human Services**  
<http://dhs.leegov.com/Pages/default.aspx>  
<http://nsp.leegov.com/>

John Manning, Chair, Board of County Commissioners  
Karen Hawes, County Manager  
Holly Schwartz, Assistant County Manager  
Ann Arnall, Director, Department of Human Services  
Cyndy Cook, Neighborhood Relations Coordinator, Department of Human Services

The Neighborhood Stabilization Program (NSP) Substantial Amendment was an amendment to the Lee County Consolidated Plan and 2008 Annual Plan for the U. S. Department of Housing and Urban Development (HUD). The amendment added supplemental funds from the HUD NSP Program for the redevelopment of abandoned and foreclosed homes under Title III of Division B of the Housing and Economic Recovery Act of 2008 (HERA). Herein this amendment will be referred to as the “2008 Amendment.”

In August of 2009, a substantial amendment to the NSP Substantial Amendment was completed, which incorporated additional affected areas in the North Fort Myers area of Lee County, incorporated the text of the NSP Bridge Notice, and reallocated funds within the overall budget. Herein this amendment will be referred to as the “2009 Amendment.”

In March of 2010, a substantial amendment to the NSP Substantial Amendment was completed, which incorporated additional affected areas throughout Lee County. Herein this amendment will be referred to as the “2010 First Amendment.”

In July of 2010, a substantial amendment to the NSP Substantial Amendment was completed, which incorporated additional affected areas through Lee County and reallocated NSP funds. Herein this amendment will be referred to as the “2010 Second Amendment.”

The purpose of this amendment is to add a new activity to an existing project category. The new activity will be completed using program income funds.

## **AMENDMENTS BY SECTION**

### **NSP INFORMATION BY ACTIVITY**

Activity: Redevelopment of Foreclosed and Vacant Property (NSP Use E)

Add new activity to the existing category of redevelopment to include the acquisition of foreclosed and vacant single-family lots in an existing special interest area of Lee County. The activity will be completed using program income funds of \$300,000. Future development of the lots into single family housing units will be completed through partnership with a local nonprofit agency.

### **PUBLIC COMMENT**

*Instruction: Provide a summary of public comments received to the proposed NSP Substantial Amendment.*

This substantial amendment was advertised for public notice on October 4, 2012 in the News-Press and on the County’s website. The minimum comment period of 15 days began on that date and continues through October 18, 2012. Any public comment that is received will be noted in the final submission.