

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Krumbine, Marcy
Email Address	marcykrumbine@colliergov.net
Phone Number	239-252-4663
Mailing Address	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112-5361

2. Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

Data Sources Used to Determine Areas of Greatest Need

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

Response

Collier County consulted local, state, and national data sources in determining the areas of greatest need. The use of myriad data sources allowed both a macro and micro and analysis of the areas of critical concern, local and national trends, forecasting future demand, and leveraging of existing resources. The goal of Collier County when determining the areas of greatest need was to stabilize neighborhoods, arrest decline, and produce a more sustainable, inclusive, and integrated community.

Local Data

Source: Naples Area Board of Realtors Multiple Listing Service (MLS).

Qualifiers: Excluded Marco Island, vacant land, commercial property, multi-family, and time-shares. Included mobile homes, manufactured homes, short sales, and foreclosures. All properties must have a minimum of 350 square feet.

Data Used: Median sales price, median list price, number of listings, and number of sales from January 2010 to October 2010.

The data provided a macro analysis of patterns and trends in the countywide residential real estate market. There continues to be a significant delta between the number of listings versus number of sales, and the median listing price versus the median sales price. For example, in October 2010 there were 434 sales compared to 7,966 properties listed; only 5.45% of properties listed for sale in October 2010 sold. Likewise, the median listing price in October 2010 was \$324,000 compared to a median sales price in the same month of \$165,000; the median sales price was approximately half of the median list price.

It may be true that until these deltas display an extended decrease in severity, the local housing market will continue to struggle. However, the dichotomy between the rural housing market and the coastal housing market may distort the median data figures; thus, drawing conclusions at this level of analysis may be problematic. For example, the December 2010 sale of a home in the prestigious Port Royal community for \$14.55 million dollars will likely distort the countywide median sales price data for that

period.

Source: Various; compiled and reported in the U.S. Department of Housing and Urban Development's (HUD) *NSP3 Downloadable Data Files*.

Qualifiers: Data reflects market conditions for the second quarter of 2010. For further details, consult the "Data Dictionary" prepared by HUD and available at www.huduser.org/portal/datasets/NSP.html.

Data Used: Collier County was divided into 223 distinct areas by HUD when preparing data to assist in calculating the formula allocations amounts for NSP3. All data were used by HUD to calculate a NSP3 foreclosure need score ranging from one to twenty, with twenty being the worst. Locally, particular attention was paid to the following factors: foreclosure need score, percent low-moderate households, USPS vacancy rates, percentage of high-cost mortgages, and the estimate number of properties needed to make an impact.

In order to be eligible for participation in NSP3, an area must have a foreclosure need score of at least seventeen on the scale of twenty. Of the 223 areas HUD divided Collier County into, 206 have a foreclosure need score of at least 17 (92.38 percent). However, many of the areas would require expenditures in excess of the available NSP3 funding. Collier County must seek to deeply target funding into those areas where HUD believes we can make an impact based upon current market conditions and projections for future decline or instability.

Source: Collier County NSP1 experiences

Qualifiers: Collier County was allocated \$7,306,750 and successfully obligated 100 percent of the funds within 18 months. The program design generates program income upon sale to an income-qualified person or family. As such, activities are ongoing.

Data Used: Acquisition locations, average acquisition cost, average rehabilitation cost, and return of program income.

Collier County's NSP1 program has been successful in acquiring properties in focused geographical areas most adversely affected by the foreclosure crisis. When determining areas of greatest need for NSP3, consideration was given to properties approved using NSP1 funds. Furthermore, having already acquired over 70 properties with NSP1, Collier County has a considerable amount of data on costs. As such, we sought areas for NSP3 funding that we have adequate funding to make a real impact.

State Data

Source: Shimberg Center for Housing Studies, University of Florida.

Qualifiers: Data projects affordable housing needs based upon the 2000 Census. While this data is dated, the Center was established in 1988 by the Florida legislature (Section 240.5111, Florida Statutes) as the State's source of research relating to the problems and solutions associated with the availability of affordable housing in Florida. As such, one must consider the data in any analysis of affordable housing needs.

Data Used: Collier County used cost burdened household data, divided by home ownership and rental, to assess the types of housing units projected to meet an unmet need in the community. Cost burdened is defined as a household spending greater than 30 percent of household income on housing related expenses.

Analyzing data from the Shimberg Center, Collier County is projected to have an average annual increase of 739.55 cost burdened household units between 2010 and 2030. The data shows the increase by

income range and housing type (home ownership versus rental) and may prove a valuable tool in the long range planning and implementation of the NSP3 program.

National Data

Source: Neighborhood Stabilization Program Resource Exchange and other sources

Qualifiers: Information was assembled to ensure Collier County's NSP3 areas of greatest need could be effectively served with the resources available using best practices, toolkits, and examples of successful implementations in NSP1 and NSP2. Finally, national media coverage on housing related issues was used to provide context within the broader economic crisis. Much of this data is not quantitative, but remains valuable when selecting target areas.

Data Used: Two toolkits available on the Neighborhood Stabilization Program Resource Exchange were of particular benefit when determining areas of greatest need: *Instructions for Completing the NSP3 Substantial Amendment or Abbreviated Action Plan* and the *NSP3 Program Design Guidebook*. Figure 1-2 in the *NSP3 Program Design Guidebook* was used to consider market types and the implications for program design. For example, in an area with low demand and high supply of eligible properties, Collier County may undertake demolition of blighted structures and land bank for future redevelopment.

National media coverage was used to provide a context within the broader economic crisis when planning activities and selecting areas of greatest need. Topics considered included, but were not limited to: the growth in families "doubling up" due to loss of income or foreclosure; decreasing local government budgets resulting in, among other things, fewer funds for maintaining abandoned houses and funding social service initiatives; challenges in providing effective homeless prevention; uncertainty surrounding certain documents used by banks during foreclosure proceedings; presence of "Chinese Drywall" in homes and the adverse effects on owners; the state of housing and the uncertainties surround future prices; Florida Economic Outlook: July 2010 (Wells Fargo).

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response:

It is not proper, nor is it the intent, for the Collier County NSP3 to compete with the private market; the private market will take care of the private market. Rather, the Collier County NSP3 should deeply target those areas that are not attractive to private investors and homebuyers, and which are causing instability, deterioration, blight, and unstable conditions in the community.

For purposes of NSP3, HUD divided Collier County into 223 unique target areas. Providing this number of small target areas will permit Collier County to deeply target areas adversely impacted by the foreclosure crisis. However, the County's success will depend on the availability of eligible properties. As such, Collier County will employ a tiered approach.

Based upon data collected from NSP1, Collier County NSP3 allocation will fund activities on approximately twenty-four (24) units. A tiered approach will further define within the general target area, sub-areas (or tiers), to ensure that the County is able to meet the impact criteria provided by HUD. Where funds are insufficient to meet the impact criteria, the County will seek other tiers in which funds

may be deeply targeted and produce the results expected by HUD, the Housing and Economic Recovery Act of 2008, and the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act).

Finally, when assessing tiers to target with NSP3, the County will consider properties assisted with NSP1. For example, the County has made great efforts to stabilize an area loosely defined as Golden Gate City. Further investment in this area and the associated tiers will maximum the effects of both NSP1 and NSP3. Additionally, the past and future use of NSP1 in conjunction with NSP3 may assist the County in meeting the impact criteria.

The following have been selected as the target areas for Collier County's NSP3:

Target Area One – Golden Gate City (HUD Neighborhood ID 1108764)

- Tier One – Census Tract 0104.10
 - GeoID 120219230126300010410U1
 - GeoID 120219230126300010410U2
 - GeoID 120219230126300010410U3
- Tier Two – Census Tract 0104.09
 - GeoID 120219230126300010409U1
 - GeoID 120219230126300010409U2
 - GeoID 120219230126300010409U3
 - GeoID 120219230126300010409U4
 - GeoID120219230126300010409U5
- Tier Three – Census Tract 0104.11
 - GeoID 120219230126300010411U1
 - GeoID 120219230126300010411U2
 - GeoID 120219230126300010411U3
 - GeoID 120219230126300010411R3
 - GeoID 120219230126300010411R1

Target Area Two – Naples Park (HUD Neighborhood ID 1827545)

- Tier One – Census Tract 0104.08
 - GeoID 120219230199999010104U8

Target Area Three – East Naples Bayshore Gateway CRA (HUD Neighborhood ID 3981140)

- Tier One – Census Tract 0107.01
 - GeoID 120219230199999010701U4
 - GeoID 120219230199999010701U1
 - GeoID 120219230199999010701U2
 - GeoID 120219230199999010701U3
 - GeoID 120219230199999010701R2

Please note that the above data is presented and identified as contained in HUD's NSP3 Mapping Tool. Copies of the reports are attached to this application.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	<p>In conformance with Section 163.340, Florida Statutes, a “blighted structure” means a structure that is deteriorated, or deteriorating, in which conditions, as indicated by government-maintained statistics or other studies, are leading to economic distress or endangering life or property, and in which two or more of the following factors are present:</p> <ul style="list-style-type: none"> a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities; b) Aggregate assessed value of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such condition; c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness; d) Unsanitary or unsafe conditions; e) Deterioration of site or other improvements; f) Inadequate and outdated building density patterns; g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality; h) Tax or special assessment delinquency exceeding the fair value of the land; i) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality; j) Incidence of crime in the area higher than in the remainder of the county or municipality; k) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality; l) A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality; m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area; or n) Governmentally owned property with adverse environmental conditions caused by a public or private entity. <p>However, the term “blighted structure” or “blighted area” also means any structure or area in which at least one of the factors identified in paragraphs (a) through (n) are present and all taxing authorities subject to s. 163.387(2)(a) agree, either by interlocal agreement or agreements with the agency or by resolution, that the structure or area is blighted.</p>
Affordable Rents	<p>24 CFR § 92.252</p> <p>Rents shall not exceed the Fair Market Rents (FMR) as published annually by HUD for the Naples – Marco Island Metropolitan Statistical Area (MSA).</p>

	<p>Furthermore, the maximum rent are the lesser of:</p> <ol style="list-style-type: none"> 1) The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. <p>Furthermore, when the NSP3 assisted unit is occupied by very low-income families the rent requirements are:</p> <ol style="list-style-type: none"> 1) The rent does not exceed 30 percent of the annual income of a family whose income equals 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. However, if the rent determined under this paragraph is higher than the applicable rent under paragraph (1) or (2) of this section, then the maximum rent for units under this paragraph is that calculated under paragraph (1) or (2) of this section; and 2) The rent does not exceed 30 percent of the family’s adjusted income. If the unit receives Federal or State project-based rental subsidy and the very low-income family pays as a contribution toward rent not more than 30 percent of the family’s adjusted income, then the maximum rent (i.e., tenant contribution plus project-based rental subsidy) is the rent allowable under the Federal or State project-based rental subsidy program.
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Descriptions

Term	Definition										
Long-Term Affordability	<p>24 CFR 92.252(a), (c), (e), and (f), and 92.254</p> <p><u>Rental: Long-Term Affordability</u> The NSP3-assisted units must meet the affordability requirements for not less than the applicable period specified below, beginning after project completion. The affordability requirements for NSP3-assisted rental units apply without regard to the term of any loan or mortgage or the transfer of ownership, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. Collier County will enforce long-term affordability through the use of a recorded lien, covenant, or deed restriction against the assisted property.</p> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 60%;">Rental housing activity</th> <th>Minimum period of affordability in years</th> </tr> </thead> <tbody> <tr> <td>Rehabilitation or acquisition of existing housing per unit amount of NSP3 funds: Under \$15,000.....</td> <td style="text-align: center;">5</td> </tr> <tr> <td>\$15,000 to \$40,000.....</td> <td style="text-align: center;">10</td> </tr> <tr> <td>Over \$40,000 or rehabilitation involving refinancing.....</td> <td style="text-align: center;">15</td> </tr> <tr> <td>New construction or acquisition of newly</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Rental housing activity	Minimum period of affordability in years	Rehabilitation or acquisition of existing housing per unit amount of NSP3 funds: Under \$15,000.....	5	\$15,000 to \$40,000.....	10	Over \$40,000 or rehabilitation involving refinancing.....	15	New construction or acquisition of newly	20
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Over \$40,000 or rehabilitation involving refinancing.....	15										
New construction or acquisition of newly	20										

constructed housing.....

Subsequent rents during the affordability period will be calculated and applied in conformance with 24 CFR 92.252(f).

Homeownership: Long-Term Affordability

The NSP3-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. These restrictions are a minimum and Collier County may elect to impose longer affordability periods. The per unit amount of NSP3 funds and the affordability period that they trigger are described more fully below under “Homeownership: Recapture Provisions.”

Homeownership assistance NSP3 amount per-unit	Minimum period of affordability in years
Under \$15,000.....	5
\$15,000 to \$40,000.....	10
Over \$40,000.....	15

Homeownership: Recapture Provisions

The recapture provisions will ensure that Collier County recoups all or a portion of the NSP3 assistance benefiting the homebuyer, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The period of affordability is based upon the total amount of NSP3 funds subject to recapture described above.

Collier County may choose to recapture the entire amount of NSP3 assistance or a reduced amount on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{NSP3 investment}}{\text{NSP3 investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{NSP3 amount to County}$$

$$\frac{\text{homeowner investment}}{\text{NSP3 investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{amount to homeowner}$$

Collier County may permit the homebuyer to recover the homebuyer’s entire investment (downpayment and capital improvements made by the owner since purchase) before recapturing the NSP3 investment.

Housing Rehabilitation Standards

General Standards

All NSP3-assisted housing will be required to meet or exceed local and state building codes. All units that require rehabilitation must meet or exceed the current Florida Building Code (FBC). The current code applied in Collier County is 2007 FBC.

Collier County will incorporate energy-efficient, sustainable building

	<p>practices, including the use of green building to provide long-term affordability and attractiveness within the community. Furthermore, Collier County encompasses a large coastal area that subjects the residents to the risk of hurricanes and severe flooding. As such, all NSP3-assisted housing will undergo hurricane hardening and damage mitigation, when feasible.</p> <p><u>Required HUD Standards</u></p> <p>In compliance with the requirements of HUD, the following standards will apply to gut rehabilitation and new construction projects. Gut rehabilitation is defined as the 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.</p> <ul style="list-style-type: none"> a) Residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes; b) Mid- or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, 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) <p>In further compliance with the requirements of HUD, the following standards will apply to all NSP3-assisted housing units.</p> <ul style="list-style-type: none"> a) All rehabilitated units must meet the following standards to the extent applicable to the work undertaken: <ul style="list-style-type: none"> i. Older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) must be replaced with Energy Star-46 labeled products; ii. Water efficient toilets, showers, and faucets, such as those with the WaterSense label must be installed; iii. Housing must be improved to mitigate the impact of disasters (e.g. hurricane, flooding, and fire) <p>HUD also encourages the adoption of energy efficient and environmentally-friendly green elements. Collier County will seek to incorporate the standards and policies of the Florida Green Building Coalition. A copy of the standards and policies is attached to this Action Plan.</p>
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4. Low-Income Targeting

Low-Income Set-Aside Amount

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Collier County will set-aside 25 percent of funds appropriated to the County to provide housing for individuals or families whose incomes do not exceed 50 percent of the area median income, adjusted for household size. The final dollar amount is 25 percent of the County's appropriation, rounded up to the nearest thousand. Please note that activities funded with program income are not subject to the 25 percent set-aside requirement, however they may be used to meet the regulatory requirement.

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$972,000.00

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

Affordable rental housing will provide the best opportunity for success in producing housing units with costs that do not exceed 30 percent of the annual income of a family whose income equals 50 percent of the median income for the area, adjusted for household size.

Collier County will seek to acquire, rehabilitate, or redevelop multi-family housing units. Experiences from NSP1 have shown that Collier County lacks mid-sized NSP eligible rental properties; more typical are scattered-site duplexes and triplexes. Several large rental communities have become available, but the size of the developments drives the price well above the available financial resources of the program.

Despite the aforementioned challenge, it is important to produce additional rental units affordable to households earning not greater than 50 percent of the area median income. Several income restricted affordable rental communities in Collier County have been foreclosed on by the first mortgage lender or other agency during the past 12 months. When these units are sold at foreclosure auction the affordability restrictions are lost. Given current credit markets, unemployment and underemployment, and number of persons experience foreclosure, the need for affordable rental housing is rising.

While rental housing will be the primary focus of the low-income targeting, there are local non-profit agencies that have been successful in providing homeownership to households earning less than 50 percent of the area median income. As such, Collier County may employ homeownership activities, either internally or through outside partnerships, to meet the low-income targeting requirement.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income	
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dwelling units (i.e., ≤ 80% of area median income)?	Yes
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	3 units
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	<p>All activities have an estimated commencement date of March 1, 2011 and completion date of February 28, 2014.</p> <p>Activity 1 LMMH – 12 units</p> <p>Activity 2 LH25 – 4 units</p> <p>Activity 5 LMMH – 1 unit</p> <p>Activity 6 LH25 – 1 unit</p>
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	6 units

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

The Collier County Citizen Participation Plan was adopted January 9, 2001. The following steps were taken in preparation of this NSP3 substantial amendment:

1. Technical Assistance – In addition to providing public access to the draft and development document used in the preparation of this substantial amendment, Collier County was available to provide technical assistance to citizens, citizen groups, nonprofit organizations and agencies

that requested assistance in understanding the NSP3.

2. Public Hearings/Meetings – The development of the Collier County NSP3 substantial amendment was contemplated in regular, publicly advertised meeting(s) of the Affordable Housing Advisory Committee, the Board of County Commissioners, and advertised in a newspaper of general circulation.
3. Fifteen-Day Public Comment Period – The County published notice of the availability of the proposed NSP3 substantial amendment in a newspaper of general circulation and posted it on the County’s website. The publication described, among other items, the total County appropriation, target areas, and proposed activities.
4. County Commission – Citizen participation requirements shall not be construed to restrict the responsibility or authority of the County for the development and execution of the NSP3 program activities. The County Commission remains the sole approving authority for the program and any amendments.

Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

7. NSP Information by Activity

Activity Number 1	
Activity Name	Acquisition and Rehabilitation (LMMH)
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties. HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost.
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	Activity Number 1 will provide funding to acquire and rehabilitate properties that have been abandoned or foreclosed upon. Once rehabilitation is complete, the home will be sold to persons or households earning not greater than 120 percent area median income, adjusted for household size. The activity will attempt to stabilize neighborhoods, arrest decline, and create a more sustainable, integrated, and affordable community. The local housing market conditions in the target areas generally consists of elevated vacancy rates, greater percentage of homes financed with a high cost loan, a large number of mortgages seriously delinquent (90+ or more delinquent or in foreclosure), and a significant percentage decline in home values since the peak value. For example, since the peak value, home values in the target areas have fallen 48.4 percent.

Collier County will seek to purchase homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties. When selecting target areas for this activity, Collier County paid close attention to the impact score assigned by HUD. The impact score is the estimated number of properties needed to make an impact in the identified target area.

Consideration of the impact score is especially important because, as HUD states, “nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.” Therefore, target areas were selected in which Collier County would be able to make the impact recommended by HUD.

When providing assistance to persons, families, non-profit agencies, or other organizations, the following general terms will apply:

- Range of interest rates: 0 percent to 5 percent
- Term of assistance: 5 years to 30 years
- Tenure of beneficiaries: homeowners and/or renters

The activity is expected to benefit income-qualified persons or households by producing safe, decent, and affordable housing. Additionally, the County will seek to incorporate energy efficient and environmentally-friendly green elements in each project.

One of the major obstacles to affordable homeownership is saving for a down payment. Oftentimes the low- and very-low income residents of Collier County are struggling to pay a monthly rent payment, as well as other household expenses. This activity will benefit income-qualified persons or households by offering a newly rehabilitated property with a principal buy-down to increase affordability and reduce the heavy burden of saving a sizable down payment.

Another factor affecting residents within the target areas is reduced employment opportunities. Collier County has long relied on industries fueled by population growth to provide employment opportunities for residents. According to the Collier County Economic Development Council’s *2009 Market Facts* report, construction, retail trade and accommodations, and food service employ the largest number of Collier County residents. All three industries have an average wage well below the area median income (\$44,592, \$29,120, and \$22,683 respectively) thereby making any disruption in income potentially devastating. This activity will benefit income-qualified persons or households by providing affordable housing that is integrated and, whenever possible, located near employment centers and public transportation.

	<p>This activity will produce housing that is intended to remain affordable. In compliance with NSP3 regulations, Collier County has adopted as a safe harbor the affordability standards of the HOME program at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.</p> <p>Collier County will seek, to the maximum extent possible, to hire or cause to be hired employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. For the purposes of NSP3, HUD defines “vicinity” as each neighborhood identified within this document as being the areas of greatest need.</p> <p>The following are examples of activities that may be used to accomplish this initiative:</p> <ul style="list-style-type: none"> • Outreach to local area residents and businesses; • Inclusion of Section 3 and other relevant language in all applicable contracts; • Advertising of economic opportunities to local area residents and businesses <p>The procedures used to create preferences for the development of affordable rental housing is detailed in Activity 2 and Activity 6.</p>	
Location Description	<p>Neighborhood ID 1108764: Golden Gate City</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.10 • Tier Two – Census Tract 0104.09 • Tier Three – Census Tract 0104.11 <p>Neighborhood ID 1827545: Naples Park</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.08 <p>Neighborhood ID 3981140: East Naples Bayshore Gateway CRA</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0107.01 	
Budget	Source of Funding	Dollar Amount
	NSP3	\$2,100,000.00
		\$
Total Budget for Activity	\$2,100,000.00	
Performance Measures	Acquire and rehabilitate twelve (12) units of housing for LMMH.	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Collier County Department of Housing, Human, and Veteran Services
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112
	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net

Activity Number 2	
Activity Name	Acquisition and Rehabilitation (LH25)
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties. HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost.
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<p>Activity Number 2 will provide funding to acquire and rehabilitate properties that have been abandoned or foreclosed upon. Once rehabilitation is complete, the home will be rented to persons or households earning not greater than 50 percent area median income, adjusted for household size. The County will favor the end-use of rental housing to provide affordable housing to this income population.</p> <p>The activity will attempt to stabilize neighborhoods, arrest decline, and create a more sustainable, integrated, and affordable community. The local housing market conditions in the target areas generally consists of elevated vacancy rates, greater percentage of homes financed with a high cost loan, a large number of mortgages seriously delinquent (90+ or more delinquent or in foreclosure), and a significant percentage decline in home values since the peak value. For example, since the peak value, home values in the target areas have fallen 48.4 percent.</p> <p>Collier County will seek to purchase homes and residential properties that have been abandoned or foreclosed upon, in order to, rent or redevelop such homes and properties. When selecting target areas for this activity, Collier County paid close attention to the impact score assigned by HUD. The impact score is the estimated number of properties needed to make an impact in the identified target area.</p> <p>Consideration of the impact score is especially important because, as HUD states, "nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment." Therefore, target areas were selected in which Collier County would be able to make the impact recommended by HUD.</p> <p>When providing assistance to persons, families, non-profit agencies, or other</p>

organizations, the following general terms will apply:

- Range of interest rates: 0 percent to 5 percent
- Term of assistance: 5 years to 30 years
- Tenure of beneficiaries: homeowners and/or renters

The activity is expected to benefit persons or households with incomes at or below 50 percent of the area median income (“LH25”) by producing safe, decent, and affordable housing. Additionally, the County will seek to incorporate energy efficient and environmentally-friendly green elements in each project.

Another factor affecting residents within the target areas is reduced employment opportunities. Collier County has long relied on industries fueled by population growth to provide employment opportunities for residents. According to the Collier County Economic Development Council’s 2009 *Market Facts* report, construction, retail trade and accommodations, and food service employ the largest number of Collier County residents. All three industries have an average wage well below the area median income (\$44,592, \$29,120, and \$22,683 respectively) thereby making any disruption in income potentially devastating. This activity will benefit LH25 persons or households by providing affordable housing that is integrated and, whenever possible, located near employment centers and public transportation.

This activity will produce housing that is intended to remain affordable. In compliance with NSP3 regulations, Collier County has adopted as a safe harbor the affordability standards of the HOME program at 24 CFR 92.252(a), (c), (e), and (f), and 92.254. It is expected that much of the housing created under this activity will be rental housing units.

Collier County will seek, to the maximum extent possible, to hire or cause to be hired employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. For the purposes of NSP3, HUD defines “vicinity” as each neighborhood identified within this document as being the areas of greatest need.

The following are examples of activities that may be used to accomplish this initiative:

- Outreach to local area residents and businesses;
- Inclusion of Section 3 and other relevant language in all applicable contracts;
- Advertising of economic opportunities to local area residents and businesses

Collier County will seek to implement procedures to create preferences for

	the development of affordable rental housing developed with NSP3 funds. For example, the County will solicit proposals from non-profit providers of affordable housing to specifically operate rental housing acquired and rehabilitated under NSP3. Additionally, the County will monitor the local housing market for eligible multi-family properties that come to market for acquisition and development as rental housing; ideally a contiguous collection of at least four (4) units will become available. This initiative will be especially important when serving the LH25 population under this activity.	
Location Description	Neighborhood ID 1108764: Golden Gate City <ul style="list-style-type: none"> • Tier One – Census Tract 0104.10 • Tier Two – Census Tract 0104.09 • Tier Three – Census Tract 0104.11 Neighborhood ID 1827545: Naples Park <ul style="list-style-type: none"> • Tier One – Census Tract 0104.08 Neighborhood ID 3981140: East Naples Bayshore Gateway CRA Tier One – Census Tract 0107.01	
Budget	Source of Funding	Dollar Amount
	NSP3	\$772,000.00
		\$
		\$
Total Budget for Activity		\$772,000.00
Performance Measures	Acquire and rehabilitate four (4) units of housing for LH25.	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Collier County Department of Housing, Human, and Veteran Services
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112
	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net

Activity Number 3	
Activity Name	Land Bank (LMMH)
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input checked="" type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition and (b) Disposition. HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost.
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	Activity Number 3 will provide funding to purchase and operate a land bank. As detailed below, the high cost of land was a major contributor to the lack of

	<p>affordable housing during the height of the local housing market. Redevelopment may be funded under Activity 5 or Activity 6 of this application. If inadequate NSP3 funds are available, the County may seek to identify additional resources to complete the redevelopment of land bank properties.</p> <p>The activity will attempt to stabilize neighborhoods, arrest decline, and create a more sustainable, integrated, and affordable community. The local housing market conditions in the target areas generally consists a high supply of eligible properties, low demand for housing, or high levels of vacancy. Furthermore, the target areas are suffering from, or are at risk for blighted conditions. NSP3 provides a unique opportunity to improve a community by permitting land banking.</p> <p>At the peak of the housing market in Collier County (4th quarter 2005), only 16.3% of homes sold were affordable to a household earning the area median income (source: National Association of Home Builders/Wells Fargo Housing Opportunity Index). The cost of land was a major contributor to the lack of affordable housing during the housing market boom. Use funds under this activity, Collier County will prepare for the increase in vacant land costs by seeking to acquire properties at low cost.</p> <p>The Land Bank activity will not produce a range of interest rates, terms of assistance, or tenure of beneficiaries. Rather, those elements will present themselves upon redevelopment of the subject property within ten (10) years as required by HUD.</p> <p>This activity will not produce housing, rather it will fund the acquisition of properties for land banking. Additionally, land banking will not create hiring opportunities for citizens or small businesses residing in the vicinity of the project.</p>	
Location Description	<p>Neighborhood ID 1108764: Golden Gate City</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.10 • Tier Two – Census Tract 0104.09 • Tier Three – Census Tract 0104.11 <p>Neighborhood ID 1827545: Naples Park</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.08 <p>Neighborhood ID 3981140: East Naples Bayshore Gateway CRA Tier One – Census Tract 0107.01</p>	
Budget	Source of Funding	Dollar Amount
	NSP3	\$150,000.00
		\$
		\$
Total Budget for Activity	\$150,000.00	
Performance Measures	Acquire three (3) land bank properties.	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	

Responsible Organization	Name	Collier County Department of Housing, Human, and Veteran Services
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112
	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net

Activity Number 4	
Activity Name	Demolition (LMMH)
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(d) Clearance for blighted structures only.
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>Activity Number 4 will provide funding to demolish blighted or unsafe structures in the target areas identified within this application. If a target area contains a high supply but low current demand for housing, demolition will provide an appropriate and responsible use of NSP3 funds.</p> <p>The activity will attempt to stabilize neighborhoods, arrest decline, and create a more sustainable, integrated, and affordable community. The local housing market conditions in the target areas generally consists high levels of vacancy, greater percentage of homes financed with a high cost loan, and a large number of mortgages seriously delinquent (90+ or more delinquent or in foreclosure). Furthermore, the target areas are suffering from, or are at risk for blighted conditions.</p> <p>Collier County will seek to demolish eligible properties that are suffering from blight as described in Section 3, <i>Definitions and Descriptions</i>, of this Action Plan. Blighted properties create an unsafe and unstable neighborhood. Where these conditions are present in the target areas, funds will be used to demolish the structures to assist in stabilizing the local housing market conditions. Vacant properties may then be place in the NSP3 land bank for redevelopment within ten (10) years.</p> <p>The Demolition activity will not produce a range of interest rates, terms of assistance, or tenure of beneficiaries. Rather, those elements will present themselves upon redevelopment of the subject property.</p> <p>This activity will not produce housing, rather it will fund the demolition of eligible blighted properties.</p>

	<p>Collier County will seek, to the maximum extent possible, to hire or cause to be hired employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. For the purposes of NSP3, HUD defines “vicinity” as each neighborhood identified within this document as being the areas of greatest need.</p> <p>The following are examples of activities that may be used to accomplish this initiative:</p> <ul style="list-style-type: none"> • Outreach to local area residents and businesses; • Inclusion of Section 3 and other relevant language in all applicable contracts; • Advertising of economic opportunities to local area residents and businesses 	
Location Description	<p>Neighborhood ID 1108764: Golden Gate City</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.10 • Tier Two – Census Tract 0104.09 • Tier Three – Census Tract 0104.11 <p>Neighborhood ID 1827545: Naples Park</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.08 <p>Neighborhood ID 3981140: East Naples Bayshore Gateway CRA</p> <p>Tier One – Census Tract 0107.01</p>	
Budget	Source of Funding	Dollar Amount
	NSP3	\$50,000.00
		\$
		\$
Total Budget for Activity		\$50,000.00
Performance Measures	Demolish three (3) blighted properties.	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Collier County Department of Housing, Human, and Veteran Services
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112
	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net

Activity Number 5	
Activity Name	Redevelop Properties as Housing (LMMH)
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking

	<input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	<p>24 CFR 570.201(a) Acquisition, (b) Disposition, (c) Public facilities and improvements, (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants for the redeveloped properties, (i) Relocation, and (n) Direct homeownership assistance (as modified below).</p> <p>24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.</p> <p>24 CFR 570.204 Community based development organizations.</p> <p>HUD notes that any of the activities listed above may include required homebuyer education counseling as an activity delivery cost.</p> <p>New construction of housing is eligible as part of the redevelopment of demolished or vacant properties.</p>
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>Activity Number 5 will provide funding to redevelop, construct, or rehabilitate eligible housing units. Eligible Use E provides grantees the most flexibility in expending NSP3 funds. As such, it has been included in this application and may be partnered with the land bank to produce housing.</p> <p>The activity will attempt to stabilize neighborhoods, arrest decline, and create a more sustainable, integrated, and affordable community. The local housing market conditions in the target areas generally consists of elevated vacancy rates, greater percentage of homes financed with a high cost loan, a large number of mortgages seriously delinquent (90+ or more delinquent or in foreclosure), and a significant percentage decline in home values since the peak value. For example, since the peak value, home values in the target areas have fallen 48.4 percent.</p> <p>When selecting target areas for this activity, Collier County paid close attention to the impact score assigned by HUD. The impact score is the estimated number of properties needed to make an impact in the identified target area.</p> <p>Consideration of the impact score is especially important because, as HUD states, “nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.” Therefore, target areas were selected in which Collier County would be able to make the impact recommended by HUD.</p> <p>When providing assistance to persons, families, non-profit agencies, or other organizations, the following general terms will apply:</p>

	<ul style="list-style-type: none"> • Range of interest rates: 0 percent to 5 percent • Term of assistance: 5 years to 30 years • Tenure of beneficiaries: homeowners and/or renters <p>The activity is expected to benefit income-qualified persons or households by producing safe, decent, and affordable housing. Additionally, the County will seek to incorporate energy efficient and environmentally-friendly green elements in each project.</p> <p>This activity will produce housing that is intended to remain affordable. In compliance with NSP3 regulations, Collier County has adopted as a safe harbor the affordability standards of the HOME program at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.</p> <p>Collier County will seek, to the maximum extent possible, to hire or cause to be hired employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. For the purposes of NSP3, HUD defines “vicinity” as each neighborhood identified within this document as being the areas of greatest need.</p> <p>The following are examples of activities that may be used to accomplish this initiative:</p> <ul style="list-style-type: none"> • Outreach to local area residents and businesses; • Inclusion of Section 3 and other relevant language in all applicable contracts; • Advertising of economic opportunities to local area residents and businesses <p>The procedures used to create preferences for the development of affordable rental housing is detailed in Activity 2 and Activity 6.</p>								
Location Description	<p>Neighborhood ID 1108764: Golden Gate City</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.10 • Tier Two – Census Tract 0104.09 • Tier Three – Census Tract 0104.11 <p>Neighborhood ID 1827545: Naples Park</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.08 <p>Neighborhood ID 3981140: East Naples Bayshore Gateway CRA</p> <p>Tier One – Census Tract 0107.01</p>								
Budget	<table border="1"> <thead> <tr> <th data-bbox="495 1675 938 1703">Source of Funding</th> <th data-bbox="938 1675 1432 1703">Dollar Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="495 1703 938 1738">NSP3</td> <td data-bbox="938 1703 1432 1738">\$223,750.00</td> </tr> <tr> <td data-bbox="495 1738 938 1774"></td> <td data-bbox="938 1738 1432 1774">\$</td> </tr> <tr> <td data-bbox="495 1774 938 1810"></td> <td data-bbox="938 1774 1432 1810">\$</td> </tr> </tbody> </table>	Source of Funding	Dollar Amount	NSP3	\$223,750.00		\$		\$
Source of Funding	Dollar Amount								
NSP3	\$223,750.00								
	\$								
	\$								
Total Budget for Activity	\$223,750.00								

Performance Measures	Develop one (1) property.	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Collier County Department of Housing, Human, and Veteran Services
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112
	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net

Activity Number 6	
Activity Name	Redevelop Properties as Housing (LH25)
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	<p>24 CFR 570.201(a) Acquisition, (b) Disposition, (c) Public facilities and improvements, (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants for the redeveloped properties, (i) Relocation, and (n) Direct homeownership assistance (as modified below).</p> <p>24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.</p> <p>24 CFR 570.204 Community based development organizations.</p> <p>HUD notes that any of the activities listed above may include required homebuyer education counseling as an activity delivery cost.</p> <p>New construction of housing is eligible as part of the redevelopment of demolished or vacant properties.</p>
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<p>Activity Number 6 will provide funding to redevelop, construct, or rehabilitate eligible housing units. Eligible Use E provides grantees the most flexibility in expending NSP3 funds. As such, it has been included in this application and may be partnered with the land bank to produce housing. This activity will serve persons or households earning not greater than 50 percent area median income, adjusted for household size.</p> <p>The activity will attempt to stabilize neighborhoods, arrest decline, and create a more sustainable, integrated, and affordable community. The local housing market conditions in the target areas generally consists of elevated vacancy</p>

rates, greater percentage of homes financed with a high cost loan, a large number of mortgages seriously delinquent (90+ or more delinquent or in foreclosure), and a significant percentage decline in home values since the peak value. For example, since the peak value, home values in the target areas have fallen 48.4 percent.

Collier County will seek to purchase homes and residential properties that have been abandoned or foreclosed upon, in order to redevelop such homes and properties. When selecting target areas for this activity, Collier County paid close attention to the impact score assigned by HUD. The impact score is the estimated number of properties needed to make an impact in the identified target area.

Consideration of the impact score is especially important because, as HUD states, “nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.” Therefore, target areas were selected in which Collier County would be able to make the impact recommended by HUD.

When providing assistance to persons, families, non-profit agencies, or other organizations, the following general terms will apply:

- Range of interest rates: 0 percent to 5 percent
- Term of assistance: 5 years to 30 years
- Tenure of beneficiaries: homeowners and/or renters

The activity is expected to benefit persons or households with incomes at or below 50 percent of the area median income (“LH25”) by producing safe, decent, and affordable housing. Additionally, the County will seek to incorporate energy efficient and environmentally-friendly green elements in each project.

This activity will produce housing that is intended to remain affordable. In compliance with NSP3 regulations, Collier County has adopted as a safe harbor the affordability standards of the HOME program at 24 CFR 92.252(a), (c), (e), and (f), and 92.254.

Collier County will seek, to the maximum extent possible, to hire or cause to be hired employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. For the purposes of NSP3, HUD defines “vicinity” as each neighborhood identified within this document as being the areas of greatest need.

The following are examples of activities that may be used to accomplish this initiative:

	<ul style="list-style-type: none"> • Outreach to local area residents and businesses; • Inclusion of Section 3 and other relevant language in all applicable contracts; • Advertising of economic opportunities to local area residents and businesses <p>Collier County will seek to implement procedures to create preferences for the development of affordable rental housing developed with NSP3 funds. For example, the County will solicit proposals from non-profit providers of affordable housing to specifically operate rental housing acquired and rehabilitated under NSP3. Additionally, the County will monitor the local housing market for eligible multi-family properties that come to market for acquisition and development as rental housing. This initiative will be especially important when serving the LH25 population under this activity.</p>								
Location Description	<p>Neighborhood ID 1108764: Golden Gate City</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.10 • Tier Two – Census Tract 0104.09 • Tier Three – Census Tract 0104.11 <p>Neighborhood ID 1827545: Naples Park</p> <ul style="list-style-type: none"> • Tier One – Census Tract 0104.08 <p>Neighborhood ID 3981140: East Naples Bayshore Gateway CRA</p> <p>Tier One – Census Tract 0107.01</p>								
Budget	<table border="1"> <thead> <tr> <th>Source of Funding</th> <th>Dollar Amount</th> </tr> </thead> <tbody> <tr> <td>NSP3</td> <td>\$200,000.00</td> </tr> <tr> <td></td> <td>\$</td> </tr> <tr> <td></td> <td>\$</td> </tr> </tbody> </table>	Source of Funding	Dollar Amount	NSP3	\$200,000.00		\$		\$
	Source of Funding	Dollar Amount							
	NSP3	\$200,000.00							
		\$							
	\$								
Total Budget for Activity	\$200,000.00								
Performance Measures	Redevelop one (1) property.								
Projected Start Date	March 1, 2011								
Projected End Date	February 28, 2014								
Responsible Organization	<table border="1"> <tr> <td>Name</td> <td>Collier County Department of Housing, Human, and Veteran Services</td> </tr> <tr> <td>Location</td> <td>3339 Tamiami Trail E., Suite 211, Naples, Florida 34112</td> </tr> <tr> <td>Administrator Contact Info</td> <td>239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net</td> </tr> </table>	Name	Collier County Department of Housing, Human, and Veteran Services	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net		
	Name	Collier County Department of Housing, Human, and Veteran Services							
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112							
Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net								

Activity Number 7	
Activity Name	Administration
Use	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input checked="" type="checkbox"/> Eligible Use C: Land Banking

	<input checked="" type="checkbox"/>	Eligible Use D: Demolition
	<input checked="" type="checkbox"/>	Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.205 and 206, as amended to provide an alternative that an amount of up to ten (10) percent of an NSP grant provided to a jurisdiction and of up to ten (10) percent of program income earned may be used for general administration and planning activities.	
National Objective	N/A – Administration	
Activity Description	This activity will fund the cost of administering the NSP3.	
Location Description	N/A - Administration	
Budget	Source of Funding	Dollar Amount
	NSP3	\$388,415.00
		\$
		\$
Total Budget for Activity	\$388,415.00	
Performance Measures	N/A – Administration	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Collier County Department of Housing, Human, and Veteran Services
	Location	3339 Tamiami Trail E., Suite 211, Naples, Florida 34112
	Administrator Contact Info	239-252-4663 marcykrumbine@colliergov.net frankramsey@colliergov.net

8. Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

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

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

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

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

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

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

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

Signature/Authorized Official

Date

Chairman
Title

Neighborhood ID: 1108764

NSP3 Planning Data

Grantee ID: 1202100C

Grantee State: FL

Grantee Name: COLLIER COUNTY

Grantee Address: 3339 Tamiami Trail E, Suite 211 Naples Florida 34112

Grantee Email: frankramsey@colliergov.net

Neighborhood Name: Golden Gate City

Date:2011-01-25 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 7712

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 77.79

Percent Persons Less than 80% AMI: 52.99

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 8385

Residential Addresses Vacant 90 or more days (USPS, March 2010): 248

Residential Addresses NoStat (USPS, March 2010): 63

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 4467

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.96

Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.93

Number of Foreclosure Starts in past year: 716

Number of Housing Units Real Estate Owned July 2009 to June 2010: 214

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 143

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -48.4

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

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 11.3

^{*}Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

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

Latitude and Longitude of corner points

-81.719398 26.199344 -81.687212 26.199652 -81.686783 26.170152 -81.719313 26.168688

Blocks Comprising Target Neighborhood

120210104091000, 120210104091001, 120210104091002, 120210104092000, 120210104092006,
120210104092008, 120210104092010, 120210104092018, 120210104092017, 120210104092016,
120210104092015, 120210104092014, 120210104092013, 120210104092012, 120210104092011,
120210104092009, 120210104092007, 120210104092005, 120210104092002, 120210104092003,
120210104092004, 120210104092001, 120210104093000, 120210104093024, 120210104093023,
120210104093022, 120210104093021, 120210104093020, 120210104093019, 120210104093018,
120210104093017, 120210104093016, 120210104093028, 120210104093027, 120210104093026,
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120210104093011, 120210104093010, 120210104093009, 120210104093008, 120210104093003,
120210104093004, 120210104093005, 120210104093007, 120210104093006, 120210104093002,
120210104093001, 120210104094000, 120210104094014, 120210104094013, 120210104094012,
120210104094011, 120210104094010, 120210104094009, 120210104094008, 120210104094003,
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120210104111010, 120210104111009, 120210104111008, 120210104111025, 120210104111024,
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120210104112015, 120210104112014, 120210104112026, 120210104112025, 120210104112024,
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120210104113007, 120210104113009, 120210104113011, 120210104113013, 120210104113012,
120210104113010, 120210104113008, 120210104113006, 120210104113004, 120210104113001,
120210104113003, 120210104113002, 120210105033997,

Neighborhood ID: 1827545

NSP3 Planning Data

Grantee ID: 1202100C

Grantee State: FL

Grantee Name: COLLIER COUNTY

Grantee Address: 3339 Tamiami Trail E, Suite 211 Naples Florida 34112

Grantee Email: frankramsey@colliergov.net

Neighborhood Name: Naples Park

Date:2011-01-25 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 18

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3348

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 73.71

Percent Persons Less than 80% AMI: 46.81

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 3426

Residential Addresses Vacant 90 or more days (USPS, March 2010): 3

Residential Addresses NoStat (USPS, March 2010): 88

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 1228

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 14.2

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.7

Number of Foreclosure Starts in past year: 111

Number of Housing Units Real Estate Owned July 2009 to June 2010: 33

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 23

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -48.4

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

Place (if place over 20,000) or county unemployment rate June 2010*: 11.3

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

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

Latitude and Longitude of corner points

-81.817803 26.272329 -81.801581 26.272329 -81.801238 26.254279 -81.817203 26.254279

Blocks Comprising Target Neighborhood

120210101046000, 120210101046005, 120210101046007, 120210101046016, 120210101046015,
120210101046014, 120210101046013, 120210101046012, 120210101046011, 120210101046010,
120210101046009, 120210101046008, 120210101046025, 120210101046024, 120210101046023,
120210101046022, 120210101046021, 120210101046020, 120210101046019, 120210101046018,
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120210101048006, 120210101048008, 120210101048017, 120210101048016, 120210101048015,
120210101048014, 120210101048013, 120210101048012, 120210101048011, 120210101048010,
120210101048009, 120210101048023, 120210101048022, 120210101048021, 120210101048020,
120210101048019, 120210101048018, 120210101048007, 120210101048005, 120210101048003,
120210101048001, 120210101048002,

Neighborhood ID: 3981140

NSP3 Planning Data

Grantee ID: 1202100C

Grantee State: FL

Grantee Name: COLLIER COUNTY

Grantee Address: 3339 Tamiami Trail E, Suite 211 Naples Florida 34112

Grantee Email: frankramsey@colliergov.net

Neighborhood Name: East Naples

Date:2011-01-25 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1359

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.7

Percent Persons Less than 80% AMI: 66.91

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 1519

Residential Addresses Vacant 90 or more days (USPS, March 2010): 31

Residential Addresses NoStat (USPS, March 2010): 40

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 278

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 22.1

Percent of Housing Units 90 or more days delinquent or in foreclosure: 18.1

Number of Foreclosure Starts in past year: 31

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

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 7

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -48.4

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

Place (if place over 20,000) or county unemployment rate June 2010*: 11.3

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

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

Latitude and Longitude of corner points

-81.770468 26.129626 -81.764932 26.125773 -81.755619 26.115524 -81.756606 26.114406 -81.758194
26.114021 -81.760125 26.111516 -81.760039 26.109127 -81.770425 26.109165

Blocks Comprising Target Neighborhood

120210107013000, 120210107013001, 120210107013002, 120210107013003, 120210107013004,
120210107013005, 120210107013006, 120210107013007, 120210107013008, 120210107013009,
120210107013010, 120210107013011, 120210107013012, 120210107013013, 120210107013014,
120210107013015, 120210107013016, 120210107013017, 120210107013018, 120210107013019,
120210107013020, 120210107013999, 120210107014000, 120210107014001,

Florida Green Home Designation Standard

Standards & Policies

Version 7.0
Effective July 1, 2010
Revised 10/8/10

1. GENERAL PROVISIONS

Purpose. The provisions of this document are intended to establish a voluntary, state-wide standard for Green Home Certification. This enhances the goal of achieving uniform and meaningful green building designations for residential buildings in Florida.

Scope. These standards apply to single-family residential units, three-stories or under, built within Florida.

2. OPERATING PRINCIPLES

- a. Qualification shall be achieved by attaining at least 100 Credit Points, gained through incorporating green construction techniques and products into the home so that it benefits the environment and supports a more sustainable Florida.
- b. A list of qualifying improvement features and their respective Credit Points (referred to as the "Checklist") shall be maintained by the Florida Green Building Coalition such that the Credit Point list may be modified, to include advancements in technologies, through a regular technical and public review and acceptance process that is defined by this Standard.
- c. The Checklist shall be organized into categories, such as energy, water, site, health, materials, disaster mitigation, etc. Each category has both a minimum Credit Point requirement and a maximum number of allowable Credit Points to increase diversity.
- d. Certification of NEW homes
 1. Each home must comply with the prerequisites in order to be eligible for certification.
 2. Each home must select items from the Checklist to obtain the minimum number of points listed for each category (category minimum), the sum of which is 80 points.
 3. Each home must accumulate at least an additional 20 points to obtain the required 100 points to qualify for certification.
 4. If any category minimums cannot be achieved, point deficiencies may be added to the total minimum required score of 100, creating an "adjusted minimum required points."
- e. Certification of EXISTING Homes
 1. Existing homes are exempt from the three prerequisites.
 2. Existing homes are exempt from the category minimums.
 3. Each home must accumulate a total of 100 points to achieve certification.
 4. Each existing home MUST achieve the required Remodel points in Category 8-General within the Checklist.
 5. The remaining points required for certification may be earned using any combination of credits.
 6. Category maximums cannot be exceeded at any time.
 7. The minimum HERS Index to qualify for the FGBC Green Remodel Designation is 85.

Florida Green Home Designation Standard *Standards & Policies*

- f. For each home that qualifies for the Green Home Designation, written certification, fully disclosing all the features that qualify the home, shall be provided to home owners and purchasers.
- g. Wherever possible, this Standard will promote the market value of improvements through economic analysis (e.g. there is economic benefit to be gained through improvements that reduce energy use beyond minimum code requirements).
- h. All documentation must be submitted within 120 days of the Certificate of Occupancy for new home construction or the home will be required to submit under the Standard version in effect at the point of submittal.

3. DEFINITIONS AND ACRONYMS

Credit Points – Qualification points assigned to features that improve the environmental, ecological and sustainability impacts of a building.

Florida Green Building Coalition – A non-profit corporation with open membership whose primary mission is to lead and promote sustainability with environmental, economic, and social benefits through regional education and certification programs.

Green Home – A high-performing home that is energy and water efficient, has good indoor air quality, utilizes environmentally sustainable materials, and uses the building site in a sustainable manner.

Certifying Agent – An individual who is a member of and accredited by the Florida Green Building Coalition to evaluate a home with respect to the criteria contained in the FGBC Green Home Designation Standard for the purposes of certifying that the qualifications for a Florida Green Home Certification have been achieved. A Certifying Agent must be an independent, third party verifier and cannot be on the payroll of any company that is responsible for construction of the home, nor can the Certifying Agent stand to profit from the certification of the project. The Certifying Agent is entitled to compensation for verification and consulting services they perform that comply with the "Certifying Agent Financial Disclosure Form."

Certifying Agent Active Status – indicates full compliance has been achieved in regard to the annual registration requirements for FGBC Certifying Agents as contained in the FGBC Green Home Designation Standard. Only Certifying Agents who have an "active status" designation are allowed to submit a project for FGBC Certification.

Certifying Agent in Good Standing – indicates that all applicable membership dues and registration fees have been paid by a Certifying Agent. Does not reflect status in regard to compliance with other registration requirements.

Certifying Agent - In-Active Status – indicates that all applicable membership dues and registration fees have been paid and the Certifying Agent is in "good standing," but compliance with the annual Activity

Florida Green Home Designation Standard

Standards & Policies

Verification Form has not been achieved. An "in-active" account is eligible for "Active Status" once compliance with the Activity Verification Form has been achieved.

Certifying Agent - Suspended – indicates non-payment of applicable membership dues and registration fees by the Certifying Agent within the 90-day grace period of the annual renewal cycle. Results in the suspension of all membership and Certifying Agent privileges until all dues, fees and penalties are paid.

Certifying Agent - Revoked – indicates loss of all membership and Certifying Agent privileges. To be reinstated the Certifying Agent must retake the Certifying Agent qualifying course and exam, and comply with all registration policies in effect at that time.

4. CERTIFICATION

- a. To differentiate certification performances, the Florida Green Building Coalition has implemented a tiered rating system as follows:
 - i. Bronze = 0-30 points over the minimum point threshold
 - ii. Silver = 31-60 points over the minimum point threshold
 - iii. Gold = 61-90 points over the minimum point threshold
 - iv. Platinum = 91 points over minimum point threshold
- b. Certification of a Florida Green Home Designation shall be accomplished through an FGBC Certifying Agent(s) who has been accredited by the Florida Green Building Coalition to evaluate a home with respect to the criteria contained in this Standard.
- c. Certification of a Florida Green Home Designation shall be provided in writing and accomplished in accordance with the provisions of this Standard.
- d. Each Florida Green Home Designation certificate shall include the following:
 - i. The seal of the Florida Green Building Coalition
 - ii. The signature and typed or printed name of the Certifying Agent providing the certification services
 - iii. The date the certification was completed
 - iv. The certificate number; and
 - v. The statement: "This certification is provided by an individual who has been accredited by the Florida Green Building Coalition to perform Green Home certification evaluations. Any questions, comments, or complaints regarding the individual performing this service may be directed to the Florida Green Building Coalition."
- e. Each Florida Green Home Designation certification shall include a disclosure stating the financial interest of the Certifying Agent in the results of the certification.

5. BASIS FOR QUALIFICATION

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- a. Each new home qualifying for the Florida Green Home Designation shall meet or exceed the prevailing minimum standards of the Florida Energy Code.
- b. Each existing home qualifying for the standard shall achieve a confirmed Home Energy Rating System index not to exceed 85.
- c. Each home qualifying for the Florida Green Home Designation shall achieve at least 100 Credit Points in accordance with the Checklist of this Standard.
- d. Each home qualifying for the Florida Green Home Designation shall be certified by a Florida Green Building Coalition accredited Certifying Agent who holds an "active-status" registration at the time of submitting the certification application.

6. OFFICIAL DOCUMENTS

The official documents of the Florida Green Home Designation Standard shall be made available to the public as downloadable electronic files from the Florida Green Building Coalition website, and include:

- a. The "Checklist" shall assign Credit Points for green criteria of this Standard and shall be the official application for certification.
- b. The "Reference Guide" shall provide information on green home practices, details on how to earn points for complying with the Florida Green Home Designation Standard, and required submittal documentation for Credit Points.
- c. The "Standards" document shall describe the policies of the Florida Green Home Designation Standard.

7. ACCREDITATION OF CERTIFYING AGENTS

- a. Accreditation of Certifying Agents shall include full registration and disclosure on file with the Florida Green Building Coalition.
- b. At a minimum, the following information shall be required of, and kept on file for, each applicant for accreditation as a Certifying Agent:
 - i. Full name of applicant
 - ii. Applicant's permanent mailing address, phone number and, if applicable, e-mail and website URL
 - iii. Signed affidavit indicating the applicant has read the prevailing version of the FGBC Green Home Designation Standard, Checklist and Reference Guide.
 - iv. Signed agreement to report each certified Green Home to the Florida Green Building Coalition and to uphold the provisions of this Standard.
 - v. Signed acceptance to comply with the FGBC "Certifying Agent Code of Professional Conduct."
- c. **Certifying Agent Qualification Requirements**
In order to improve overall quality of Certifying Agents, the Agent must complete the

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following minimum requirements:

- i. One year experience in the home building industry.
Verification of experience will require written references to such activity in at least one of the below listed professions:
 - (1) Residential trade contractor or builder experience either on the jobsite or in management;
 - (2) Superintendent or other jobsite supervisor;
 - (3) Licensed or qualified home inspector or certified energy rater;
 - (4) Residential design or architectural work;
 - (5) Residential land development management;
 - (6) Green building verification for another green certification program;
 - (7) Construction consulting or training.
 - ii. 14 hours of green building education within the immediate two (2) years prior to the Certifying Agent registration application date. Submitted course work is subject to the Florida Green Building Coalition's approval and must comply with the following:
 - (1) Courses must specifically emphasize green residential construction techniques and concepts for hot humid climates;
 - (2) Course description/syllabus must be submitted with Certifying Agent Application;
 - (3) Instructors may receive education credits one time for teaching an approved course.
 - iii. Successful completion of the FGBC Green Home Designation Course and exam.
 - (1) In order to certify points in a particular category of the Standard, the Certifying Agent must achieve a passing score on the FGBC-approved exam designed to test their knowledge of the category. In lieu of receiving a passing score in each section of the exam, another Certifying Agent qualified in that category may be used to certify points.
- d. Certifying Agent Code of Professional Conduct
- i. A "Certifying Agent Code of Professional Conduct" shall be maintained by the Florida Green Building Coalition
 - ii. Any one making application to be accredited as an FGBC Certifying Agent agrees to comply with the "FGBC Certifying Agent Code of Professional Conduct" and must submit a signed affidavit indicating acceptance of the policy.
- e. Certifying Agent Annual Registration Requirements
- i. Annual registration and payment of fees to the Florida Green Building Coalition is required for all Certifying Agents.
 - ii. Annual membership and payment of dues to the Florida Green Building Coalition is required for all Certifying Agents
 - iii. Annual compliance with and submission of a completed Activity Verification Form (AVF), along with its supporting documentation, is required for all Certifying Agents.
 - (1) The Activity Verification process is to ensure that Certifying Agents are actively participating in green education and staying informed on modifications to the Florida Green Building Coalition's Green Home Standard.
 - (2) Failure to meet the minimum requirements outlined on the Activity Verification Form will result in the Certifying Agent being placed on "In-Active" status. The

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Certifying Agent will remain in good standing and retain member privileges provided all applicable fees have been paid, but will not be able to certify any projects until compliance with the AVF has been met.

(3) All credits on the Activity Verification Form must have been achieved within 12 months of the AVF submittal date..

- iv. Any Certifying Agent who fails to submit all applicable fees within 90 days of their renewal date shall be considered not in good standing, resulting in "suspension" of both Certifying Agent and member privileges. Once an account is suspended, the Certifying Agent will be required to pay a \$100 penalty fee in addition to the annual fees before privileges are restored.
- v. If an account remains unpaid for 12 months from renewal date, the Certifying Agent's registration and all privileges shall be "revoked." To be reinstated the Agent must retake the Certifying Agent qualifying course and exam, and comply with all registration policies in effect at that time.

8. FGBC CERTIFYING AGENT CODE OF PROFESSIONAL CONDUCT ENFORCEMENT PROCEDURES

a. Filing A Complaint

Alleged violations of the Code of Professional Conduct by a Florida Green Building Coalition Certifying Agent should be reported to the Florida Green Building Coalition, in writing, for review and possible remedial action.

- i. Any individual or entity (the "Complainant") who believes himself/herself/itself to be aggrieved by any action or omission by an FGBC Certifying Agent that violates the Code of Professional Conduct may file a complaint with the Florida Green Building Coalition.
- ii. The complaint shall:
 - (1) be submitted in writing to the Executive Director at the Florida Green Building Coalition.
 - (2) be signed by the Complainant and include the Complainant's address, phone number, and email address. If the Complainant is an entity, the Complainant shall designate one spokesperson or designated contact.
 - (3) include a concise statement of the complaint, the name of the FGBC Certifying Agent allegedly responsible for conduct causing the complaint (the "Adverse Party"), and names of all persons related directly to the occurrence. Include contact information, if known, for all parties involved.
 - (4) state the relief sought.

b. Discipline

All complaints will be reviewed and proper disciplinary measures will be determined by the FGBC Board of Directors or its designee. Depending on the circumstances of the individual complaint, the decision may be to impose no disciplinary measures or to impose one or more of the following disciplinary measures:

i. Written reprimand

The Board may direct that the reprimand be private or public. The reprimand will serve as documentation for any further disciplinary action if further violations are reported.

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- ii. Probation
An FGBC Certifying Agent may be placed into a probationary period that has been defined for a specific amount of time. Also, the specific conditions of the probation shall be described, as shall the consequences of failing to meet them. Some or all of the FGBC Certifying Agent's privileges may be suspended during the probationary period. The Board may direct that the probation be private or public.
- iii. Suspension
A ruling of suspension prohibits the FGBC Certifying Agent from participating in FGBC activities, programs, and any other privileges of accreditation or membership. The Board may limit the effect of a suspension to certain benefits or programs, and may establish conditions that, if satisfied, will result in the lifting of a suspension. The Board may direct that the suspension be private or public.
- iv. Revocation
A ruling that, either permanently or pending reinstatement, revokes the individual's accreditation and membership with FGBC. The Board may establish conditions that, if satisfied, will result in reinstatement. If Certifying Agent accreditation is terminated, FGBC shall not be required to refund or reimburse registration or membership fees. The Board may direct that the revocation be private or public.
- c. It is the intent of the enforcement procedures that the range of disciplinary measures is as broad and flexible as possible so that disciplinary measures can be appropriately applied to remedy and redress the violation that has been committed.

9. SUSPENSION OR REVOCATION OF CERTIFYING AGENT ACCREDITATION

a. For Failure to Correct Deficiencies.

If the Florida Green Building Coalition determines at any time that a Certifying Agent has failed to adhere to the accreditation requirements, the accreditation body shall notify the Certifying Agent, in writing, via e-mail, or by phone of the specified deficiencies and shall require that specific corrective action, set forth in the notification, be taken not later than 30 calendar days after the date set forth in such notification.

- i. In the event that the deficiencies have not been remedied, the Florida Green Building Coalition shall have the authority to immediately begin the process of suspension by issuance of a Notice of Suspension Proceedings. Such Suspension Proceedings shall follow the due process procedures contained in Section 9.c below. The notice may be appealed in accordance with procedures set forth in Section 10.
- ii. In the event that the specified deficiencies are not corrected within the application period set forth in the Notice of Suspension, a Notice of Revocation Proceeding shall be issued by the Florida Green Building Coalition. Such Revocation Proceeding shall follow the due process procedures contained in Section 9.c below. The Notice of Revocation may be appealed in accordance with the procedures set forth in Section 10.

b. For Cause.

Any Certifying Agent accredited by the Florida Green Building Coalition may have their accreditation revoked in any of the following circumstances:

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- i. Failure to comply with the FGBC "Certifying Agent Code of Professional Conduct."
- ii. Upon determination by the Florida Green Building Coalition that a Certifying Agent has acted in such a manner as to impair the objectivity or integrity of the accrediting program or harm the reputation of the Florida Green Building Coalition including, but not limited to submission of false information to the Florida Green Building Coalition, or failure to submit to the Florida Green Building Coalition any material information required to be submitted by the Certifying Agent, in connection with obtaining or maintaining accreditation; knowingly or negligently issuing certifications that fail to meet all of the certification criteria; or misrepresentation by the Certifying Agent in advertising or promotional materials of its accreditation status in general or with respect to any service provided by the Certifying Agent.
- iii. Pursuant to any of the expressed provisions of Section 7 or any of the expressed provisions of the accreditation application, including but not limited to the following:
 - (1) Certifying Agent does not re-apply at the end of existing accreditation period;
 - (2) Failure to satisfy accreditation requirements on renewal;
 - (3) Investigated and validated consumer complaints;
 - (4) Willful misconduct;
 - (5) Failure to disclose a self-serving interest;
 - (6) Upon expiration of a Certifying Agent's right to appeal, a suspension of accreditation pursuant to Section 8.c.
- iv. Failure to comply with the FGBC Certifying Agent Code of Professional Conduct.

c. Suspension/Revocation Due Process

The Florida Green Building Coalition shall comply with the following due process procedures in considering any suspension or revocation actions against an accredited Certifying Agent.

- i. **Notice**

The Florida Green Building Coalition may, at its discretion, initiate a proposed suspension or revocation action against an accredited Certifying Agent by providing the Certifying Agent written notice of the proposed action sent by certified mail, return receipt requested, to the last known address of the Certifying Agent. Such notice shall inform the Certifying Agent of the entire basis and justification for the proposed action.
- ii. **Contest of Proposed Suspension/Revocation**

A respondent may contest a proposed suspension/revocation by filing a response with the Florida Green Building Coalition within 30 days of receipt of the notice. The response shall contain all pertinent and substantive information and argument that is in contradiction to the proposed suspension/revocation, including identification of all disputed materials and facts. If the respondent fails to file said response within the allotted time, the Florida Green Building Coalition may, at its discretion, suspend/revoke the accreditation of the respondent effective immediately upon written notification to the respondent.
- iii. **Hearing**

If the respondent files a timely response contesting the proposed suspension/revocation and requests a hearing, the Florida Green Building Coalition will appoint an independent, unbiased, and qualified hearing officer and issue a decision on the proposed

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suspension/revocation. The hearing officer will review the notice of suspension/revocation and the respondent's contest. If the hearing officer finds that the respondent's contest has raised substantiated and valid factual argument to the contrary of the proposed suspension/revocation, the respondent shall be afforded an opportunity to participate in an open and public hearing, and to submit additional documentary evidence, and rebuttal argument to any material contained in the original notice of suspension/revocation or developed during the course of the hearing officer's investigation. The notice shall be provided to the respondent by written notice by certified mail, return receipt requested, to the last known address of the respondent at a minimum of 60 days before the scheduled hearing.

iv. **Hearing Officer's Decision**

The hearing officer shall issue a written decision on the proposed suspension/revocation that is based on all the information contained in the hearing record including statements of the factual and legal basis of the decision. If the hearing officer decides to impose suspension or revocation, the decision must include findings regarding all disputed materials, and justification for all findings. A suspension/revocation decision by the hearing officer shall take effect upon the issuance of the hearing officer's decision and the written notification of such decision to the respondent.

v. **No Ex Parte Communication**

No ex parte communication between the parties and the hearing officer shall be allowed.

10. APPEALS PROCEDURES FOR SUSPENSION OR REVOCATION

a. **Notification** The Florida Green Building Coalition shall notify the Certifying Agent of any and all disciplinary actions. Additionally, the Florida Green Building Coalition shall clearly notify the Certifying Agent of all procedures and rights to remedy.

b. **Appeal**

- i. In the event that an accreditation application was not approved or the accreditation has been suspended, the Certifying Agent shall have the right, for a period of 30 calendar days after the date of notice, to appeal to the Florida Green Building Coalition.
- ii. In the event that a Certifying Agent's accreditation is suspended following the expiration of the period to appeal a suspension, in the absence of an appeal having been taken, the Certifying Agent shall have the right to appeal to the Florida Green Building Coalition for a period of 30 calendar days after the date of issue of a Notice of Suspension.
- iii. An appeal shall be in writing, specify the basis for the appeal, and be sent by certified mail or other method that provides evidence of delivery to the Executive Director of the Florida Green Building Coalition.
- iv. The appellant Certifying Agent may, at the time of noticing the appeal, request in writing, a hearing. In such an event, the Florida Green Building Coalition shall, not later than 10 calendar days after the filing of the notice of appeal, appoint a hearing officer and notify the appellant Certifying Agent of the date of the hearing, which shall be held as expeditiously as possible, but not later than 30 calendar days after the receipt of the notice of appeal.

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11. REVISION OF THE FLORIDA GREEN HOME DESIGNATION STANDARD

- a. Periodic review.** At least triennially, the provisions set forth in these Green Home Designation Standards shall be reviewed by the Standards Committee of the Florida Green Building Coalition in collaboration with other stakeholders. At a minimum, this review shall include consideration and evaluation of changes in the law, technological innovations, and comments and requests received from interested parties.
- b. Annual Revision Cycle**
- i. The Board of Directors of the Florida Green Building Coalition may revise the FGBC Green Home Designation Standard at any time according to Section 11.c.
 - ii. All modification requests shall be disposed of on an annual cycle such that modification requests received on or before the last working day of December are included in the revision cycle that concludes no later than the last working day of May.
 - iii. The annual revision cycle is:
 - (1) Dec 31 - Last date to accept public modification requests for review
 - (2) Feb 28 - Last date for review and approval by the FGBC Green Home Standard Committee of all modification requests
 - (3) April 1 - Last date for posting revised proposed standards on website for 30-day public comment period.
 - (3) June 1 - Effective date of revised standard
- c. Revision Procedures**
- i. Submit a modification request to Florida Green Building Coalition on the official "Modification Request Form" available from the FGBC website.
 - ii. Modification Requests shall be reviewed by the FGBC Green Home Standard Committee for consensus recommendation.
 - iii. The proposed revised standard documents shall be posted on the FGBC website for a 30-day public comment period with notification to the general membership.
 - iv. Following the public comment period, each public comment received shall be reviewed by the Florida Green Building Coalition Green Home Standard Committee for consensus recommendation.
 - v. The FGBC Green Home Standard Committee shall be responsible for conducting the periodic evaluation through a consensus process, whereby both consenting and the non-consenting opinions are documented and incorporated as comments into each report or proposal to change.
 - vi. Public comment proposals for change receiving two-thirds majority support from the FGBC Green Home Standard Committee shall be incorporated into a set of revised Florida Green Home Designation Standard documents.
 - vii. The proposed final version of the revised Standard documents shall be submitted to the FGBC Board of Directors for review.
 - viii. The Board of Directors of the Florida Green Building Coalition shall adopt, adopt with modification, or reject the proposed revised Standard.

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d. Procedure for Submission of Modification Requests

- i. Proposals to change the Florida Green Home Designation Standards may be submitted to the Florida Green Building Coalition in writing, at any time, using the official "Modification Request Form" posted on the FGBC website.
- ii. All proposals to change the Florida Green Home Designation Standard that meet the criteria set forth in this section of these Standards shall be accepted for consideration and evaluation.
- iii. At a minimum the modification request shall include the following
 - (1) Identification of submitter, including:
 - (a) Name, address, contact information and affiliation of submitter
 - (b) Full description of criteria seeking placement or modification
 - (c) Technical basis for placing or modifying criteria within the Standard
 - (d) Recommended number of credit points
 - (e) Justification for recommended number of credit points
 - (f) Signature of submitter
 - (g) Date Modification Request Form is submitted to the Florida Green Building Coalition
 - (2) Specific revisions in a format that clearly identifies the manner in which the Florida Green Home Designation Standards are to be altered (i.e. underline/strikeout format or equivalent). Any proposal to change the Florida Green Home Designation Standards that does not include proposed alteration(s) shall be rejected and returned to the submitter.
 - (3) Substantive reason(s) or justification for each proposed change. The lack of substantive justification for a proposed change may result in the rejection of the proposal and return to the submitter.
 - (4) Supporting documentation that may be needed for the reasoned evaluation of the proposal.