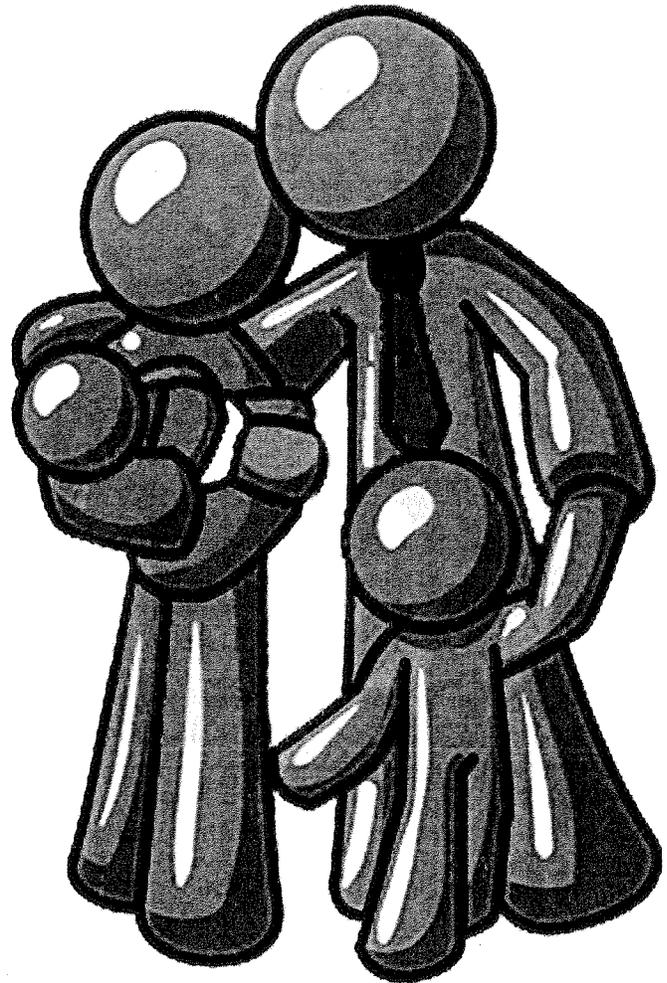
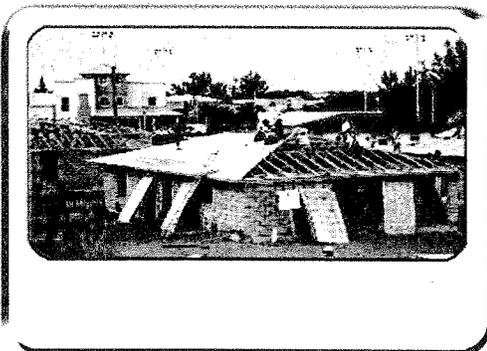
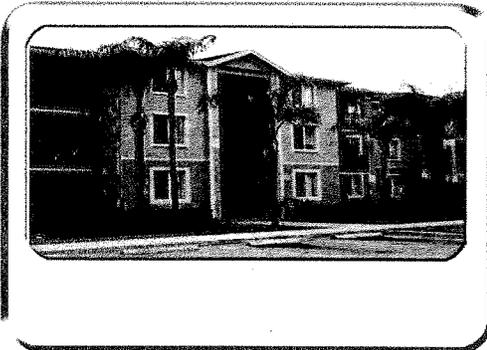
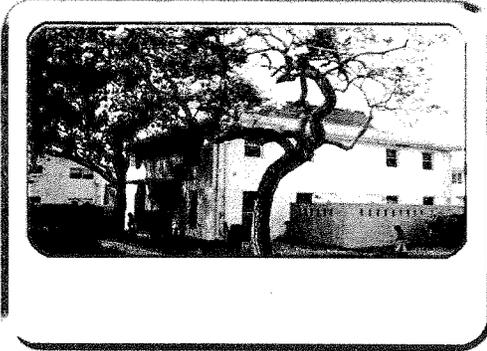
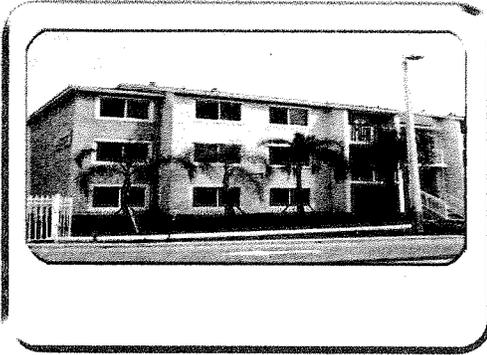


# “Stabilize Davie”



Town of Davie and  
Crisis Housing Solutions

Neighborhood Stabilization  
Program 2  
Application



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Documentation of Firm Commitment by For-Profit Partners	N/A
Definitions	Included

# Application Forms

<b>Application for Federal Assistance SF-424</b>		Version 02
<b>*1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<b>*2. Type of Application</b> * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision  *Other (Specify) _____
3. Date Received: 7/16/09		4. Applicant Identifier: B-08-MC-12-0044
5a. Federal Entity Identifier: B-08-MC-12-0044		*5b. Federal Award Identifier:
<b>State Use Only:</b>		
6. Date Received by State:		7. State Application Identifier:
<b>8. APPLICANT INFORMATION:</b>		
*a. Legal Name: Town of Davie		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 59-6046527		*c. Organizational DUNS: 06384736
<b>d. Address:</b>		
*Street 1:	6591 Orange Drive	
Street 2:	_____	
*City:	Davie	
County:	Broward	
*State:	Florida	
Province:	_____	
*Country:	United States	
*Zip / Postal Code	33314-3	
<b>e. Organizational Unit:</b>		
Department Name: Housing and Community Development		Division Name:
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix:	_____	*First Name: Giovanni
Middle Name:	Ramon	
*Last Name:	Moss	
Suffix:	_____	
Title: Housing and Community Development Director		
Organizational Affiliation: Employee		

\*Telephone Number: (954) 797-1034

Fax Number: (954) 797-2061

\*Email: giovanni\_moss@davie-fl.gov

OMB Number: 4040-0004

Expiration Date: 01/31/2009

Application for Federal Assistance SF-424

Version 02

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

City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\*Other (Specify)

\*10 Name of Federal Agency: Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.256

CFDA Title:

Neighborhood Stabilization Program 2

\*12 Funding Opportunity Number:

FR-5321-N-01

\*Title:

Neighborhood Stabilization Program 2

13. Competition Identification Number:

Title:

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

Town of Davie, Broward County Florida

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

Administration of eligible activities under the Neighborhood Stabilization Program 2 within the Town of Davie

OMB Number: 4040-0004  
Expiration Date: 01/31/2009

**Application for Federal Assistance SF-424**

Version 02

**16. Congressional Districts Of:**

\*a. Applicant: FL-020

\*b. Program/Project: FL-020, FL-022

**17. Proposed Project:**

\*a. Start Date: 12/15/2009

\*b. End Date: 12/15/2012

**18. Estimated Funding (\$):**

*a. Federal	<u>\$14,000,000</u>
*b. Applicant	_____
*c. State	_____
*d. Local	_____
*e. Other	_____
*f. Program Income	_____
*g. TOTAL	<u>\$14,000,000</u>

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

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

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

Yes  No

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

\*\* I AGREE

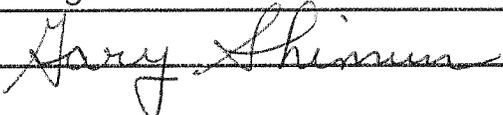
\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

**Authorized Representative:**

Prefix: Mr. \*First Name: Gary

Middle Name: \_\_\_\_\_

\*Last Name: Shimun

Suffix: _____	
*Title: <b>Town Administrator</b>	
*Telephone Number: <b>(954) 797-1034</b>	Fax Number: <b>(954) 797-2061</b>
* Email: <b>Gary_Shimun@davie-fl.gov</b>	
*Signature of Authorized Representative: 	*Date Signed: <b>7/15/09</b>

Authorized for Local Reproduction

Standard Form 424 (Revised 10/2005)

Prescribed by OMB Circular A-102

OMB Number: 4040-0004  
Expiration Date: 01/31/2009

Application for Federal Assistance SF-424

Version 02

# SURVEY ON ENSURING EQUAL OPPORTUNITY FOR APPLICANTS

OMB No. 1890-0014 Exp. 2/28/2009

**Purpose:** The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

**Instructions for Submitting the Survey:** If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

**Applicant's (Organization) Name:** Crisis Housing Solutions - div. of Adopt a Hurricane Family, Inc.

**Applicant's DUNS Number:** 612115076

**Grant Name:** Neighborhood Stabilization Program (NSP) 2 **CFDA Number:** \_\_\_\_\_

1. Does the applicant have 501(c)(3) status?  
 Yes                       No
2. How many full-time equivalent employees does the applicant have? (Check only one box).  
 3 or Fewer                       15-50  
 4-5                                       51-100  
 6-14                                       over 100
3. What is the size of the applicant's annual budget?  
(Check only one box.)  
 Less Than \$150,000  
 \$150,000 - \$299,999  
 \$300,000 - \$499,999  
 \$500,000 - \$999,999  
 \$1,000,000 - \$4,999,999  
 \$5,000,000 or more
4. Is the applicant a faith-based/religious organization?  
 Yes                                       No
5. Is the applicant a non-religious community-based organization?  
 Yes                                       No
6. Is the applicant an intermediary that will manage the grant on behalf of other organizations?  
 Yes                                       No
7. Has the applicant ever received a government grant or contract (Federal, State, or local)?  
 Yes                                       No
8. Is the applicant a local affiliate of a national organization?  
 Yes                                       No

## Non-Profit Organization Qualification

The Town of Davie and Crisis Housing Solutions (i.e. the Collaborative) have formed a strategic partnership to stabilize communities by transforming vacant and foreclosed properties into quality affordable housing for low-, moderate-, and middle-income households.

As a general unit of local government, the Town of Davie is an eligible applicant for the Neighborhood Stabilization Program 2 (NSP2). Please see a copy of form SF-424 for verification.

Crisis Housing Solutions is eligible as a nonprofit entity. Crisis Housing Solutions is a division of Adopt-a-Hurricane Family (AHF). Please see a copy of the current Internal Revenue Service (IRS) ruling identifying AHF as a charitable 501(c)(3) organization and the filing for doing business as (DBA) under the fictitious name of Crisis Housing Solutions.

The Town of Davie will be the lead agency as evidenced in the Consortium Agreement (attached).

INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: NOV 17 2006

ADOPT A HURRICANE FAMILY INC  
C/O CRAIG VANDERLAAN  
8730 NW 18TH ST  
PEMBROKE PINES, FL 33024

Employer Identification Number:  
20-3494053  
DLN:  
17053249019016  
Contact Person:  
ANGELA M BENDER ID# 31162  
Contact Telephone Number:  
(877) 829-5500  
Accounting Period Ending:  
June 30  
Public Charity Status:  
170(b)(1)(A)(vi)  
Form 990 Required:  
Yes  
Effective Date of Exemption:  
September 20, 2005  
Contribution Deductibility:  
Yes  
Advance Ruling Ending Date:  
June 30, 2010

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code. Contributions to you are deductible under section 170 of the Code. You are also qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent records.

Organizations exempt under section 501(c)(3) of the Code are further classified as either public charities or private foundations. During your advance ruling period, you will be treated as a public charity. Your advance ruling period begins with the effective date of your exemption and ends with advance ruling ending date shown in the heading of the letter.

Shortly before the end of your advance ruling period, we will send you Form 8734, Support Schedule for Advance Ruling Period. You will have 90 days after the end of your advance ruling period to return the completed form. We will then notify you, in writing, about your public charity status.

Please see enclosed Information for Exempt Organizations Under Section 501(c)(3) for some helpful information about your responsibilities as an exempt organization.

Letter 1045 (DO/CG)

ADOPT A HURRICANE FAMILY INC

Sincerely,

A handwritten signature in cursive script, appearing to read "Lois G. Lerner".

Lois G. Lerner  
Director, Exempt Organizations  
Rulings and Agreements

Enclosures: Information for Organizations Exempt Under Section 501(c)(3)  
Statute Extension

**APPLICATION FOR REGISTRATION OF FICTITIOUS NAME**

DOCUMENT# G08133900046

Fictitious Name to be Registered: CRISIS HOUSING SOLUTIONS

Mailing Address of Business: 8730 N.W. 18TH STREET  
PEMBROKE PINES, FL 33024

Florida County of principal place of business: BROWARD

FEI Number:

**FILED**  
**May 09, 2008**  
**Secretary of State**

Owner(s) of Fictitious Name:

ADOPT A HURRICANE FAMILY, INC.  
8730 N.W. 18TH STREET  
PEMBROKE PINES, FL 33024 US  
Florida Registration Number: N05000009706  
FEI Number: 20-3494053

I (we) the undersigned, being the sole (all the) party(ies) owning interest in the above fictitious name, certify that the information indicated on this form is true and accurate. I (we) understand that the electronic signature(s) below shall have the same legal effect as if made under oath.

CRAIG VANDERLAAN  
\_\_\_\_\_  
Electronic Signature(s)

05/09/2008  
\_\_\_\_\_  
Date

**Certificate of Status Requested (X)**

**Certified Copy Requested (X)**

# State of Florida



## Department of State

I certify from the records of this office that CRISIS HOUSING SOLUTIONS is a Fictitious Name registered with the Department of State on May 9, 2008.

The Registration Number of this Fictitious Name is G08133900046.

I further certify that said Fictitious Name Registration is active.

I further certify that this office began filing Fictitious Name Registrations on January 1, 1991, pursuant to Section 865.09, Florida Statutes.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capital, this the  
Twelfth day of May, 2008



  
Kurt S. Browning  
Secretary of State

# State of Florida



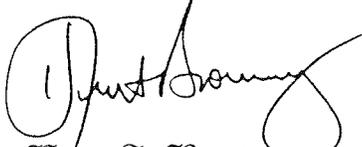
Department of State

I certify that the attached is a true and correct copy of the Application For Registration of Fictitious Name of CRISIS HOUSING SOLUTIONS, registered with the Department of State on May 9, 2008, as shown by the records of this office.

The Registration Number of this Fictitious Name is G08133900046.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capital, this the  
Twelfth day of May, 2008



  
Kurt S. Browning  
Secretary of State



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

May 12, 2008

CRISIS HOUSING SOLUTIONS  
8730 N.W. 18TH STREET  
PEMBROKE PINES, FL 33024

Subject: **CRISIS HOUSING SOLUTIONS**

REGISTRATION NUMBER: **G08133900046**

This will acknowledge the filing of the above fictitious name registration which was registered on May 9, 2008. This registration gives no rights to ownership of the name.

Each fictitious name registration must be renewed every five years between January 1 and December 31 of the expiration year to maintain registration. Three months prior to the expiration date a statement of renewal will be mailed.

**IT IS THE RESPONSIBILITY OF THE BUSINESS TO NOTIFY THIS OFFICE IN WRITING IF THEIR MAILING ADDRESS CHANGES.** Whenever corresponding please provide assigned Registration Number.

Enclosed is your certificate(s) as requested.

Should you have any questions regarding this matter you may contact our office at (850) 245-6058.

Fictitious Name Section  
Division of Corporations

Letter No. 408A00030253

**Davie, Florida NSP 2 Consortium  
Town of Davie / Crisis Housing Solutions Consortium Agreement**

THIS Consortium Agreement (the "Agreement") made and entered into by and between the Town of Davie (hereinafter "Town") and Crisis Housing Solutions, a division of Adopt a Hurricane Family, Inc. (hereinafter "CHS"), effective as of July 15, 2009 (hereinafter "Effective Date").

WHEREAS, the Town agrees that it is desirable and in the interests of their residents to secure approval by the federal government to be considered as a consortium under the federal Neighborhood Stabilization Program 2 (hereinafter "NSP 2") operated by the Department of Housing and Urban Development (hereinafter "HUD").

NOW, THEREFORE, the Town and CHS agree as follows:

**Section I. Definitions**

The definitions contained in this agreement are incorporated herein by reference and made a part hereof, and the terms defined in this section have the following meanings given them:

- A. "NSP 2" means the Neighborhood Stabilization Program 2, under which applicants, both government agencies and/or non-profits, will compete for up to \$1.93 billion in funds to carry out said neighborhood stabilization programs nationwide.
- B. "Davie NSP 2 Program" means a procedure established for the use of the funds made available through HUD and through NSP 2 to carry out a three (3) year strategy in the Town of Davie through assistance to first-time homebuyers and existing homeowners, foreclosed property acquisition & rehabilitation, acquisition of available land for new development, new construction of affordable housing, site improvements and other reasonable and necessary expenses related to the development of affordable housing while stabilizing neighborhoods.
- C. "Regulations" refer to NSP 2 regulations as issued by HUD.
- D. "Federal HUD Consortium" means a consortium of parties, in this case the Town and CHS, bound by the terms of the NSP 2 Program, participating in said program, and receiving funds as authorized by the Federal Program Regulations.
- E. "Federal Program Requirements" means documents issued by HUD describing the regulations and requirements of the NSP 2 Program in order for funds to be issued to participate in the Program.

**Section II. Purpose**

This agreement is to form a consortium between the Town of Davie and Crisis Housing Solutions for the designation as a Federal HUD Consortium under NSP 2 and the Federal Program Requirements of NSP 2. The said Consortium is known and hereinafter referred to as the Davie NSP 2 Consortium (hereinafter "TDCHS").

**Section III. Agreement**

- A. The term of this agreement begins with the effective date of July 15, 2009 and ends July 15, 2013. Subject to the requirements of Paragraph C of this Section, the Town and CHS agree that the terms of this Agreement cover the four (4) year period necessary to carry out all activities that will be funded from the funding awarded and that the members of the Consortium will remain in the Consortium for the entire period. The Agreement remains in effect until the NSP 2 funds for the qualification period are closed out pursuant to the terms of the grant.

- B. The Town and CHS mutually agree that the Town shall act as the Lead Agency in a representative capacity for the Consortium and as further defined in the Federal Program Requirements for funding provided directly by HUD. The Town in its capacity as Lead Agency is authorized to enter into an agreement with HUD. The Town Administrator is authorized to submit an application for funding under NSP 2
- C. The Town and CHS mutually agree that the Town as Lead Agency shall assume overall responsibility for ensuring that the TDCHS Program meets all NSP2 requirements and further, that the TDCHS Program is carried out in compliance with the requirements of the Grant, the Regulations and the Federal Program Requirements. CHS agrees to assist the Town in maintaining compliance with the NSP 2 grant, the Regulations, and the County, State and Federal Program Requirements for the full compliance period, extending to and continuing beyond the expiration of this Agreement.
- D. If any new entities join TDCHS, the Town as Lead Agency agrees to notify HUD in writing and to provide a copy of the authorizing agreement with the new member. The Town, as lead Agency, is authorized by this agreement to amend this Agreement on behalf of the Consortium to add new members to TDCHC.
- E. The Town and CHS mutually agree that the TDCHS Program will provide fair and ample opportunity for the members of the Consortium to access the funding brought to it in the amount that shall be determined by HUD. The distribution of the 10% of the funding designated for administration will be addressed as part of a separate agreement between the Town and CHS.
- F. The Town and CHS agree to comply with all Regulations, Federal Program Requirements, and the TDCHS Program design features as set forth in the NSP 2 application and the NSP 2 program requirements.
- G. This agreement shall be executed by the appropriate officers of the Town and CHS pursuant to the authority granted to them by their governing bodies.
- H. To the maximum extent permitted by law, each member who is a party to this Agreement shall indemnify and hold harmless the other members, and their officers, officials and employees from and against all costs, damages, liabilities, claims, losses, judgments or expenses, including reasonable attorneys fees, arising in any manner from or as a result of the activities by or on behalf of the Members of this Agreement.
- I. The Town and CHS certify that they will adhere to all federal, state and local regulations pertaining to the disposition of real property, for any real property that is acquired under this Program.
- J. This Agreement shall be construed in accordance with and governed by federal law and by the laws of the state of Florida not inconsistent with federal law. Any litigation arising out of this Agreement shall be brought to courts in Florida, with venue in Broward County.
- K. This agreement shall be amended by mutual agreement of all parties in writing.
- L. TDCHS and other parties to this agreement are bound by the terms of this Agreement for the purpose of participating in the Federal NSP 2 Program and agree to undertake or assist in undertaking housing assistance activities consistent with the program.
- M. The Town and CHS agree to cooperate in the implementation of the Federal NSP 2 program in accordance with HUD regulations and requirements.
- N. In accordance with the NSP 2 program and its Regulations, each member of the Consortium composed at this time of the Town and CHS, certifies that it will direct its activities to targeting & reconnecting selected neighborhoods, arresting decline in these neighborhoods, complying with NSP 2's "deep targeting" requirement, invest in housing that is desirable and affordable, and other activities that affirmatively effect the NSP 2 Program and the residents of the Town of Davie.
- O. This MOU may be terminated by either party upon thirty (30) days written notice to the other party. Such notice must be in writing, sent by certified United States Mail, postage prepaid, return receipt requested, or by hand-delivery with a request for a written receipt of acknowledgement of delivery, addressed to the party for whom it is intended

**Section IV. Execution**

The Town and CHS have signed this Agreement, and all governing boards have duly approved this Agreement and pursuant to such approval and the proper officials have signed this Agreement, the parties hereto agree to be bound by the provisions herein set forth. The terms and provisions of this Agreement are governed by applicable laws and regulations.

The Town and CHS have authorized this Agreement to be duly executed under seal and have set their hands and seals on the date specified below.

Mary Shimun  
Gary Shimun, Town Administrator  
Town of Davie

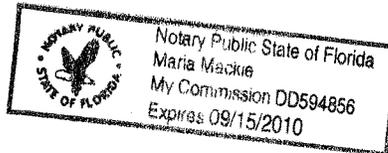
7-15-09  
Date

STATE OF FLORIDA  
COUNTY OF BROWARD

On this, the 15 day of July, 2009, before me a notary public, the above signed individual, known to me to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal:

Maria Mackie  
Notary Public



[Signature]

Craig Vanderlaan, Executive Director  
Crisis Housing Solutions, A division of Adopt a Hurricane Family, Inc

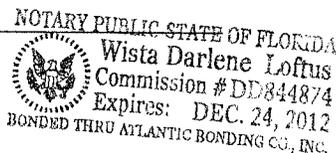
7/15/09  
Date

STATE OF FLORIDA  
COUNTY OF BROWARD

On this, the 15<sup>th</sup> day of July, 2009, before me a notary public, the above signed individual, known to me to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal:

Wista Darlene Loftus  
Notary Public



## Program Summary

**Applicant:** Town of Davie and Crisis Housing Solutions

**Application Number:** 267785424

**Target Area:** Davie, Florida (*Census Tracts 12011070101, 12011070204, 12011070502, 12011070600*)

**Funding Request:** \$14 million

### GEOGRAPHIC NEED

Florida has been devastated by the negative effects of foreclosures. Month after month, the State ranks among the worst both for actual number of foreclosures and overall rates of foreclosures. The Town of Davie is particularly at risk in regards to both the number and the percent of foreclosure challenges. According to the U.S. Department of Housing and Urban Development, one out of every fourteen homes (7%) in the Town is in foreclosure and over a quarter of the mortgages (27%) are high cost loans, ranking the Town among the HUD-estimated areas of greatest need.

The following census tracts were chosen as the Collaborative's NSP Target Area because of the extent of need for neighborhood stabilization and the ability to rapidly arrest decline in the community: 70101, 70204, 70502, and 70600. Over a third of the Town's foreclosures are clustered in the Target Area. Both foreclosure (9%) and high cost loan (36%) rates in the Target Area exceed the Town and County averages. In addition, the average index score is 19.75, designating the Target Area as one of the highest risk areas in the nation.

The boundaries of the Target Area fall within the Town's priority redevelopment areas (CDBG Target Area, Community Redevelopment Area, and Regional Activity Center). The Neighborhood Stabilization Program 2 (NSP2) is expected to provide an economic stimulus to Downtown Davie and catalyze investments in the Town's low- and moderate-income communities.

### STABILIZING ACTIVITIES

"Stabilize Davie" will develop viable urban communities by combining preventative policies (to curb additional decline) with reactive programs (to combat existing blight) and catalytic practices (to stimulate future growth). The Neighborhood Stabilization Program 2 (NSP2) is necessary to ensure the success of the initiative.

Through NSP2, the Collaborative will establish financial mechanisms for the purchase and redevelopment of foreclosed homes and will redevelop demolished or vacant properties as housing – eligible activities under NSP-Eligible Uses (A) and (E). The Collaborative will use \$4

million to provide 50 eligible households with the down payment, closing cost, and rehabilitation assistance necessary to purchase a foreclosed residence. The Collaborative will also use \$8.6 million to redevelop one or more large vacant parcels in the downtown with at least 200 affordable rental units. Finally, \$1.4 million (10% of the NSP funds) will be used to cover administrative costs, bringing the total amount of NSP2 funds requested to \$14 million.

All NSP2 funds will be used to provide affordable housing opportunities for low, moderate, and middle-income families earning less than 120 percent of the area median. Whenever possible, the Town and CHS will seek to assist low-income households earning less than 50 percent of the area median. The Town will set-aside a minimum of 25% of the funds (\$3.5 million) for low-income households to purchase foreclosed residences. Depending on the final project costs and individual income qualifications, the Town and CHS will also attempt to reserve a third of the rental housing for low-income households.

#### ORGANIZATIONAL CAPACITY

The Town of Davie and Crisis Housing Solutions (i.e. the Collaborative) have formed a strategic partnership to stabilize communities by transforming vacant and foreclosed properties into quality affordable housing for low-, moderate-, and middle-income households.

The Town of Davie (eligible as a unit of local government) will be the lead agency and will be responsible for the program compliance, government reporting, oversight, and management. Over the past two years (FY 2007/2008 and FY 2008/2009), the Town's Housing and Community Development Department has been directly responsible for assisting 733 affordable housing units and overseeing \$13,684,840 in program funds from federal, state, and local sources. As a result of its housing initiatives, the Town has received numerous local and state awards and was recently ranked as the top municipality for its housing policies, programs, and practices. *(For more information, please see the FIU Metropolitan Center's Municipal Scorecard and Best Practices reports in the Reference section.)*

Crisis Housing Solutions (a charitable 501(c)(3) nonprofit organization) will provide the day-to-day project and case management. Crisis Housing Solution provides temporary and permanent housing solutions for those made homeless by natural, manmade or economic disasters and has helped over 350 families transition into self-sufficiency since 2005.

The Town of Davie and Crisis Housing Solutions have successfully partnered together on past initiatives, providing rehousing services in response to Hurricane Wilma and the Palma Nova Mobile Home Park closure as well as foreclosure prevention and recovery programs. Together, the Collaborative has the capacity, experience, and qualifications to stabilize communities and families jeopardized by the housing and foreclosure crisis.

### CITIZEN PARTICIPATION

Citizen participation is essential to ensure the short-term success and long-term sustainability of the Collaborative's NSP2. In accordance with HUD and NSP2 guidelines, the Consortium provided a 10 day public comment period for citizen participation and posted a notice in both the newspaper and online. No comments were received. The NSP2 proposal is available on the Town of Davie's website ([www.davie-fl.gov](http://www.davie-fl.gov)). The Collaborative will inform residents of the design, progress, opportunities, and results of the NSP2 through Town Council meetings, existing advisory committees (i.e. Affordable Housing Advisory Committee, Mobile Home Task Force, and CRA Advisory Committee), and the Citizen Advisory Task Force, established in March for the specific purpose of providing feedback on the Neighborhood Stabilization Program.

# Narrative Statements

## Factor I: Need and Market Conditions

### (a) Target Geography

In the first half of the decade, the entire nation witnessed an unprecedented housing boom, with appreciation in South Florida drastically outpacing other regions of the country. As property values soared, the median price for a single family home in Broward County doubled in three years (2002-2005) reaching a high of \$391,100 in November 2005.<sup>1</sup> In Davie, Florida, the median cost rose to \$417,000.<sup>2</sup>

The unsustainable appreciation was fueled in large part by aggressive investors and lax lending standards, particularly by subprime lenders. As the local market now readjusts, home sales are plummeting. Total monthly sales in Davie dropped 60% from the peak. As the total number of homes on the market continues to grow, prices continue to falter. Last month, the median sales price for all types of housing in the Town plummeted to \$163,000.<sup>3</sup>

Despite the drastic drop in prices, homeownership remains unattainable for the majority of the local workforce. The regional economy is comprised almost entirely of service sector jobs, many of which are within low paying industries. Half of the employment base (food preparation and serving workers, office clerks, customer service representatives, cashiers, and retail salespersons) earns less than the median wage (\$31,000).<sup>4</sup> Many of these households are struggling to find homes within their income range.

Few affordable options exist in the Town of Davie. During the boom, the supply of affordable housing was diminished not only by the cost of housing but also by the loss of units to Hurricane Wilma, condominium conversions, and the redevelopment of mobile home parks. The overall loss prompted the Davie Town Council to declare an “affordable housing crisis” on December 20, 2006.

Foreclosures are now exacerbating an already existing housing crisis in Davie. The large number of vacant and abandoned properties in the community threatens the stability of the local housing market and the viability of the neighborhoods within the community. The current circumstances invite crime and discourage further investment in the community, particularly in the downtown area.

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<sup>1</sup> Florida Association of Realtors, *Florida Sales Report*, November 2005

<sup>2</sup> FIU Metropolitan Center, *Broward Housing Partnership Housing Needs Assessment*, March 2006

<sup>3</sup> Blockshopper, *Davie 2009 Sales*, <http://southflorida.blockshopper.com/foreclosures/>

<sup>4</sup> State of Florida Agency for Workforce Innovation, *Labor Market Statistics*, May 2009

## FORECLOSURES

Florida has been devastated by the negative effects of foreclosures. Month after month, the State ranks among the worst both for actual number of foreclosures and overall rates of foreclosures. According to RealtyTrac, 119,220 foreclosures were filed in the first quarter of 2009. As a result, home values are plummeting, families are struggling, and neighborhoods are deteriorating.

The Tri-County Region (Broward Palm Beach, and Miami-Dade Counties) is considered one of the hardest hit regions, accounting for over a quarter of the total statewide foreclosures. During 2008, RealtyTrac identified over 47,000 properties in foreclosure in the Fort Lauderdale metropolitan area alone. With nearly 6% of households in foreclosure, the Fort Lauderdale metropolitan area (i.e. Broward County) possessed the highest foreclosure rate in Florida and the sixth highest in the nation.

The Town of Davie is particularly at risk in regards to both the number and the percent of foreclosure challenges. According to the U.S. Department of Housing and Urban Development, one out of every fourteen homes (7%) in the Town is in foreclosure and over a quarter of the mortgages (27%) are high cost loans, ranking the Town among the HUD-estimated areas of greatest need.

In order to determine a target geography for the Neighborhood Stabilization Program, the Town first considered HUD's Foreclosure Risk Score, Vacancy Risk Score, and Combined Index Score. Under the program's guidelines, the entire jurisdiction would qualify with an average index score above 18. The Town then considered a number of other factors, including HUD's foreclosure/abandonment risk scores, predicted 18-month underlying problem foreclosure rate, HMDA high cost loan rate, RealtyTrac foreclosure and vacancy data, existing priority areas for community and economic development, and the Town's existing NSP Target Areas. The purpose of the analysis was to target areas that not only had high foreclosure rates but also had the greatest possibility for an impact.

The following census tracts were chosen as the Collaborative's NSP Target Geography because of the extent of need for neighborhood stabilization and the ability to rapidly arrest decline in the community: 12011070101, 12011070204, 12011070502, and 12011070600.

Over a third of the Town's foreclosures are clustered in the Target Area. Both foreclosure (9%) and high cost loan (36%) rates in the Target Area exceed the Town and County averages. More importantly, the average index score is 19.75, designating the Target Area as one of the highest risk areas in the nation.

Table I: Foreclosure Risk Factors in Target Area

CENSUS TRACT	FORECLOSURE SCORE	VACANCY SCORE	FORECLOSURE RATE	HIGH COST LOAN RATE	FORECLOSURE FILINGS
70101	20	16	10.9%	47.1%	127
70204	19	15	8.5%	34.0%	105
70502	20	16	10.3%	43.8%	157
70600	20	18	7.5%	28.6%	202
<b>TOTAL</b>	<b>19.75</b>		<b>9.0%</b>	<b>36.4%</b>	<b>591</b>

Source: U.S. Department of Housing and Urban Development (HUD) and RealtyTrac

The boundaries of the Target Area fall within the Town’s priority redevelopment areas (CDBG Target Area, Community Redevelopment Area, and Regional Activity Center). The Neighborhood Stabilization Program 2 (NSP2) is expected to provide an economic stimulus to Downtown Davie and catalyze investments in the Town’s low- and moderate-income communities.

The following four maps (Pre- and Foreclosed Properties, Foreclosure Rates, High Cost Loans, and NSP2 Target Area) illustrate the nature and extent of need in the Target Area.

Figure I: Pre- and Foreclosed Properties in the Town of Davie

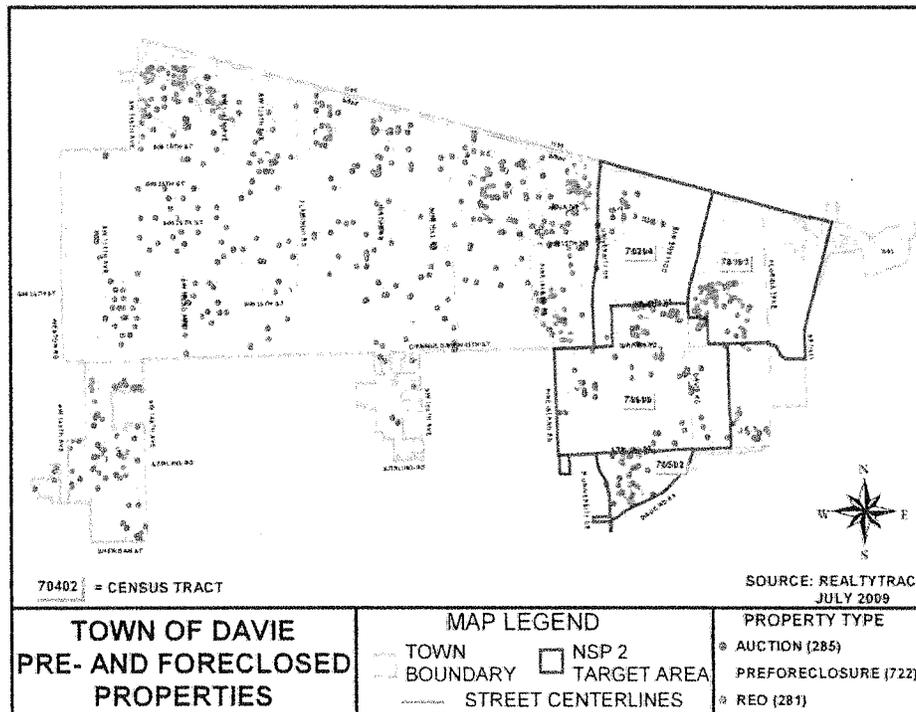


Figure 2: Foreclosure Rate in the Town of Davie

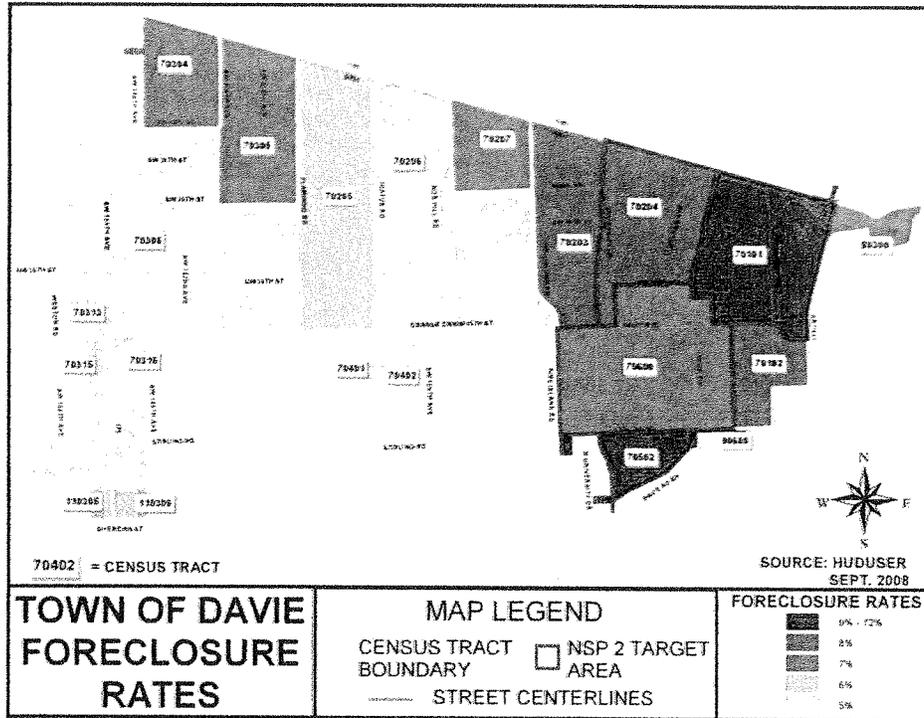


Figure 3: High Cost Loan Rate in the Town of Davie

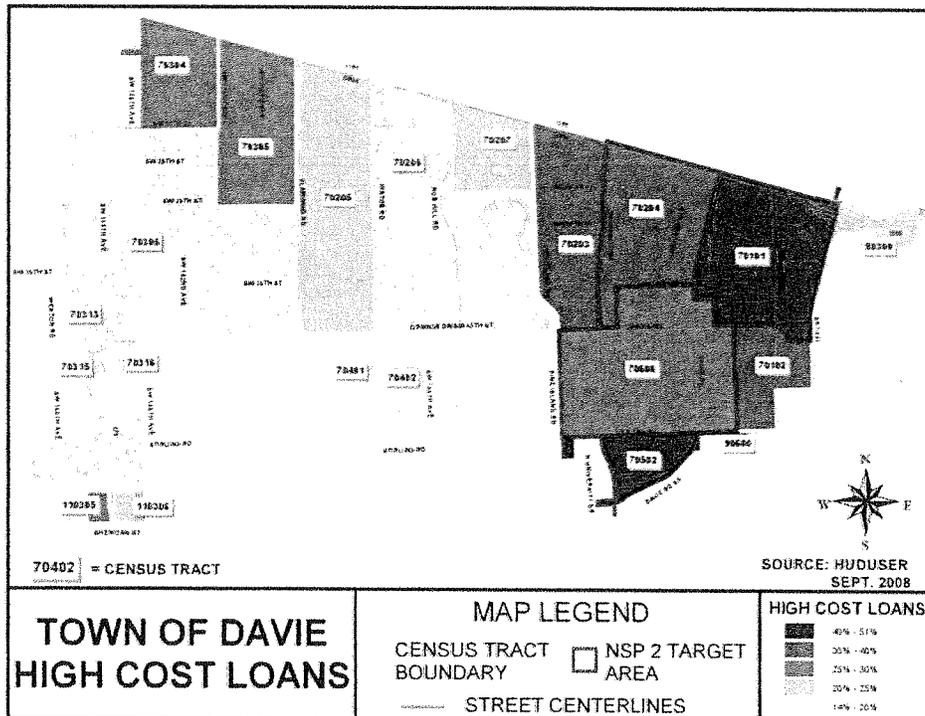
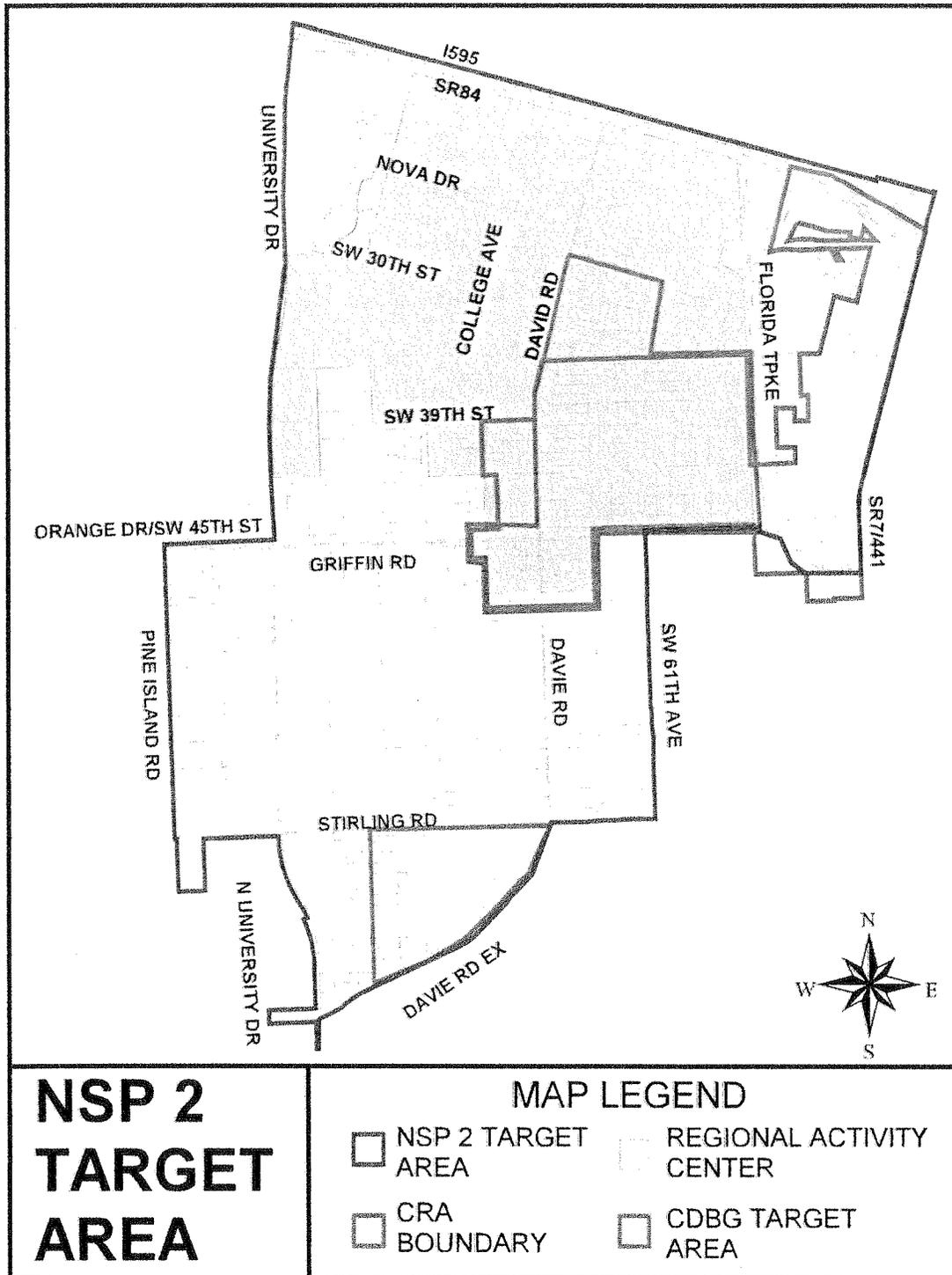


Figure 4: Target Areas in the Town of Davie



*(b) Market Conditions and Demand Factors*

The housing market in the Town of Davie is in transition: the supply is being characterized by high vacancies, deflating prices, and deteriorating conditions; the demand is being influenced by both actual and anticipated population and job loss; and the overall affordability is being affected by the lack of credit and lending. Without outside influence on the market such as the Neighborhood Stabilization Program, it is unlikely things will change anytime soon.

**HOUSING SUPPLY**

The housing supply (i.e. the number of housing units available) is continually increasing as more units come onto the market and fewer homes are sold. The *South Florida Workforce Housing Needs Assessment* estimated that regionally, over 70,000 homes were currently in foreclosure. These foreclosures coupled with other properties on the market have created a 23 month inventory of for-sale housing – far above the normal absorption rate of just 6 months – in Broward County. The result has been a destabilization in housing prices. Over the past year, the median sales price in Davie has decreased by 33%.<sup>5</sup>

**HOUSING DEMAND**

Housing demand has ordinarily been fueled by population and job growth. However, for the first time in history, Broward County lost population (13,154 residents) in 2007.<sup>6</sup> Population growth is still anticipated in the long term; but, in the current market, residents are moving to lower cost areas with higher paying jobs. Overall, the job loss in South Florida has been staggering. Over the past twelve months (May 2008 – May 2009), 35,600 private sector jobs were lost in Broward County. Unemployment rates nearly doubled during the same time period, increasing from 4.8% to 8.8%. An additional 100,000 new jobs are still predicted by the end of 2016, but, with unemployment nearing double digits, it is unlikely the County or Town will see any positive growth in the near future.<sup>7</sup>

**HOUSING AFFORDABILITY**

During the housing boom, high costs coupled with low wages priced the majority of the workforce out of the market. According to the *2007 Broward County Affordable Housing Market Update* by the FIU Metropolitan Center, the Town of Davie had the highest affordability gap in Broward County, reaching \$265,505 for a single family home. The affordability gap represents the difference between what a household could afford (\$144,495) and the actual cost of housing (\$410,000).

Even with prices dropping, affordable housing remains elusive for many families. In some cases, wages are simply too low for a household to qualify for a loan. Other families are having

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<sup>5</sup> Blockshopper, *Davie 2009 Sales*, <http://southflorida.blockshopper.com/foreclosures/>

<sup>6</sup> U.S. Census, 2007 American Community Survey

<sup>7</sup> State of Florida Agency for Workforce Innovation, *Labor Market Statistics*, May 2009

difficulty accessing financing, especially with the stringent lending criteria. And, far too many households are facing an exorbitant amount of economic hardship, overextending their credit and facing foreclosure.

### COST-BURDEN

In order to compensate, households are spending a disproportionate amount of their income on housing. A household is considered *cost-burdened* if more than 30 percent of their income is spent on housing. In Davie, the number of cost-burdened households doubled between 2000 and 2007. As a result, almost half of all households (15,563) in the Town are now cost-burdened.<sup>8</sup>

### INCOME CHARACTERISTICS

Households earning less than 120 percent of area median income are particularly at risk. The less income earned, the more likely a household is to be cost-burdened. In Davie, 44% of middle-income, 55% of moderate-income, and 64% of low-income households pay more than a third of their income towards housing costs. This is of particular concern in the target geography, where 68% of the households earned less than the median and 13% of the households were in poverty in 2000.<sup>9</sup>

### CRITICAL FACTORS

The Target Area exhibits clear and convincing evidence of deteriorated economic and physical conditions. Extraordinarily high rates of poverty and cost-burden are compounded with high vacancy and foreclosure rates. To date, the foreclosure crisis has primarily been the result of excess in the marketplace: overextending, overvaluing, and overbuilding.

- *Overextended:* The infusion of credit during the housing boom spurred the subprime lending market and encouraged aggressive and often unscrupulous lending practices. Families overextended themselves and their credit to purchase or refinance homes. Between 2004 and 2006, approximately 36% of the mortgages were high cost loans.<sup>10</sup> As the interest rates on adjustable-rate (and often predatory) loans reset, households are finding it difficult to afford inflated payments. The result has been a significant increase in the number of foreclosures.
- *Overvalued:* During the housing boom, housing prices doubled and surged beyond the price most households could afford. South Florida became one of the least affordable areas of the country and one of the most overvalued markets. In Broward, the median priced home was 6.4 times greater than the median income, making homeownership out of reach for 70% of the County's households.<sup>11</sup>

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<sup>8</sup> U.S. Census, 2007 American Community Survey

<sup>9</sup> U.S. Census, 2007 American Community Survey

<sup>10</sup> U.S. Department of Housing and Urban Development

<sup>11</sup> FIU Metropolitan Center, *Broward Housing Partnership Housing Needs Assessment*, March 2006

- *Overbuilt:* Condominium conversions coupled with overdevelopment caused the housing market to be flooded with units for sales. Over 20,000 rental units in Broward were converted to homeownership during the housing peak (2003-2005).<sup>12</sup> From 2005 to 2006, the Town of Davie lost an additional 889 market rate rentals to condominium conversions.<sup>13</sup> In most instances, those renting their apartment could not afford to purchase those units, and they were subsequently displaced. The new units being constructed provided little shelter for these families and were instead targeted to high end buyers. From 2000-2006, Broward County added 63,000 housing units, most of which were priced and sold above the median sales price. Davie's housing stock grew by 11% during the same time period, adding nearly 3,600 units to the housing stock.<sup>14</sup> Most of the new units are unaffordable. The median sales price for a new home in Davie rose to \$639,900 in 2007.<sup>15</sup> As a result, many have remained unsold.

A second wave of foreclosures is expected with the recent rise in unemployment and the anticipated resetting of interest rates on a significant number of foreclosures.

- *Unemployed:* In Broward County, the unemployment rate jumped from 4.8% to 8.8% in the past year, leaving 88,597 persons unemployed. With 35,600 jobs lost in the past twelve months, conditions do not appear to be improving.<sup>16</sup>
- *Unsecured:* Over a third of the mortgages in the Target Area were high cost loans, most with adjustable rate mortgages. The interest rates are expected to reset over the next two years, adding to an already difficult problem. Unfortunately, loan modifications have not stemmed the tide, and have only delayed the inevitable increase in foreclosures.

## CONTRIBUTING FACTORS

A number of social, governmental, educational, and economic factors have also contributed to the Town of Davie's economic and social instability, including:

- *Disinvestment in the economy:* The overall negative perception of the market is curbing reinvestment in the community. Anticipated new housing developments in the Target Area have been postponed or canceled, including Downtown Davie (210 units) and Trotter's Chase (204 units). These developments were anticipated to add over 80 units to the affordable housing stock of the Town through the recently enacted Inclusionary Zoning Ordinance.
- *Relocation of businesses:* The Town's economy is at risk. Out of control housing costs make it difficult to fill jobs and discourages businesses from locating or expanding here. Meanwhile, college graduates from the Town's major universities (Nova Southeastern,

<sup>12</sup> FIU Metropolitan Center, *Broward Housing Partnership Housing Needs Assessment*, March 2006

<sup>13</sup> Town of Davie, *2007-2012 Consolidated Plan*

<sup>14</sup> Broward County, *Certificate of Occupancy Data, 2000-2006*

<sup>15</sup> FIU Metropolitan Center, *2007 Broward County Affordable Housing Market Update*

<sup>16</sup> State of Florida Agency for Workforce Innovation, *Labor Market Statistics*, May 2009

Florida Atlantic University, and Broward College) and technical schools have been forced to pursue jobs in other areas of the Country that have a lower cost of living.

- *Loss of workforce:* Low median wages (\$31,000) and strict mortgage lending criteria are making it difficult for the workforce to qualify for a mortgage. A household must earn more than twice the median to qualify for a loan to purchase the median sales.
- *Lack of rental housing:* The low number of rental units and high rental rates in Davie make it difficult to find quality affordable housing. Because of these factors, many lower-income families have a difficult time finding affordable rental housing, particularly those families that are cost-burdened.
- *Loss of social networks:* The social fabric of communities and neighborhoods is threatened by housing costs. Families cannot afford to maintain their existing community ties or live close to their jobs or extended families.
- *Increase in insurance and association fees:* High vacancy rates are putting a huge stress on homeowners associations who cannot afford to maintain buildings without raising fees. High insurance rates (exacerbated by recent hurricanes) are pricing many families out of the market.
- *Damage by Hurricane Wilma:* In 2005, Hurricane Wilma exposed many of the area's vulnerabilities. Economic losses within the State of Florida totaled over \$20 billion. Countywide, thousands of units were severely damaged or destroyed and hundreds of families were displaced. The Town of Davie was among the hardest hit communities. A total of 832 Mobile Homes, 55 Single-Family Homes, 386 Multi-family Units, and 55 Apartment Units were lost in the storm. Many other units – including over 100 Mobile Homes – subsequently became inhabitable due to mold and mildew damage, collapsed roofs, sagging floors, and other structural issues. In all, 1,418 residential units were demolished, 3,442 residential roofs were destroyed, and 1,500 mobile home units required significant repairs in the Town of Davie.<sup>17</sup>
- *Loss of mobile homes:* Mobile homes provide a significant source of unsubsidized affordable housing in Davie. Mobile homes account for almost a quarter of the housing stock and house over 23,000 residents in Davie. With little to no comparable replacement housing in which they can afford, these residents – especially those residing in older, non-windstorm rated units built prior to 1994 hurricane building codes – are vulnerable to displacement caused by hurricane damage and the redevelopment of mobile home parks. Since the most recent housing boom, the Town has lost nearly 20 percent of its mobile home units – most of which occurred over the last six months with the closing of Palma Nova Mobile Home Park.<sup>18</sup>

<sup>17</sup> Town of Davie, *Affordable Housing and Mobile Home Communities Housing Needs Assessment*, December 2007

<sup>18</sup> Town of Davie, *Affordable Housing and Mobile Home Communities Housing Needs Assessment*, December 2007

- *Displacement of families:* Palma Nova, formerly one of the largest mobile home communities in Davie, was home to over 900 families and nearly 3,000 residents. When the park permanently closed last month, hundreds of families were instantly uprooted from their lives. Within six months of closure, Palma Nova Mobile Home Park was transformed from a vibrant neighborhood of low-income residents to an empty lot. The only traces of life that remain on the property are discarded possessions and abandoned trailers. The blight jeopardizes the viability of the downtown. Without any current plans for redevelopment, the site, which once was home to hundreds of children and families, remains a vacant property within the Target Area.

### STABILIZING ACTIVITIES

In order to “Stabilize Davie”, the Town of Davie and Crisis Housing Solutions (i.e. the Collaborative) will transform vacant and foreclosed properties in the Target Area into affordable housing for the low, moderate, and middle income families.

*Activity 1: The Collaborative will establish financing mechanisms for the purchase and redevelopment of foreclosed upon homes and residential properties, including down payment, closing cost, and rehabilitation assistance.*

Nearly 600 foreclosures have been identified in the Target Area (see Table 1). Unfortunately, the majority of these homes are still out of reach for low-, moderate-, and middle-income families. *Providing down payment and closing cost assistance as well as rehabilitation assistance will allow households to purchase foreclosed units and reduce decline in the Target Area.*

*Activity 2: The Collaborative will redevelop demolished or vacant properties as affordable multi-family rentals in the downtown.*

Davie is geographically the largest municipality in Broward County, encompassing over 36 square miles. However, large portions of the land have remained undeveloped, both as a result of conscious planning and detrimental market conditions.

In an effort to maintain its original rural lifestyle in an increasingly urban area, the Town has preserved an abundance of open space, setting aside hundreds of acres for recreational activities and environmental protection. The Town’s conservation efforts combined with low density development have placed land at a premium and have made it difficult for families to own a home. *Multi-family development within the downtown would help preserve land and open space while expanding affordable housing opportunities.*

Substantial redevelopment was planned in the eastern portion of the Town, where the CRA, RAC, Downtown, and Target Area overlap. However, detrimental market conditions have left these areas undeveloped. Large vacant parcels are dispersed throughout the community. *Replacing the blighted landscape with affordable housing would revitalize the community and provide housing opportunities within walking distance of local businesses.*

Although the homeownership market is plagued by high vacancies, apartment buildings are still in high demand. Few multi-family buildings exist within the Town, and many of the affordable rentals were converted at the peak of the market. *New rental multi-family developments would supply workforce housing for the Town's employment centers including local businesses and major universities.*

## Factor 2: Demonstrated Capacity

### *(a) Past Experience*

#### **PARTNERSHIP**

The Town of Davie and Crisis Housing Solutions (i.e. the Consortium) have formed a strategic partnership to stabilize the Target Area by transforming vacant and foreclosed properties into decent, suitable, affordable housing for low-, moderate-, and middle-income households.

#### *Town of Davie*

The Town of Davie is located southwest of Fort Lauderdale in Broward County, midway between Miami and Palm Beach. Settled at the turn of the century, Davie was identified as the “first improved town in the Everglades”. Today, the Town has continued its legacy of leadership and serves as a model for affordable housing policy in South Florida. Over the years, the Town has received numerous local and state awards for its housing developments and was recently ranked as the top municipality for its housing policies, programs, and practices. *(For more information, please see the FIU Metropolitan Center’s Municipal Scorecard and Best Practices reports in the Reference section.)*

All of the Town’s housing programs are overseen by the Housing and Community Development Department. The Department’s mission is *to create economically viable and sustainable neighborhoods using a holistic approach to revitalization and redevelopment.* Over the past two years (FY 2007/2008 and FY 2008/2009), the Department has been directly responsible for assisting 733 affordable housing units and overseeing \$13,684,840 in program funds from federal, state, and local sources (i.e. Community Development Block Grant (CDBG), Disaster Recovery Funds, State Housing Initiatives Partnership (SHIP) Program Davie Housing Trust Fund, and Broward County Housing Authority funds). Programs have included home repair, purchase assistance, rehabilitation, homeless prevention, foreclosure prevention, fair housing, counseling and education, hurricane hardening, repair and replacement, relocation/rental assistance, and new construction.

For more information on the Town of Davie, please visit their website at [www.davie-fl.gov](http://www.davie-fl.gov).

#### *Crisis Housing Solutions*

Adopt a Hurricane Family (AHF) was started almost four years ago (August 2005) in response to the devastation caused by Hurricane Katrina on the Louisiana & Mississippi Gulf Coast. In October of that year, families affected by Hurricane Wilma were quickly added to the cause. After diligently working since its inception to assist disaster victims of Katrina and Wilma with temporary and permanent housing solutions, AHF expanded its mission *to provide temporary and permanent housing solutions for those made homeless by natural, manmade or economic disasters* and changed

its name to Crisis Housing Solutions (CHS). CHS's ultimate goal is to return families to a sustainable environment and transition them into self-sufficiency.

Through the collaborative efforts with government agencies and faith-based, community and corporate supporters, CHS has been successful in providing housing assistance to over 350 families.

CHS is a 501(c)3 charitable nonprofit organization. CHS is the first and only certified HUD Housing Counseling Agency within the Town of Davie. For more information, please visit their website at: [www.crisishousingsolutions.org](http://www.crisishousingsolutions.org).

## COLLABORATION

The Town of Davie and Crisis Housing Solutions (CHS) have previously partnered on several housing initiatives, providing re-housing services in response to Hurricane Wilma and the Palma Nova Mobile Home Park closure as well as foreclosure prevention and recovery programs.

### *Hurricane Relief*

Hurricane Wilma devastated the Town, damaging thousands of homes and displacing hundreds of families. Following the storm, affordable replacement housing was extremely limited. Both the Town and CHS worked diligently to provide relief. CHS served as FEMA's sole source mobile home provider in South Florida and managed the Town of Davie's Mobile Home Repair / Replacement Program. CHS provided the following services: program development, legal notifications, resident qualification, case management, site inspections, temporary housing, contractor hires, and construction supervision. Through these initiatives, CHS was able to provide permanent replacement housing for hundreds of families in a matter of months. CHS also worked with the Town to install 73 mobile homes as permanent housing. In all, the Town of Davie assisted over 3,200 homeless individuals in about 1,100 families that were permanently displaced by the Storm. In 2008, the Town continued to utilize its CDBG Disaster Recovery Funds to assist Hurricane Wilma victims.

### *Park Closure*

Palma Nova, formerly one of the largest mobile home communities in Davie, was home to over 900 families and nearly 3,000 residents. When the park permanently closed in March 2009, hundreds of families were instantly uprooted from their lives. The Town of Davie, CHS and Broward County Human Services spearheaded a community-wide effort to assist displaced homeowners. Ultimately, the collaborative partnership relocated every household, many within the Town's boundaries. However, this major exodus of residents significantly impacted the downtown area of Davie and its surrounding neighborhood, located in the Target Area.

### *Neighborhood Stabilization Program (NSP1)*

Earlier this year, the Town was awarded \$2,316,292 in Neighborhood Stabilization Program (NSP1) funds from Florida's Department of Community Affairs (DCA). The Town will use these funds to create financing mechanisms for the purchase and redevelopment of foreclosed homes (i.e. providing down payment, closing cost, and rehabilitation assistance to eligible homebuyers) and will work with CHS to provide counseling services to the residents. The Town's management team is already in place and the project is ready to commence as soon as funds are received from the State.

### *Foreclosure Prevention*

The Town is increasing assistance for foreclosure prevention and credit enhancement and repair programs, including a Foreclosure Prevention/Housing Crisis Resolution Program and Homeless Prevention Grants. Last year, the Town helped prevent 46 evictions. In addition, the Town is in the process of creating the first Neighborhood Service Center (NSC) which will be a One-Stop-Shop for persons requiring assistance. The goal is to centralize all not-for-profit service providers under one roof. The facility is located on a major transit line, and the Town's fixed-route transit. The Town will provide leased space at a nominal rate (\$1 per year) to the not-for-profits, so that the funds they previously used to pay rent can now be directed exclusively to client services. CHS will be one of the first tenants and will offer foreclosure prevention programs through HUD's "Making Homes Affordable" program and a post-foreclosure housing assistance program to those recently homeless due to job loss and/or foreclosure.

## EXPERIENCE

In addition to the Town and CHS's experience with foreclosure and disaster relief, it is important to note that both have a wealth of experience administering, overseeing, and implementing activities in the NSP2 program areas, including the following:

1. *City and Regional Planning* – The Planning and Zoning Division at the Town offers quality, timely and objective review of land development proposals and construction consistent with the Town's Code of Ordinances and other applicable regulations. Housing policies, including the Town's Inclusionary Zoning Ordinance and Mobile Home Relocation Assistance Ordinance, were created to provide affordable housing opportunities for Davie's residents. Housing programs such as Davie's Affordable Housing Incentive Plan are intended to guide affordable housing projects through the development process, providing fee waivers and expedited permitting. The Town provided over \$5 million in incentives for developers to provide affordable housing for Davie's lower-income residents.

2. *Acquisition and Disposition Foreclosed Real Estate* – The Town of Davie will be embarking on NSPI activities over the next few months. One of the primary activities will be to acquire foreclosed residences and rehabilitate them into affordable rentals; the other will be to assist homeowners in purchasing and rehabilitating foreclosed homes.
3. *Rehabilitation of Housing* – The Town’s Housing and Community Development Department oversees several rehabilitation programs, including the Single-Family Home Repair and Housing Rehabilitation Program and the Barrier Free Housing Program. The Town provides up to \$40,000 in deferred loans to income-eligible residents for home repairs. To date, approximately 130 homes have been renovated. The Town also operates the Neighborhood Revitalization Program in their CDBG Target Areas (i.e. the NSP Target Area). The program uses a holistic approach to community improvements, focusing not only on housing improvements but also economic development and social services.

Further, the Town and the Broward County Housing Authority are working together on improvements to Ehlinger Apartments (100 units) and Griffin Gardens Apartments (80 units). To date, they have painted, installed central air-conditioning, and new security screening/surveillance devices.

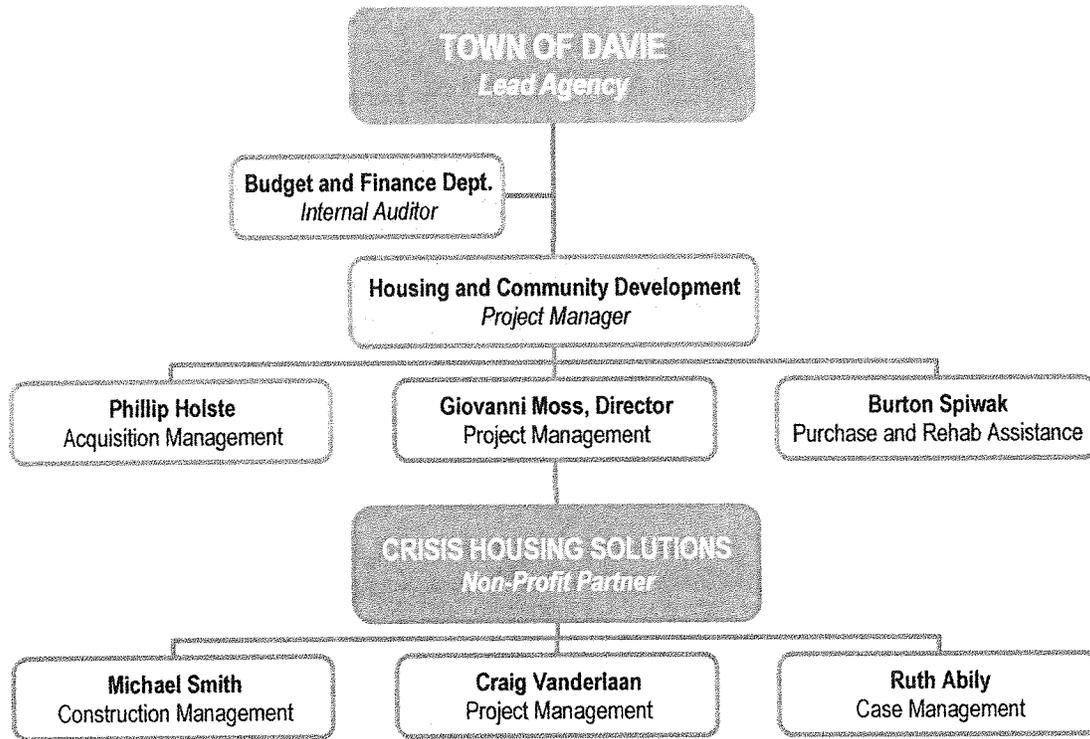
4. *Redevelopment of Vacant Property*: Since 2005, the Town has purchased 76 acres of vacant property, totaling \$21.8 million in total land purchases. Most of the redevelopment projects (Davie Farm Park, Old Davie School Addition, Sunny Lake Expansion, Batten’s Farm, and Devine Parcels) have been for parks and open space. Currently, the Town is purchasing vacant land for a 15-acre Water/Wastewater Facility and a 3-acre Western Fire Station to serve the Shenandoah/Oak Hill areas. The Town’s Administrative Program Manager has overseen all relevant tasks including contract negotiations, financing mechanisms, environmental site assessments, surveys, restrictive covenants, and improvements.
5. *Program Marketing and Management of Waiting List of Residents* – In the months following Hurricane Wilma, CHS located permanent housing for over 300 households who had been made homeless by the storm. CHS worked closely with FEMA to provide case management for each of the residents on their waiting list.
6. *Accessing Operating and Investment Capital* – According to a report by the FIU Metropolitan Center on best practices in workforce housing, “*Davie has demonstrated an effective and efficient use of federal, state and local funds in addressing their affordable housing needs.*” Since it became an entitlement community in 1997, the Town’s Housing and Community Development Department has administered approximately \$12.4 million in federal funds for housing and community development purposes: \$6.8 million in CDBG funds, \$3.3 million Disaster Recovery Funds, and \$2.3 million in NSPI. Over the past two years, the Town has leveraged

federal resources (\$4.4 million) with state and local housing dollars (\$9.3 million) at a 3:1 ratio, raising \$13.7 million in government funds to assist 733 low, moderate, and middle-income households.

7. *Working Productively with Other Organizations* – An independent study on *South Florida's Workforce Housing Best Practices* stated that “*The Town of Davie has a high level of coordination and integration among key departments involved with the delivery of affordable housing programs.*” Recent collaborative projects have included Davie’s Housing and Community Development Department and the Community Redevelopment Agency, Broward County Housing Authority, Habitat for Humanity, and CHS.
8. *Affordable Housing Construction*: Since 2005, the Town has overseen the development of over 400 new affordable housing units. Assistance has included land donation, infrastructure improvements, fee waivers, grant subsidies, in-kind labor, technical assistance, and other related services for both single family homeownership and multi-family rental projects such as Potters Park, Stirling Road Apartments, Summerlake Apartments, Harmony Village, and Villas of Palomino.
9. *Financing Mechanisms*: The Housing and Community Development Department uses SHIP, HOME, and NSP funds to administer homebuyer financing programs. Both the Single-Family Rehabilitation Program and Purchase Assistance (First-Time Homebuyer) Program provide up to \$40,000 each in deferred loans (grants) for eligible households.
10. *Housing Counseling*: The Town has partnered with CHS – the Town’s first and only HUD-certified housing counseling agency – to provide housing counseling and case management services for its residents.

***(b) Management Structure***

The Town of Davie will be the lead agency and will be responsible for the program compliance, government reporting, oversight, and management. CHS will provide the day-to-day project and case management. Additional contractors and servicers will be hired on as needed basis through a competitive bidding process.



**Giovanni Moss | Town of Davie, Housing and Community Director**

Giovanni Moss is the Town of Davie’s Housing and Community Director. Mr. Moss has an Associate of Arts from Palm Beach Community College, Bachelors in Public Management from Florida Atlantic University and Masters of Public Administration for Nova Southeastern University. Mr. Moss has over 10 years of professional experience working in local government in the areas of Community Services, Neighborhood Revitalization, and Community Development. Mr. Moss currently oversees over \$8 million in state and federal grant funded programs.

Mr. Moss will serve as Project Manager, overseeing all aspects of the NSP2.

**Phillip R. Holste | Town of Davie, Administrative Program Manager**

Phillip Holste is the Town of Davie's Administrative Program Manager. Mr. Holste has a Bachelors in History from the University of Chicago. Mr. Holste has over 12 years of professional experience working in local government in the areas of Community Services, Budget and Finance, Geographic Information System, and Program Administration. Mr. Holste's responsibilities include grants management, floodplain management, land acquisition, and contract administration.

Mr. Holste will provide oversight for purchase and acquisition.

**Burton Spiwak** | Town of Davie, Program Specialist

Burton Spiwak is the Program Specialist for the Town of Davie's Housing and Community Development Department. Mr. Spiwak has over 30 years of experience in government, specializing in housing. Currently, he oversees the Town's purchase and rehabilitation assistance programs.

Mr. Spiwak will manage the purchase and rehabilitation assistance program.

**Craig D. Vanderlaan** | Crisis Housing Solutions, Co-Founder/Executive Director

Craig Vanderlaan is the Co-Founder and Executive Director of Crisis Housing Solutions. With over 25 years experience in management and operations, Mr. Vanderlaan has successfully guided the organization's development. Mr. Vanderlaan received a Bachelors Degree from St. Thomas University in Criminal Justice and has completed Masters Studies at Florida International University in Business Administration.

Mr. Vanderlaan will serve as Project Manager and will provide case management supervision.

**Michael P. Smith** | Crisis Housing Solutions, Director of Marketing and Development

Michael Smith is Director of Marketing and Development for Crisis Housing Solutions. Mr. Smith has over 30 years experience marketing, fundraising, and business development. His work with the organization includes business development, public relations, grant writing, supervision of case management, and project management. Mr. Smith attended Florida International University, where he received a Bachelors in Marketing and Masters in Business Administration (MBA).

Mr. Smith will oversee construction, rehabilitation, budget, and costs.

**Ruth E. Abily** | Crisis Housing Solutions, Senior Case Manager

Ruth Abily is a Senior Case Manager at Crisis Housing Solutions with over 8 years of experience in crisis counseling and education. Ms. Abily speaks four languages fluently: English, Spanish, French, and Creole. Ms. Abily attended West Bank Business College in New Orleans and Association a Lire Blois and Greta in France.

Ms. Abily will serve as Case Manager.

## REFERENCES

### *Habitat for Humanity*

As part of Harmony Village neighborhood revitalization project, the Town of Davie worked with Habitat for Humanity to develop twenty-two (22) single-family homes for income-eligible first-time home buyers. The Town donated the site, paid for the infrastructure, waived fees, and provided in-kind labor and related services. The “Harmony Village Community Initiative”, now complete, serves as a “model” for how local municipalities can partner with the Federal, State, County, and the private sector, to effectuate meaningful neighborhood revitalization and won the Florida Community Development Association’s (FCDA’s) Best Practices Award.

*Reference:* Mr. Jason S. Crush, Executive Director, Habitat for Humanity of Broward, Inc., 3564 North Ocean Boulevard, Fort Lauderdale, FL, 33308, 954-396-3030 x 11, [jason@habitatbroward.org](mailto:jason@habitatbroward.org).

### *Federal Emergency Management Agency (FEMA)*

Crisis Housing Solutions (CHS), a division of Adopt a Hurricane Family, Inc. has worked closely with FEMA since late 2005. In spearheading community collaborative efforts, CHS has provided housing solutions to over 300 families displaced by hurricanes and living in FEMA travel trailers. CHS is FEMA's sole source provider for the Modified Sales Program (MSP) in Broward County. Through the MSP program, 127 families have received titles to new homes from CHS. Our most recent program involved a turnkey management program for the Town of Davie through CDBG funds. CHS program management included resident intake and qualification, case management, hiring & management of installing contractors; all complete with budget responsibility and accountability.

*Reference:* Mr. Waldemar Serrano, FEMA Region IV / Florida Recovery Office, 36 Skyline Drive, Lake Mary, Florida 32746, 407-268-8802

### *FIU Metropolitan Center*

In 2007 and 2008, the FIU Metropolitan Center published *Broward County Affordable Housing Market Update and Municipal Scorecards* and the *South Florida Workforce Housing Best Practices* reports. As an independent, academic institution, the Center evaluated and ranked each municipality's affordable and workforce housing effort and published case studies from the top jurisdictions. The Town of Davie was ranked as the top municipality and used as a best practice model for affordable housing policies.

*Reference:* Dr. Ned Murray, Associate Director, FIU Metropolitan Center, 150 SE 2<sup>nd</sup> Avenue, Suite 500, Miami, Florida 33131, 305-349-1444, [murrayn@fiu.edu](mailto:murrayn@fiu.edu).



## Factor 3: Soundness of Approach

### *(a) Proposed Activities*

#### STABILIZE DAVIE

The Town of Davie has developed a multifaceted program to stabilize its neighborhoods, particular in areas where viability has been and continues to be damaged by the economic effects of properties that have been foreclosed upon, abandoned and/or vacated. “Stabilize Davie” will develop viable urban communities by combining preventative policies (to curb additional decline) with reactive programs (to combat existing blight) and catalytic practices (to stimulate future growth).

First, “Stabilize Davie” will expand existing educational efforts to prevent additional foreclosures and rapidly arrest decline in priority areas. In addition to providing housing counseling services and homeownership workshops, the Town will support foreclosure prevention and credit enhancement and repair programs. The Town has already commenced its Foreclosure Prevention/Housing Crisis Resolution Program and Homeless Prevention Grants, supported in part by the CDBG Emergency Assistance Program. The Town is also in the process of developing a Neighborhood Service Center (NSC), a one-stop-shop for persons requiring assistance. The Town of Davie fronted the acquisition costs with General Funds; and, CDBG funds will be allotted over a 3-5 year period to fully cover the expenses for both the acquisition and renovation of the facility. CHS, a certified HUD-counseling agency, will support efforts by offering foreclosure prevention programs through HUD’s “Making Homes Affordable” program and a post-foreclosure housing assistance program for to those recently homeless due to job loss and/or foreclosure.

Second, “Stabilize Davie” will augment existing homeownership programs to accelerate the market and place vacancies into active use. Currently, the Housing and Community Development Department uses SHIP, HOME, and NSP funds to administer homebuyer financing programs. Purchase and rehabilitation assistance include the Purchase Assistance (First-Time Homebuyer) Program and the Single-Family Home and Housing Rehabilitation Program which provide up to \$40,000 each in deferred loans (grants) for eligible households. The NSP1 expands these programs to provide down payment, closing cost, and rehabilitation assistance to households purchasing foreclosed residences. Through NSP1, the Town will also acquire and rehabilitate foreclosed properties to create rental housing for low-income households. The NSP2 would supplement these activities by providing \$4 million to establish financial mechanisms for purchase and redevelopment of foreclosed homes and \$8.6 million to redevelop vacant properties as affordable rental housing.

Third, “Stabilize Davie” will offer incentives to stimulate growth and investment in the community. To date, the Town’s Affordable Housing Incentive Plan has offered over \$5 million

in incentives to developers to encourage the construction of quality affordable housing projects for Davie's lower income residents. Likewise, the Town's Community Redevelopment Agency has used tax-increment financing to subsidize housing and economic development. Located within the Davie Community Redevelopment Area (CRA), Regional Activity Center (RAC), and CDBG Target Area, the NSP2 Target Area will take advantage of these existing programs and incentives.

"Stabilize Davie" is premised on the fact that no single action can turn a neighborhood around. Instead, the initiative provides a holistic approach to neighborhood revitalization, improving social conditions, providing economic opportunities and enhancing the physical environment for members of the community. A number of immediate improvements are anticipated (i.e. reduction in new foreclosures, reuse of vacant property, and removal of blight), but overall market stabilization and neighborhood improvement will gradually occur over several years. The infusion of the NSP2 funds is expected to expedite the process.

#### USE OF FUNDS

The Town and CHS will ensure the success of the entire "Stabilize Davie" and the Neighborhood Stabilization Program by:

- Developing a holistic policy to address foreclosures and ensure neighborhood stabilization;
- Using funding as a means to establish a long term program;
- Leveraging incoming funds with new and existing sources of financing;
- Utilizing committed funds within the shortest period practicable;
- Maximizing the number of households assisted/foreclosed upon homes purchased;
- Removing destabilizing influences and reconnecting neighborhoods;
- Concentrating purchase and rehabilitation in areas of greatest need while targeting low-income households;
- Maintaining long-term affordability; and
- Ensuring accountability and complying with federal commitment requirements.

In order to accomplish each objective, the Consortium will apply for \$14 million in NSP2 funds. The Town of Davie will oversee program compliance and CHS will be responsible for project management of all activities associated with the program. Ten percent of the funds (\$1.4 million) will be set-aside to cover administrative costs. Remaining funds will be used for the following activities allowed under the NSP Eligible Uses criteria:

- (A) *Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate income homebuyers. (\$4 million)*
  
- (E) *Redevelop demolished or vacant properties as housing. (\$8.6 million)*

## PROPOSED ACTIVITIES

### *Financing Mechanisms*

Over a third of the Town's foreclosures exist within the NSP Target Area. Through the NSP2, the Town will provide financing mechanisms for eligible households to purchase and rehabilitate foreclosed residential properties in these communities. A total of \$4 million will be infused into the community through this activity. It is expected that this will fund the purchase and rehabilitation of 50 or more foreclosed homes. While this may only address a portion of the problem, concentrating the efforts in the hardest hit areas (as identified in Figures 1-4) will have a substantial – and catalytic – impact in the downtown.

Down payment and closing cost assistance will be the difference between the amount an applicant qualifies for as a conventional first mortgage and the selling price of the property, in an amount not to exceed forty thousand dollars (\$40,000). Rehabilitation assistance will include the costs of eligible improvements to bring the property up to code and provide energy efficiencies. The cost of rehabilitating assistance on any one property shall not exceed forty thousand dollars (\$40,000).

A note or mortgage will be placed on each property purchased or rehabilitated with NSP2 funds. The mortgage will be in the form of a Deferred Loan Payment (DLP) at a zero percent (0%) interest rate in an amount not to exceed eighty thousand dollars (\$80,000). The DLP will be recorded as a second mortgage on the property for a term of fifteen (15) years. There will be no forgiveness of the mortgage during the fifteen years, but will be forgiven at the satisfied end of the fifteen year term. A deed restriction will also be placed on the property requiring that the property remain affordable to the specified area median income group for a minimum of fifteen (15) years.

The aforementioned terms and guidelines are consistent with the Town's other housing assistance programs.

The Town will assist, at minimum, 50 households through the purchase and rehabilitation assistance program. NSP2 funds will be reserved for low, moderate, and middle-income families earning less than 120 percent of the area median income. A minimum of \$3.5 million will be used for the purchase and redevelopment of foreclosed homes for low-income households earning less than 50 percent of the area median. Potential residents will be identified through existing waiting lists, partners, and other marketing means. All participants will be required to attend a minimum 8 hours of HUD-certified homeownership counseling prior to the purchase of the property.

### *Redevelopment*

Market conditions have left a number of large vacant parcels in the downtown area. Replacing the blighted landscape with affordable housing would revitalize the community and provide housing opportunities within walking distance of local businesses. Therefore, the Town has applied for \$8.6 million in NSP2 funds to redevelop vacant properties within the Target Area. The funds are expected to produce 200 units (\$43,000/unit) of affordable rental housing for income eligible households. If possible, the Collaborative will target one third of the units for low-income residents earning less than 50 percent of the area median income. Properties will remain affordable through deed restrictions for a minimum of fifteen (15) years.

The Town has already identified a number of potential properties, prioritized as follows: Downtown Davie, Trotter's Chase, OrangeTree, Former Winn Dixie, and Rodeo Village. The vacant properties were selected based on their size, location, and ability to revitalize the community. A summary of each site can be found on the preceding pages along with a picture and map illustrating their location and condition.

Figure 5: Condition of Vacant Properties Proposed for Redevelopment

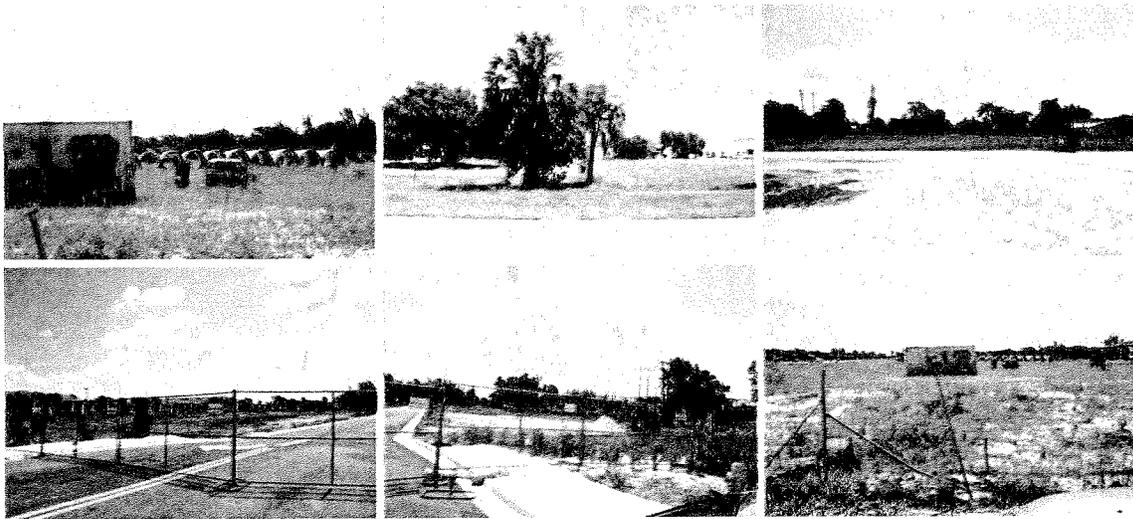
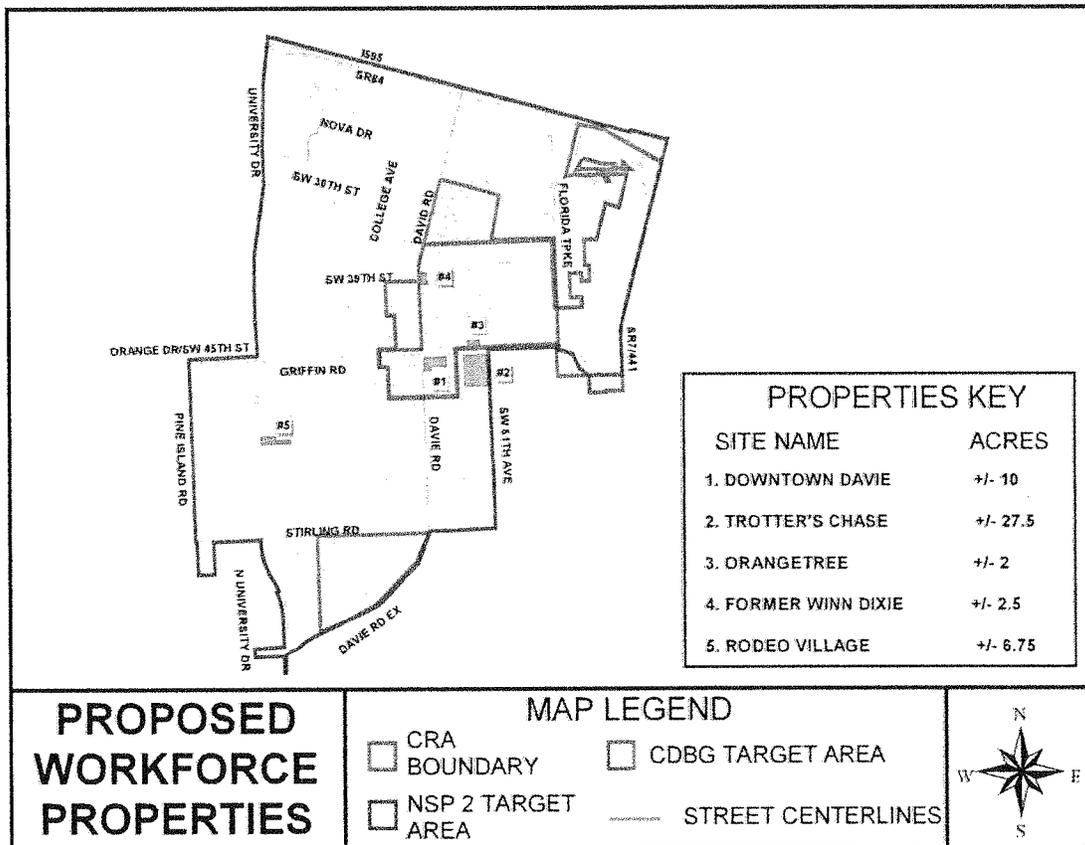


Figure 6: Location of Vacant Properties Proposed for Redevelopment



1. *Downtown Davie, SE Corner of Davie Road and Orange Drive*

After plans for a mixed-use urban village fell through, the 10 acre site on the southeast corner of Davie Road and Orange Drive remains vacant. The property is zoned as part of the Downtown Zone and Regional Activity Center, allowing for higher density use. Preapproved plans for the site include 49,910 square feet of retail, 44,288 square feet of office, and 210 dwelling units (townhouse villas and apartments). Surrounded by multi-family homes and major arterials, the site would be ideal for a multi-family rental development.

2. *Trotter's Chase, 4621 SW 58 Avenue*

The 27.5 acre vacant parcel at Trotter's Chase is in foreclosure. The planned project proposed a multi-use structure with 120,000 square feet of ground-floor retail and 140 rental units (25 percent reserved as workforce housing) fronting Griffin Road. The rear of the property was intended as a luxury townhome community (52 units) with a 7-acre lake and meandering recreational trail. Due to market changes, the developer foreclosed on the property. Located along the Griffin Road Corridor, the site could serve as a retail and residential hub.

3. *Orangetree Commercial Site, Orange Drive between SW 59 Avenue and SW 60 Avenue*

Due to economic decline, this formerly commercial property now stands as a vacant 2-acre parcel in the downtown. Existing zoning and land use would allow for a medium density commercial or residential development.

4. *Former Winn Dixie Site, NE Corner of Davie Road and SW 39 Avenue*

Approximately 2.5 acres have remained fallow since the Winn-Dixie Supermarket closed. The vacant site is now bank-owned through foreclosure. Located within the downtown, the site was envisioned as part of the Town Center. Medium density residential development would be allowed under the current zoning and land use.

5. *Rodeo Village Site, 5250 S. University Drive*

Before the market crash, forty-seven (47) townhouse units with a recreation area and equestrian facility, and one (1) single family detached dwelling were planned for the Rodeo Village Site. Now, 6.75 acres stands fallow. Based on current land use and zoning, a medium high residential development would be appropriate for the site.

## FINANCIAL COMMITMENTS

In order to maximize NSP dollars and have the greatest potential impact on the community, the Town will seek to leverage federal assistance by:

- Identifying and facilitating additional sources of funding, including grants and subsidies;
- Leveraging local resources, including tax-increment financing;
- Applying discounts and fee waivers through Davie's Affordable Housing Incentive Plan;
- Using state and local subsidies through the State Housing Initiative Partnership (SHIP) program, Broward County's Affordable Housing Program, and Davie's Housing Trust Fund;
- Combining other federal resources, such as HOME and CDBG;
- Utilizing lending institutions First Time Homebuyer Programs to provide matching grants for down-payment and closing-cost assistance;
- Applying for predevelopment assistance through the Florida Community Loan Fund and Federal Home Loan Bank of Atlanta's Affordable Housing Program;
- Using Section 8 Vouchers where possible;
- Promoting savings plans, such as IDA accounts, for down payment and closing costs;
- Encouraging employer-assisted housing initiatives;
- Partnering with local for- and non-profit organizations; and
- Maximizing the number of households assisted/foreclosed upon homes purchased through the favorable financing, household contributions and other available subsidies.

To date, the Collaborative has received a firm commitment from Davie's Community Redevelopment Agency and the Town's Housing and Community Development Department in the amount of \$2.1 million and \$1.5 million respectively. Commitment letters from each division can be found within the Appendix.

## DEMOLITION AND PRESERVATION

Rather than demolish existing structures, the Town of Davie will preserve foreclosed residences and develop vacant property to create additional affordable housing opportunities for low-, moderate-, and middle-income families.

*(b) Project Completion Schedule*

The emergency assistance provided by the Neighborhood Stabilization Program (NSP2) will allow the Town and CHS to acquire and redevelop foreclosed and vacant properties that might otherwise become sources of abandonment and blight within their communities. Thus, the Collaborative understands the need to respond quickly and efficiently to address the issue. The Collaborative has already begun their due diligence, preparing homeowners through homebuyer education, developing partnerships with key agencies, and identifying potential properties. As a result, the Collaborative expects to immediately commence project work when NSP2 funds are received. The proposed work schedule is as follows:

**Table 2: Project Completion Schedule**

DELIVERABLE	MONTHS											
	3	6	9	12	15	18	21	24	27	30	33	36
<i>Task One: Resident Eligibility</i>												
<i>Task Two: Purchase Foreclosed Property</i>												
<i>Task Three: Renovate Foreclosed Property</i>												
<i>Task Four: Acquire Vacant Property</i>												
<i>Task Five: New Construction</i>												
<i>Task Six: Management and Leasing</i>												
<i>Task Seven: Reporting and Monitoring</i>												

The Town of Davie is capable and committed to complying with all of the ARRA guidelines and HUD’s project requirements, including expending half of the allocation (\$7 million) within two (2) years and all of the funds (\$14 million) within 3 years. In order to ensure the timely use of funds, the Town has created a matrix of anticipated tasks, results, measures, and milestones.

**Task One: Resident Eligibility**

In order to provide affordable housing opportunities, the Collaborative will identify and qualify eligible residents by:

- Establishing outreach program through public meetings and marketing activities;
- Conducting application intake process in conjunction with approved lenders;
- Providing program assistance to applicants (English, Spanish, French, and Creole);
- Completing income certification process;
- Screening for Conflicts of Interest;
- Providing minimum of 8-hour homebuyer education and training by HUD-approved housing counseling agency;

- Motivating and counseling all potential clients;
- Offering ongoing case management for qualified clients;
- Performing post-purchase counseling and other aspects of financial literacy curriculum;
- Determining income qualification and eligibility for all applicants; and
- Maintaining applicant database.

*Estimated Time Frame:* This process has already begun as a part of NSP1. Generally, the application and intake period can be completed within two weeks. It is expected that this activity will continue on an ongoing basis until all NSP funds are expended and all units are occupied.

#### Task Two: Purchase Foreclosed Properties

In order to remove abandoned and vacated residences from the market, the Town and CHS will work with prospective homeowners to purchase foreclosed properties by:

- Developing partnerships with local lending institutions;
- Identifying properties to be acquired;
- Selecting prominent, high impact, catalytic properties;
- Targeting areas of greatest need;
- Reviewing appraisals to determine fair market value;
- Visiting homes to minimize rehabilitation time and costs;
- Conducting environmental reviews;
- Negotiating transactions at discounted rate;
- Locating mortgage financing through participating lenders;
- Preparing loan documents and addendums; and
- Facilitating closing, including preparation of contracts and title transfer.

*Estimated Time Frame:* This process has already begun as a part of NSP1. It is expected that this activity will continue on an ongoing basis until all NSP funds are expended.

### Task Three: Renovate Foreclosed Property

The Collaborative will work with eligible homebuyers to transform blighted, foreclosed homes into quality, energy-efficient, affordable housing by:

- Rehabilitating properties to meet all building codes and housing standards, including Florida Building Code (FBC), Broward County's Rehabilitation Standards, and local ordinances;
- Improving accessibility to persons with disabilities as required under applicable provisions of Section 504 of the Housing Rehabilitation Act of 1973 and the Federal Uniform Accessibility Standards;
- Testing and abating (when necessary) potential lead-based and asbestos hazards;
- Increasing the energy efficiency or conservation of such homes and properties;
- Ensuring overall housing safety, quality, and habitability;
- Prioritizing necessary repairs and reviewing all specifications, job estimates, and inspections;
- Monitoring contractor work and progress on each unit; and
- Coordinating final inspections

*Estimated Time Frame:* Rehabilitation is expected to be completed within six months from the date of acquisition of the property.

### Task Four: Acquire Vacant Property

The Town and CHS will ensure the timely development of new multi-family rental housing by:

- Identifying vacant properties within the Target Area suitable for the development of affordable housing.
- Prioritizing potential projects for development; and
- Negotiating for the acquisition of the property.

*Estimated Time Frame:* The Town has already identified and prioritized vacant parcels in the Target Area. It is expected that contract negotiations will be completed within 6 months of project award.

#### Task Five: New Construction of Multi-family Rentals

The Town and CHS will ensure the timely development of new multi-family rental housing by:

- Completing final designs for each project;
- Expediting project permitting through the Town's incentive program;
- Hiring qualified general contractor to oversee project;
- Ensuring compliance with building codes and accessibility standards;
- Implementing green building practices;
- Attaining LEED New Construction award;
- Ensuring overall housing safety, quality, and habitability;
- Monitoring contractor work and progress on each unit; and
- Coordinating final inspections

*Estimated Time Frame:* Initial design plans have already been prepared and approved for the Downtown Davie, Trotter Chase, and Rodeo Village sites. Construction is expected to be complete within an 18 month timeframe.

#### Task Six: Property Management and Leasing

The Town and CHS will provide affordable rental housing by:

- Marketing and renting units to income qualified residents;
- Determining income qualification and eligibility for all applicants; and
- Maintaining properties to a high standard.

*Estimated Time Frame:* Marketing will commence during the final phases of construction. Leasing is expected to be completed over a 3 to 6 month time period. It is expected that this activity will continue on an ongoing basis throughout the affordability period (15 years).

#### Task Seven: Reporting and Monitoring

The Town and CHS will ensure accurate record keeping and reporting to HUD by:

- Tracking and recording homebuyer/renter eligibility;
- Maintaining statistical data of acquisition and homebuyer activity;
- Reporting all relevant acquisition and demographic information;
- Tracking projected and actual expenditure of funds;

- Track commitment/award and expenditure of funds;
- Submit monthly reports for review by Project Manager and Internal Auditor;
- Coordinating with all partners and participants to ensure success; and
- Developing replicable methodology to benchmark and measure success.

*Estimated Time Frame:* It is expected that this activity will continue on an ongoing basis throughout the NSP award period (3 years).

*(c) Income Targeting*

All NSP2 funds will be used to provide affordable housing opportunities for low, moderate, and middle-income families earning less than 120 percent of the area median. The Town will set aside a minimum of 25% of the funds (\$3.5 million) for low-income households, earning less than 50 percent of the area median. Whenever possible, the Town and CHS will seek to assist low-income households. Depending on the final project costs and individual income qualifications, the Town and CHS will attempt to reserve a third of housing for low-income households. The table below details the Consortium’s aggressive project goals.

**Table 3: Income Targeting**

ACTIVITY	<50% AMI	<80% AMI	<120% AMI	TOTAL
Purchase and Rehab Assistance	44	3	3	50
Multi-family Rental	66	67	67	200
<b>TOTAL</b>	<b>110</b>	<b>70</b>	<b>70</b>	<b>250</b>

Based on the 2009 area median income (\$65,400), the HUD income limits are as follows.

**Table 4: Income Limits**

FY 2009	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low	\$26,800	\$30,600	\$34,450	<b>\$38,250</b>	\$41,300	\$44,350	\$47,450	\$50,500
Moderate	\$42,850	\$48,950	\$55,100	<b>\$61,200</b>	\$66,100	\$71,000	\$75,900	\$80,800
Middle	\$64,250	\$73,450	\$82,600	<b>\$91,800</b>	\$99,150	\$106,500	\$113,850	\$121,200

*(d) Continued affordability*

The Consortium will ensure to the maximum extent practicable and for the longest feasible term that the residential properties remain affordable to households earning less than 120 percent of area median income. Concurrent with the Town of Davie's existing affordability restrictions, a deed restriction will be placed on all NSP2 properties requiring that the residence remain affordable to the specified area median income group for a minimum of fifteen (15) years.

*(e) Consultation, Outreach, Communications*

*Consultation:* The Town has a track record of “*high level of coordination and integration among key departments involved with the delivery of affordable housing programs*” including the Housing and Community Development Department, Building Department, Planning and Zoning Department, and Community Redevelopment Agency.<sup>19</sup> The Town also maintains a positive relationship with the Broward County Housing and Community Development Division and has established an ongoing partnership with the Broward County Housing Authority.

*Outreach:* NSP funds will be reserved for low, moderate, and middle-income families earning less than 120 percent of the area median. Potential residents will be identified through existing waiting lists, partners, and other marketing means. The Collaborative will work with a broad-based network of housing and support service agencies to make qualifying families aware of the available housing opportunities. CHS will prequalify potential residents. Both CHS and the Town will comply with all fair housing practices and will not discriminate on the basis of race, creed, color, sex, religion, ethnicity, handicap, age, national origin, or family status.

*Communication:* Citizen participation is essential to ensure the short-term success and long-term sustainability of the Collaborative's NSP2. As a result, the Collaborative will inform residents of the design, progress, opportunities, and results of the NSP2 through Town Council meetings, existing advisory committees (i.e. Affordable Housing Advisory Committee, Mobile Home Task Force, and CRA Advisory Committee), and the Citizen Advisory Task Force, established in March for the specific purpose of providing feedback on the Neighborhood Stabilization Program.

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<sup>19</sup> FIU Metropolitan Center, *South Florida Workforce Housing Best Practices*, November 2008

*(f) Performance and Monitoring*

Through NSP2, the Town intends to promote stable communities by transforming vacant and foreclosed properties into quality, energy-efficient affordable housing for families hardest hit by the economic crisis. In order to do so, the Town has identified the following performance measures.

Table 5: Performance Measures

ACTIVITY	UNITS	NSP / UNIT	NSP FUNDS
Administrative			\$1.4 million
Purchase and Rehab Assistance	50	\$80,000/unit	\$4 million
Multi-family Rental	200	\$43,000 / unit	\$8.6 million
<b>TOTAL</b>	<b>250</b>		<b>\$14 million</b>

Based on anticipated tasks required to ensure those milestones, the Town will develop a Critical Path and Time Line for the project and disseminate this information to all entities involved with the successful completion of the project. In order to meet the accelerated timetable for the Neighborhood Stabilization Program, progress meetings will be held at the Town Administrative Offices on a regular basis, typically bi-weekly, to insure the project is progressing smoothly and all activities included in the project remained on schedule. These meetings would include all stakeholders involved with the successful implementation of the NSP program. In order to comply with NSP Guidelines and ensure effective communication between partners, stakeholders will provide regular expenditure updates and goal accomplishments.

A system of check and balances will be in place to ensure the quality control, particular in regards to timely expenditure of funds, project tracking and monitoring, and economies of scale. Monthly progress reports and invoices will be generated for each NSP activity. Reports will detail demographic information, such as the numbers of low-, and moderate-, and middle-income persons or households benefiting from the program, and comprehensive client files to ensure accurate eligibility, verification, and tracking. Project updates will identify the project names, activity, location, and timeline for completion of each property. Acquisition and renovation data will be provided, including, but not limited to numbers of properties and housing units as well as the purchase, appraisal, discount, and sales amount for each property. Financial information, such as the status of project uses of funds, subsidy amount and sources, and funds budgeted and expended, will be supplied along with a monthly invoice of actual costs incurred.

Giovanni Moss, the Town of Davie's Housing and Community Development Director, and Craig Vanderlaan, Crisis Housing Solutions' Executive Director, will serve as Project Managers for

their respective agencies. The Town's Budget and Finance Department will serve as the Internal Auditor. In general, the Department oversees budgets, audits, payroll, accounting, and financial management. For purposes of the program, the Department will also carry out internal audits of each participating agency. As internal auditor, the Department will audit each NSP2 activity, continually examining potentially risky areas of program operations and management and providing regular and valuable feedback to program managers and to those who hold them accountable. While not generally anticipated, this feedback will include identification of risky management practices and missing or ineffective internal controls, areas that are not in compliance with program requirements, and ineffective implementation of established policies.

The Town will then submit monthly and quarterly reports to HUD detailing obligations and expenditures in accordance with HUD guidelines. Reports will be submitted using HUD's DRGR system and will provide information on the use of funds, including project name, activity, location, national objective, funds budgeted and expended, funding sources and totals for non-NSP funds, number of properties and housing units, beginning and end dates of activities, and number of low and moderate income households benefiting. Additional information may be provided to comply with the requirements of the Recovery Act.

## Factor 4: Leveraging and Removal of Negative Effects

### *(a) Leverage*

To date, the Collaborative has received a firm commitment from Davie’s Community Redevelopment Agency and the Town’s Housing and Community Development Department in the amount of \$2.1 million and \$1.5 million respectively. Commitment letters from each division can be found within the Appendix.

The total leverage received to date constitutes 26% of the NSP funds. The leverage is calculated by dividing the total amount of NSP2 funds (\$14 million) from the value of firmly committed firmly committed resources (\$2.1 million).

$$\frac{\$3.6 \text{ million}}{\$14 \text{ million}} = 0.26$$

### *(b) Removal of Negative Effects*

The Collaborative will stabilize the current housing market by removing negative effects and destabilizing influences in the community. With the NSP2 funds, the Collaborative will remove at least 50 foreclosed residential properties and occupy each with an income qualified household, addressing 15% of the vacant units in the Target Area. The Collaborative will also replace one or more large vacant parcels in the downtown with at least 200 affordable rental units, but this improvement is not considered in the calculation. The value is calculated by multiplying 1.5 times the sum of vacant properties addressed through acquisition and redevelopment (50 units) plus the sum of vacant properties addressed via demolition (0 units) divided by the total number of vacant residential properties in the Target Area (509 units). The total number of vacant units was calculated using HUD’s Aggregated USPS Administrative Data on Address Vacancies.

$$\frac{1.5 \times (50 \text{ units}) + (0 \text{ units})}{509 \text{ units}} = 0.15$$

## Factor 5: Energy Efficiency

### *(a) Transit Accessibility*

The Town of Davie is the higher education center of Broward County with four university campuses located here including Florida Atlantic University, Nova Southeastern University, Broward College and the University of Florida Agriculture Extension Campus as well as the McFatter Vocational Center, the Broward Fire Academy, Division of Forestry, and Criminal Justice Institute. These campuses and facilities are linked by convenient, accessible, and timely bus services provided by Broward County Transit. The bus service connects to the Tri-Rail (tri-county rail system) as well as downtown Fort Lauderdale and other high residential communities. This service runs at least every 20 minutes during rush hours.

Please see [www.trirail.com/schedules/fares/bus\\_shuttle/schedules\\_pdf/SFEC.pdf](http://www.trirail.com/schedules/fares/bus_shuttle/schedules_pdf/SFEC.pdf).

The Town of Davie and Broward County Transit (BCT) also provide bus services within the Town that increase the number of destinations within the Town limits that can be reached through public transit. This service is designed to work in conjunction with connections to BCT routes 2, 12, 22, 23, 30, 56, 88, and the community buses from Cooper City and Plantation.

Please see [www.daviefl.gov/Pages/DavieFL\\_Programms/communitytransiteast.pdf](http://www.daviefl.gov/Pages/DavieFL_Programms/communitytransiteast.pdf) and [www.daviefl.gov/Pages/DavieFL\\_Programms/communitytransitwest.pdf](http://www.daviefl.gov/Pages/DavieFL_Programms/communitytransitwest.pdf).

The Target Area (i.e. Downtown) has access to regional employment centers (educational complex) within walking or biking distance (less than two miles), so residents of these tracts can access employment opportunities without needing to use a car.

The Town is adjacent to I595, the County's major east west highway and current Broward County Transportation plans project a high speed rail system to be developed along the route of the highway that would be accessible to area residents through current and expanded bus services.

### *(b) Green Building Standards*

The Town of Davie understands the value of providing energy efficient homes. All residential units rehabbed or newly developed will comply with NSP II rehabilitation and new construction standards. Energy star appliances will be installed in all renovated and new units. Central air conditioning units will have a seasonal energy efficiency rating (SEER) not less than 14. Room lighting fixtures will be Energy Star Compliant.

In addition, all new units will be LEED-certified and meet State of Florida and local hurricane-building codes and will meet standards of the Florida Green Communities program.

*(c) Re-use of Cleared Sites*

The Town of Davie is not proposing any demolition activities as part of the NSP2 grant. Therefore, Factors 5c is not applicable.

*(d) Deconstruction*

The Town of Davie is not proposing any demolition activities as part of the NSP2 grant. Therefore, Factors 5d is not applicable.

*(e) Other Sustainability Practices*

Land use planning in Florida is organized around Comprehensive Planning Goals implemented through county and city comprehensive plans and development codes. A number of the statewide goals inherently promote sustainable development practices including the protection of natural resources and open spaces, protecting the quality of air, water and land resources, the planning of transportation systems that provide multi-modal transportation choices and the protection of open space and promotion of more dense land uses in urban and redevelopment areas for livable communities efficient use of land, and to provide for livable communities. The Town through its comprehensive, redevelopment, and Regional Activity Center Plan has a strong foundation for requiring sustainable development practices with an overall emphasis on water conservation, energy efficiency, renewable energy, bicycle and pedestrian connections, transit options, sustainable site design landscaping through the use of native vegetation. These sustainable development practices will apply to all NSP2 activities that are implemented by the Town. The Town's Building and Hurricane Codes reinforce these sustainable practices as well through stringent requirements for housing development.

## Factor 6: Neighborhood Transformation and Economic Opportunity

### INCLUSION IN COMPREHENSIVE PLANS

The Town of Davie can certify that those NSP2 activities proposed herein are consistent with the Town of Davie Comprehensive Plan. Additionally, the proposed NSP2 activities are consistent with ongoing redevelopment and neighborhood efforts, as documented through the Town-adopted Redevelopment Plans and the Consolidated Plan.

*Please see [www.daviefl.gov/Pages/DavieFL\\_HousingCDv/Executive%20Summary](http://www.daviefl.gov/Pages/DavieFL_HousingCDv/Executive%20Summary).*

Moreover, the NSP2 activities are consistent with the Downtown Plan.

*Please see [www.daviefl.gov/Gen/DavieFL\\_CRASrvices/Downtownmasterplan.pdf](http://www.daviefl.gov/Gen/DavieFL_CRASrvices/Downtownmasterplan.pdf).*

The Town of Davie Regional Activity Center (RAC Master Plan) and Transportation Plan call for the creation of a viable area for integrating transit and land use. The Regional Activity Center land use category is intended to encourage development or redevelopment of regional significance. This category is to facilitate mixed-use development, encourage mass transit, reduce the need for automobile travel, provide incentives for quality development and give definition to the urban form. In addition, the RAC will nurture environmental features within the Town of Davie and protect its natural resources while ensuring economic sustainability. The Plan calls for higher density housing that can be achieved by incorporating residential into mixed use development

In conjunction with public comments received on this application and the citizen participation process that the Town undertakes each year for CDBG planning, there is considerable public input and citizen participation that takes place to guide planning, affordable housing and community development. The Town has a Housing Advisory Committee (AHAC) whose mission is to review the existing Local Housing Incentives Plan (State of Florida) and make recommendations regarding the existing incentives or additional incentives. The NSP2 activities proposed within this application are consistent with the AHAC report.

*Please see [www.daviefl.gov/Pages/DavieFL\\_HousingCDv/incentive](http://www.daviefl.gov/Pages/DavieFL_HousingCDv/incentive).*

There are also two other citizen advisory boards that assist in these efforts of review and advise including the NSP I Citizen Advisory Task Force and the Community Redevelopment Agency Advisory Board. Finally, in 2008, the Town appointed a Mobile Home and Affordable Housing Task Force to provide recommendations on the provision of affordable housing and the preservation or reuse of mobile home properties for affordable housing. One of the Goals (Goal 2) of the Task Force that complement this NSP2 application is “to provide further affordable housing opportunities in the Town of Davie” and “acquire land suitable for affordable housing.”

### IMPROVEMENT OF ESTABLISHED PLANS

All of the Town's plans and citizen input call for sustainable development, eastside redevelopment adjacent to employment centers, the increase and preservation of affordable housing. The plans also call for a revitalized downtown that promotes economic development including job creation. The Town utilizes its financial resources including Federal resources such as Community Development Block Grants and Neighborhood Stabilization Program funds to be implementation tools for these plans. The NSP2 application focuses on a Target Area (i.e. Downtown) which promotes sustainability, links with employment centers and creates needed affordable housing.



# Disclosures

## DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352  
(See reverse for public burden disclosure.)

Approved by OMB  
0348-0046

<b>1. Type of Federal Action:</b> <input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	<b>2. Status of Federal Action:</b> <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	<b>3. Report Type:</b> <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change <b>For Material Change Only:</b> year _____ quarter _____ date of last report _____
<b>4. Name and Address of Reporting Entity:</b> <input type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known:  <b>Congressional District, if known:</b> 4c 20th, Florida		<b>5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:</b>  Town of Davie 6591 Orange Drive, Davie FL 33314  <b>Congressional District, if known:</b>
<b>6. Federal Department/Agency:</b>  U.S. Department of Housing and Urban Development	<b>7. Federal Program Name/Description:</b>  CFDA Number, if applicable: 14.256	
<b>8. Federal Action Number, if known:</b>  FR-532-N-01	<b>9. Award Amount, if known:</b>  \$ 14,000,000	
<b>10. a. Name and Address of Lobbying Registrant</b> <i>(if individual, last name, first name, MI):</i>	<b>b. Individuals Performing Services</b> <i>(including address if different from No. 10a)</i> <i>(last name, first name, MI):</i>	
<b>11.</b> Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature:  Print Name: Giovanni Moss Title: Director Telephone No.: (954) 797-1226      Date: 7/15/09	
<b>Federal Use Only:</b>		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

## DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352  
(See reverse for public burden disclosure.)

Approved by OMB  
0348-0046

<b>1. Type of Federal Action:</b> <input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	<b>2. Status of Federal Action:</b> <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	<b>3. Report Type:</b> <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change <b>For Material Change Only:</b> year _____ quarter _____ date of last report _____
<b>4. Name and Address of Reporting Entity:</b> <input type="checkbox"/> Prime <input checked="" type="checkbox"/> Subawardee Tier _____, if known:  Crisis Housing Solutions a division of Adopt a Hurricane Family, Inc.  <b>Congressional District, if known:</b> 20th, Florida	<b>5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:</b>  Town of Davie 6591 Orange Drive Davie, FL 33314  <b>Congressional District, if known:</b> 20th, Florida	
<b>6. Federal Department/Agency:</b>  U.S. Department of Housing and Urban Development	<b>7. Federal Program Name/Description:</b>  Neighborhood Stabilization Program (NSP) 2  <b>CFDA Number, if applicable:</b> _____	
<b>8. Federal Action Number, if known:</b>  FR-5321-N-01	<b>9. Award Amount, if known:</b>  \$ 14,000,000	
<b>10. a. Name and Address of Lobbying Registrant</b> <i>(if individual, last name, first name, MI):</i>  Does not apply	<b>b. Individuals Performing Services</b> <i>(including address if different from No. 10a)</i> <i>(last name, first name, MI):</i>  Does not apply	
<b>11.</b> Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	<b>Signature:</b>  <b>Print Name:</b> <u>Craig D. Vanderlaan</u> <b>Title:</b> <u>Executive Director &amp; Co-Founder</u> <b>Telephone No.:</b> <u>(954) 559-5922</u> <b>Date:</b> <u>7/14/09</u>	
<b>Federal Use Only:</b>		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

# Applicant/Recipient Disclosure/Update Report

U.S. Department of Housing and Urban Development

OMB Approval No. 2510-0011 (exp. 8/31/2009)

**Instructions.** (See Public Reporting Statement and Privacy Act Statement and detailed instructions on page 2.)

**Applicant/Recipient Information** Indicate whether this is an Initial Report  or an Update Report

1. Applicant/Recipient Name, Address, and Phone (include area code): Town of Davie 6591 Orange Drive, Davie FL 33314 - (954) 797-1173	2. Social Security Number or Employer ID Number: 596-04-6527
---	---

3. HUD Program Name Neighborhood Stabilization Program 2	4. Amount of HUD Assistance Requested/Received \$14,000,000.00
---	---

5. State the name and location (street address, City and State) of the project or activity:  
Town of Davie NSP 2 - 6591 Orange Drive, Davie, FL 33314 - Multiple locations included in application.

## Part I Threshold Determinations

1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3). <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No.
--	---

If you answered "No" to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form. **However,** you must sign the certification at the end of the report.

## Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name and Address	Type of Assistance	Amount Requested/Provided	Expected Uses of the Funds

(Note: Use Additional pages if necessary.)

## Part III Interested Parties. You must disclose:

- All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
- any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	Social Security No. or Employee ID No.	Type of Participation in Project/Activity	Financial Interest in Project/Activity (\$ and %)

(Note: Use Additional pages if necessary.)

## Certification

**Warning:** If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation.

I certify that this information is true and complete.

Signature: <i>Gary Shuman</i>	Date: (mm/dd/yyyy) 07/15/2009
----------------------------------	----------------------------------

# Applicant/Recipient Disclosure/Update Report

U.S. Department of Housing  
and Urban Development

OMB Approval No. 2510-0011 (exp. 8/31/2009)

**Instructions.** (See Public Reporting Statement and Privacy Act Statement and detailed instructions on page 2.)

## Applicant/Recipient Information

Indicate whether this is an Initial Report

or an Update Report

1. Applicant/Recipient Name, Address, and Phone (include area code): Crisis Housing Solutions (a division of Adopt a Hurricane Family, Inc.) 8730 NW 18 Street Pembroke Pines, FL 33024 (954) 559-5902		2. Social Security Number or Employer ID Number:  203-49-4053	
3. HUD Program Name  Neighborhood Stabilization Program (NSP) 2		4. Amount of HUD Assistance Requested/Received  \$14,000,000.00	
5. State the name and location (street address, City and State) of the project or activity: Town of Davie, Florida - various foreclosure locations and vacant land for redevelopment			

## Part I Threshold Determinations

1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3). <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9 <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
--	--

If you answered "No" to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form. **However,** you must sign the certification at the end of the report.

## Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name and Address	Type of Assistance	Amount Requested/Provided	Expected Uses of the Funds
HUD (application to be submitted this week)	Housing counseling	\$89,400.00	Housing counseling svcs.

(Note: Use Additional pages if necessary.)

## Part III Interested Parties. You must disclose:

- All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
- any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	Social Security No. or Employee ID No.	Type of Participation in Project/Activity	Financial Interest in Project/Activity (\$ and %)
None			

(Note: Use Additional pages if necessary.)

## Certification

**Warning:** If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation.

I certify that this information is true and complete.

Signature: 	Date: (mm/dd/yyyy)  07/14/2009
---	--------------------------------------

X  
CRAIG SANDERAAN



# Appendices

## Code of Conduct

### RULE XIII. CONDUCT OF EMPLOYEES

#### SECTION

#### SECTION

Section 1. Hours of work.

Section 2. Outside employment.

Section 3. Political activity. Section 4. Bulletin boards.

Section 5. Prohibitions.

#### Section 1. Hours of work.

The hours of work shall be determined by the town administrator or designee with the assistance of the department directors, if compatible with the department. Most town employees work a forty-hour week of five (5) eight-hour days. Starting and ending times in some departments vary depending on the services they provide. The typical work schedule begins at 8:30 am and concludes at 5:00 pm constituting 7.5 hours per day of actual time worked which includes a 1/2 hour paid lunch period and two 15 minute paid breaks. The town pays regular employees for forty (40) hours of work. At the discretion of department directors, employees may be eligible to take one (1) hour paid lunches by forgoing the two 15 minute paid breaks.

Employees are expected to faithfully observe their working hours, report for work on time, and be regular in attendance. All employees are subject to work during emergency situations at other than normal working hours, and will be expected to do so at the request of their department director.

The police and fire departments must give twenty-four-hour service seven (7) days a week to protect the public's life and property. Many of the employees in these departments are required to take off days other than Saturday and Sunday.

#### Section 2. Outside employment.

No employee may engage in incompatible employment which could cause conflict of interest or permit use of town employment for personal gain. Outside employment must not interfere with performance of duties for the town. Any outside employment must meet with the

approval of the department director and the town administrator or designee. Request for permission to engage in outside employment must be submitted to the department director and include the name of the firm, position, duties and hours of employment on the prescribed form available through the department of human resources management and may be granted or denied.

**Section 3. Political activity.**

A town employee may express their opinion(s) privately as a citizen and may vote in any election for which the employee is qualified. In fact, all employees are urged to use their rights as citizens; however, no town employee may take an active part in any political campaign or solicit or receive any contributions for any political purpose during on-duty hours.

**Section 4. Bulletin boards.**

Each department shall have one or more bulletin boards located in places readily available to all employees. Job announcements will be posted on them as well as other items of importance to employees. Employees should be encouraged to read the items on the bulletin board regularly to keep abreast of current events and information that will inform them of changes in policies and procedures.

**Section 5. Prohibitions.**

No employee shall willfully or corruptly make any false statement, certificate, or report regarding position or other employees. No employee shall permit or be a party to fraud preventing the impartial execution of the personnel rules. No employee considered for merit salary increase or promotion in the town service shall either directly or indirectly give, render, or pay any money, service, or other valuable thing to any person for or in connection with his/her merit salary increase or proposed promotion. No officer or employee in the classified service shall continue in such position after being qualified as a candidate for nomination or election to any town public office. See Section 5 of Rule I, General Provisions. Violation of any of the above provisions shall be grounds for dismissal or rejection of an application.

# Davie Community Redevelopment Agency

July 14, 2009

Mr. Giovanni Moss, Housing & Community Development Director  
4700 SW 64 Avenue, Suite D  
Davie, FL 33314

Re: NSP 2 Support Letter

Dear Gio,

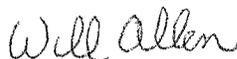
This is to indicate the support of the Davie CRA for the purchase of land and the future development of work force housing at a site commonly known as the Downtown Davie site. It is my understanding that you are proposing to purchase the residential component of this project which is the eastern approximately 4-5 acres. You propose to construct up to 200 housing units on this site. If you are successful in receiving these NSP 2 grant funds then you would move forward with purchasing this site and proceed to construct the units.

The subject property is within the limits of the CRA Redevelopment Area. The site in question was previously approved for a mixed use project including residential units. The CRA committed \$2.1 million to the developer to assist in constructing the project at the completion of the residential and commercial units and the payment would be made at the time that a certificate of occupancy was approved.

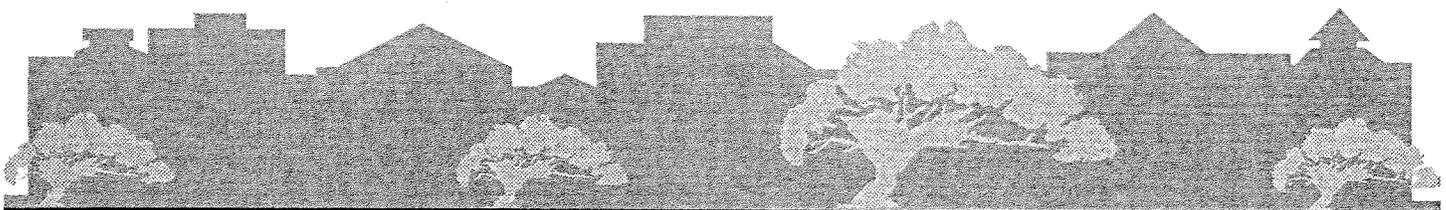
The CRA still would like to see a project come to fruition on this site. Your residential development would comply with the need for housing and there still would be room for commercial development. The CRA would consider granting funds to help support the project if approved. It is my opinion that the CRA would grant such funds if NSP 2 funds were awarded.

It is my understanding that you are looking at other sites within the CRA for other aspects of the NSP 2 program including the purchase of foreclosed and or abandoned properties. The CRA would be a willing participant in partnering with Housing & Community Development to address this pressing need.

Sincerely,



Will Allen  
Redevelopment Administrator





**HOUSING AND COMMUNITY DEVELOPMENT**

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4700 SW 64TH AVENUE- SUITE D

DAVIE, FLORIDA 33314

PHONE: (954) 797-1173 FAX: (954) 797-2058 WWW.DAVIE-FL.GOV

July 14, 2009

**Subject: Neighborhood Stabilization Program 2 Fee Waiver Commitment Letter**

Within the last ten (10) years, the Town has waived \$4,490,452 in fees through its Affordable Housing Incentive Plan. This amounts to approximately \$6,000 per unit of the roughly 750 affordable housing units constructed, repaired, rehabilitated and/or modified/retrofitted.

Based on the per unit waiver cost, the Housing and Community Development would like to commit a minimum of \$1,500,000 in fee waivers to address 250 units as stated in Town's NSP 2 application.

Sincerely,

Giovanni Moss, Director  
Housing and Community Development

cc: NSP 2 Program File

**Appendix 4:**  
**Certifications**  
**Neighborhood Stabilization Program 2**

**State and Unit of Local Government Certifications**

Each NSP2 **state or unit of local government** applicant will submit the following certifications:

1. Affirmatively furthering fair housing. The applicant certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
2. Anti-displacement and relocation plan. The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
3. Anti-lobbying. The applicant must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
4. Authority of applicant. The applicant certifies that it possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
5. Acquisition and relocation. The applicant certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP2 program published by HUD.
6. Section 3. The applicant certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
7. Citizen participation. The applicant certifies that it is carrying out citizen participation in accordance with NSP2 requirements.
8. Use of funds. The jurisdiction certifies that it will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008, as modified by the American Reinvestment and Recovery Act by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.
9. The applicant certifies:
  - a. That all of the NSP2 funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
  - b. The applicant 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.

10. Excessive force. The applicant, if an applicable governmental entity, certifies that it has adopted and is enforcing:

a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and

b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

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

12. Compliance with lead-based paint procedures. The applicant certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.

13. Compliance with laws. The applicant certifies that it will comply with applicable laws.

Gary Sherman  
Signature/Authorized Official

7-10-09  
Date

Town Administrator  
Title

## Calculations

The Collaborative will stabilize the current housing market by removing negative effects and destabilizing influences in the community. With the NSP2 funds, the Collaborative will remove at least 50 foreclosed residential properties and occupy each with an income qualified household, addressing 15% of the vacant units in the Target Area. The Collaborative will also replace one or more large vacant parcels in the downtown with at least 200 affordable rental units, but this improvement is not considered in the calculation. The value is calculated by multiplying 1.5 times the sum of vacant properties addressed through acquisition and redevelopment (50 units) plus the sum of vacant properties addressed via demolition (0 units) divided by the total number of vacant residential properties in the Target Area (509 units). The total number of vacant units was calculated using HUD's Aggregated USPS Administrative Data on Address Vacancies.

$$\frac{1.5 \times (50 \text{ units}) + (0 \text{ units})}{509 \text{ units}} = 0.15$$

## Summary of Citizen Comment

No comments.

In accordance with HUD and NSP2 guidelines, the Consortium provided a 10 day comment period for citizen participation. On Sunday, July 5, 2009, the Consortium issued a Public Notice for the Town of Davie proposed application for the Neighborhood Stabilization Program 2 (NSP2) in the local paper. A copy of the announcement in the Sun-Sentinel is provided. The notice included a description of the Consortium's NSP2 proposal, including the amount of money requested, the uses of funds, and the target geography. The information was also posted on the Town's website.

*Please see [http://www.davie-fl.gov/Pages/DavieFL\\_HousingCDv/PublicNotice\\_NS2.pdf](http://www.davie-fl.gov/Pages/DavieFL_HousingCDv/PublicNotice_NS2.pdf).*

No comments were received during the 10 day public comment period.

A copy of the final proposal can be found on the Town of Davie's website, [www.davie-fl.org](http://www.davie-fl.org).



sive Assessment Test.

Public school students in grades three through five take the exams in reading and math for all

other combination.

Marc Freeman can be reached at mjfreeman@SunSentinel.com or 561-243-6642.

**FOR  
ALS  
COUNTY**

is to Purchase a 75,000 to  
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East: Federal Hwy.  
West: State Rd 7/US 441

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County Real Property Section,  
rt Lauderdale, FL 33301.  
[broward.org](http://broward.org).  
July 17, 2009, 4:30 p.m.

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*Deluxe Jewelry*

**Gold \$975 per oz.**  
price varies daily

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*Get the best offer ever! Immediate cash payment.*

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with this ad

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1363004

**PUBLIC NOTICE**

**TOWN OF DAVIE**

**PROPOSED APPLICATION for the  
NEIGHBORHOOD STABILIZATION  
PROGRAM 2 (NSP 2)**

By Resolution 2009-141 on June 17, 2009, the Davie Town Council supported and approved an application for funds through round two of the Neighborhood Stabilization Program (NSP2). The purpose of the NSP2 funding is to assist in the redevelopment of foreclosed and abandoned properties. The Town of Davie is hereby announcing its intent to compete for funding under the Neighborhood Stabilization Program 2 (NSP 2) through an allocation of funds provided by the American Reinvestment and Recovery Act of 2009 for additional activities under Division B under Title III of the Housing and Economic Recovery Act (HERA) of 2008. The Town intends to seek an award of approximately \$14,000,000 for:

- Financing mechanisms to facilitate the purchase and rehabilitation of foreclosed and abandoned NSP2 eligible residential properties for income eligible individuals or households (0 - 120% of the AMI). Geographic concentration will be in census tracts 70101, 70204, 70502, and 70600 due to their high foreclosure indexes.
- Purchase NSP2 eligible foreclosed, abandoned or vacant properties to develop affordable workforce housing for income eligible individuals or households (0-120% of the AMI)

**Public Comment**

Citizens are encouraged to review the NSP 2 program summary. An application is being prepared for submission to the U.S. Department of Housing and Urban Development (HUD) by the July 17, 2009 deadline. Copies of the program summary are available for review and written comments can be submitted during the 10-day period commencing July 5, 2009 and ending July 15, 2009. The document is available at the office of the Town of Davie Housing & Community Development (H&CD) Department located at 4700 SW 64 Avenue - Suite D, Davie, Florida 33314 between the hours of 9:00 am and 5:00 pm, Monday through Friday. The document will also be posted online at [www.davie-fl.gov/Pages/DavieFL\\_HousingCDV/index](http://www.davie-fl.gov/Pages/DavieFL_HousingCDV/index). Written comments can be submitted during the 10-day public comment period to Giovanni Moss, the H&CD Director at the address listed above. The final completed application will also be posted online at the same website on July 15, 2009.

For additional information regarding the proposed activities, please contact the Housing & Community Development Department at (954) 797-1173.

1940120

**Captiva Cove**

pursuant to the  
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SUN - SENTINEL 7/5/09

## Definitions

### Definition of Affordable Rents *(adopted in Town of Davie Affordable Housing Incentive Plan)*

Housing is considered affordable when the monthly rents or monthly mortgage payment, including taxes and insurance, do not exceed 30% of an amount representing the percentage of the area's median annual gross income for the household, and housing for which a household devotes more than 30% of its income shall be deemed affordable if the institutional first mortgage lender is satisfied that the household can afford mortgage payment in excess of the 30% benchmark or, for rental housing, rents do not exceed those limits adjusted for bedroom size published annually by the "Florida Housing Finance Corporation."

This definition conforms to the statutory definition of affordable housing under the Sadowski Act, and is consistent with the definition used by both the Broward County Community Development Division, and the Broward County Office of Housing Finance (OHF), which administers the County's SHIP Program funds.

### Definition of Blighted Structure

The Florida Statutes Ch. 163.340 defines "blighted" area as follows: *An area which there are substantial numbers of deteriorated or deteriorating structures in which conditions as indicated by government maintained statistics or other studies are leading to economic distress or endanger life or property.*

For purposes of the Neighborhood Stabilization Program 2 (NSP2), the Collaborative will define a "blighted structure" as any structure unfit for use, habitation, or dangerous to persons or other property. In addition, a structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. This includes structures showing evidence of physical decay or neglect, excessive use, or lack of maintenance.

## Description of Housing Rehabilitation Standards

The Collaborative will transform blighted, foreclosed homes into quality, energy-efficient, affordable housing by:

- Rehabilitating properties to meet all building codes and housing standards, including Florida Building Code (FBC), Broward County's Rehabilitation Standards, and local ordinances;
- Improving accessibility to persons with disabilities as required under applicable provisions of Section 504 of the Housing Rehabilitation Act of 1973 and the Federal Uniform Accessibility Standards;
- Testing and abating (when necessary) potential lead-based and asbestos hazards;
- Increasing the energy efficiency or conservation of such homes and properties; and
- Ensuring overall housing safety, quality, and habitability.

The Collaborative will comply with all HUD guidelines and requirements related to housing rehabilitation and construction. The Consortium will require that NSP2 housing construction meet the accessibility standards at 24 CFR part 8, and that it be energy efficient and incorporate cost effective green improvements. All gut rehabilitation (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories will be designed to meet the standard for Energy Star Qualified New Homes. All gut rehabilitation of mid -or high-rise multifamily housing will be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy). Other rehabilitation will meet these standards to the extent applicable to the 14 rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-labeled products. Water-efficient toilets, showers, and faucets, such as those with the WaterSense label, will be installed. The housing will be improved to mitigate the impact of disasters and will comply with stringent hurricane building codes.