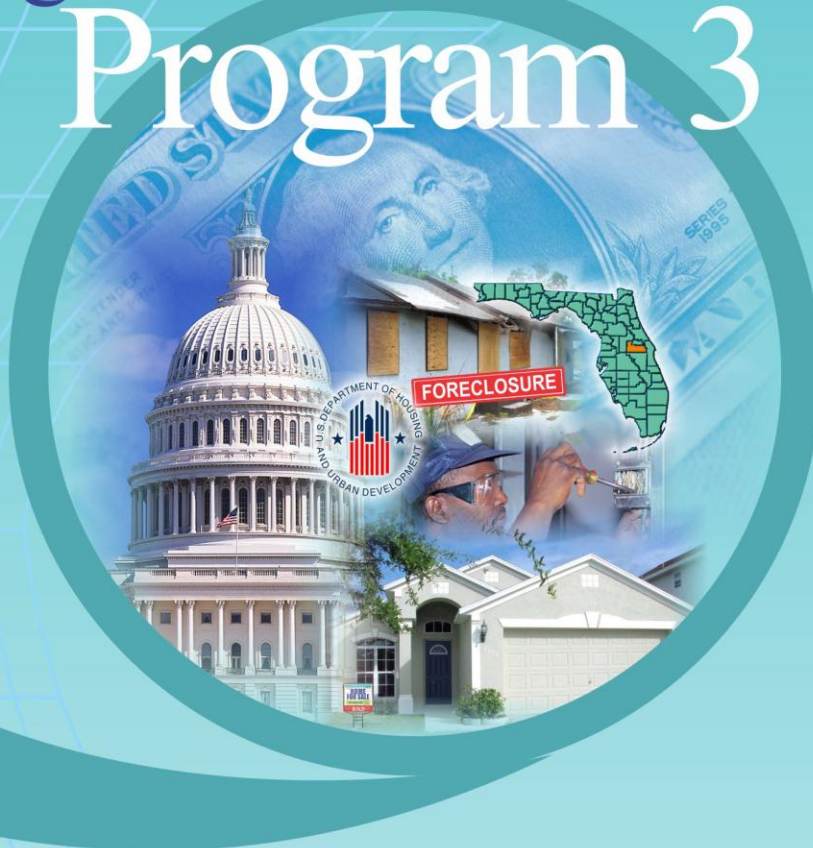


Neighborhood Stabilization Program 3



Action Plan Amendment



HOUSING & COMMUNITY DEVELOPMENT DIVISION

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I. INTRODUCTION

The Orange County Housing and Community Development Division is submitting an amendment to the Action Plan for the Neighborhood Stabilization Program 3 (NSP3). The Amendment will expand program activities into two additional target areas, and expedite the use of grant funds allocated. Union Park and Holden Heights communities have been identified as target areas with a high number of foreclosures, and likely will face a significant rise in home foreclosures in the future. We are also expanding the Pine Hills target area. With the real estate market beginning to recover, the number of available foreclosed properties has been reduced substantially, which has slowed our ability to acquire properties. The expansion of our NSP3 target areas will provide an opportunity for us to meet the expenditure deadlines required by the program. A summary of the data identifying the geographic areas of greatest need is provided in Exhibit A1, A2, and A3 of this NSP3 Amendment. Orange County will utilize NSP3 funding to help stabilize the following communities:

- Pine Hills
- Union Park
- Holden Heights
- Azalea Park
- Meadow Woods

The amended NSP3 Action Plan will be available for public comment at the Orange County Library, Orange County Housing and Community Development Division and web site: <http://netapps.ocfl.net/nsp/Links.aspx> from March 3 through March 19, 2013. Public comments received and responses will be incorporated into this Plan. It is our belief that this amendment will stabilize communities and ensure compliance with the goals and objectives of the NSP3 program.

II. AREAS OF GREATEST NEED

Orange County is amending its Neighborhood Stabilization Program (NSP3) Action Plan to include the Union Park and Holden Heights Communities. We are also expanding the Pine Hills target area. We reviewed data from HUD's mapping tool as well as locally obtained foreclosure data to identify these areas of greatest need. We limited our review to areas that had a need score of 17 or greater from the planning data provided by HUD.

The areas selected for our NSP3 program, are areas in which our investment will have an impact and stabilize the neighborhoods. The targeted communities exemplify many of the characteristics worthy of being an NSP3 target area. The areas have a high foreclosure need score, high number of delinquent and foreclosed homes, large number of vacant homes and large percent of high cost mortgages which indicate predatory lending practices. Our NSP3 investment and additional investments from Orange

County and the private sector will be an impetus for these communities becoming a stable, sustainable, and integral component of our overall community.

A. Neighborhood Description

The amended target areas for the NSP3 Program will include the areas referred to, locally, as Pine Hills, Union Park and Holden Heights. The planning and map data for these areas were generated at the HUD NSP3 mapping tool website and are attached as Exhibit A1 A2 and A3. The Pine Hills Community has a diverse housing stock of older and newer homes and is close to downtown. It has been impacted through the years by blight and instances of crime. The Union Park Community has a newer housing stock and has been impacted adversely by questionable lending practices over the years. Holden Heights is an established community with close proximity to retail & commercial space. Maps of the target are attached as Exhibit B1, B2 and B3.

Pine Hills

The Pine Hills Community consists of 50,747 households, of which 48.25 percent earn less than 80 percent of the Area Median Income. There were 3,428 vacant properties in March 2010. Additionally 21.82 percent of the properties were more than 90 days delinquent and there were 3,270 foreclosure starts in the past year.

Union Park

The Union Park Community consists of 30,739 households of which 40.87 percent earn less than 80 percent of the Area Median Income. There were 1221 vacant properties in March 2010. Additionally 17.19 percent of the properties were more than 90 days delinquent and there were 1,410 foreclosure starts in the past year.

Holden Heights

The Holden Heights Community consists of 31,991 households of which 61.67 percent earn less than 80 percent of the Area Median Income. There were 2,368 vacant properties in March 2010. Additionally 19.49 percent of the properties were more than 90 days delinquent and there were 878 foreclosure starts in the past year.

III. TARGET AREA IMPACT

It is important to note that an integral goal of the Neighborhood Stabilization Program is ensuring that the investment of NSP3 funding will have an impact, and stabilize our target area. To ensure that our efforts are impacting and stabilizing our target areas, the following table illustrates the resources that will be allocated to the Pine Hills, Union Park and Holden Heights areas:

In addition to the resources identified above, Community Development Block Grant (CDBG) funds may be allocated to these areas to conduct much needed infrastructure improvements and purchase additional foreclosures. It is anticipated that these improvements will complement the foreclosure related investments and attract new investments to the area. The final component of our efforts to impact this area will be to provide an opportunity for homeowners that are currently involved in foreclosure to remain in their home. To that end, we will utilize the Hardest Hit Fund, which is being funded by the U.S. Department of Treasury, and administered by the Florida Housing Finance Agency.

IV. NSP3 ACTIVITIES

In an effort to utilize financial resources efficiently, we are revising the assistance provided to homebuyers under the NSP program. Currently closing cost assistance is provided as a separate line item in addition to down payment assistance. However, closing cost will no longer be available as a separate line item and assistance toward closing costs will be included in the current levels of down payment assistance.

V. EXHIBITS

A1

A. Planning Data

Neighborhood ID: 4029205

NSP3 Planning Data

Grantee ID: 1209500C,1222920E

Grantee State: FL

Grantee Name: ORANGE COUNTY, ORLANDO

Grantee Address: 525 E. South St Orlando FL 32801

Neighborhood Name: Pine Hills

Date: 2013-01-22 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: 19.81

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 50747

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 70.94

Percent Persons Less than 80% AMI: 48.25

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: 53539
Residential Addresses Vacant 90 or more days (USPS, March 2010): 3428
Residential Addresses NoStat (USPS, March 2010): 1398

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: 24067
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.79
Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.82
Number of Foreclosure Starts in past year: 3270
Number of Housing Units Real Estate Owned July 2009 to June 2010: 977

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): 650

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): -36.7

Place (if place over 20,000) or county unemployment rate June 2005*: 3.37
Place (if place over 20,000) or county unemployment rate June 2010*: 11.07
*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

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Neighborhood ID: 8298217

NSP3 Planning Data

Grantee ID: 1209500C

Grantee State: FL

Grantee Name: ORANGE COUNTY

Grantee Address: 525 E. South St Orlando FL 32801

Neighborhood Name: Target Area - Union Park

Date: 2013-01-16 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: 18.94

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 30739

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 64.82

Percent Persons Less than 80% AMI: 40.87

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: 31453
Residential Addresses Vacant 90 or more days (USPS, March 2010): 1221
Residential Addresses NoStat (USPS, March 2010): 1633

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: 13138
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 27.24
Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.19
Number of Foreclosure Starts in past year: 1410
Number of Housing Units Real Estate Owned July 2009 to June 2010: 421

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): 280

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): -36.7

Place (if place over 20,000) or county unemployment rate June 2005*: 3.4
Place (if place over 20,000) or county unemployment rate June 2010*: 11.1

*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

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Neighborhood ID: 8800018

NSP3 Planning Data

Grantee ID: 1209500C, 1222920E

Grantee State: FL

Grantee Name: ORANGE COUNTY, ORLANDO

Grantee Address: 525 E. South St Orlando FL 32801

Neighborhood Name: Target Area – Holden Heights

Date: 2013-01-22 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 com 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: 19.73

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 30238

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 79.3

Percent Persons Less than 80% AMI: 61.67

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: 31991
Residential Addresses Vacant 90 or more days (USPS, March 2010): 2368
Residential Addresses NoStat (USPS, March 2010): 1208

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: 7146
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.1
Percent of Housing Units 90 or more days delinquent or in foreclosure: 19.49
Number of Foreclosure Starts in past year: 878
Number of Housing Units Real Estate Owned July 2009 to June 2010: 263

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): 175

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): -36.7

Place (if place over 20,000) or county unemployment rate June 2005*: 3.34
Place (if place over 20,000) or county unemployment rate June 2010*: 11.04
*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

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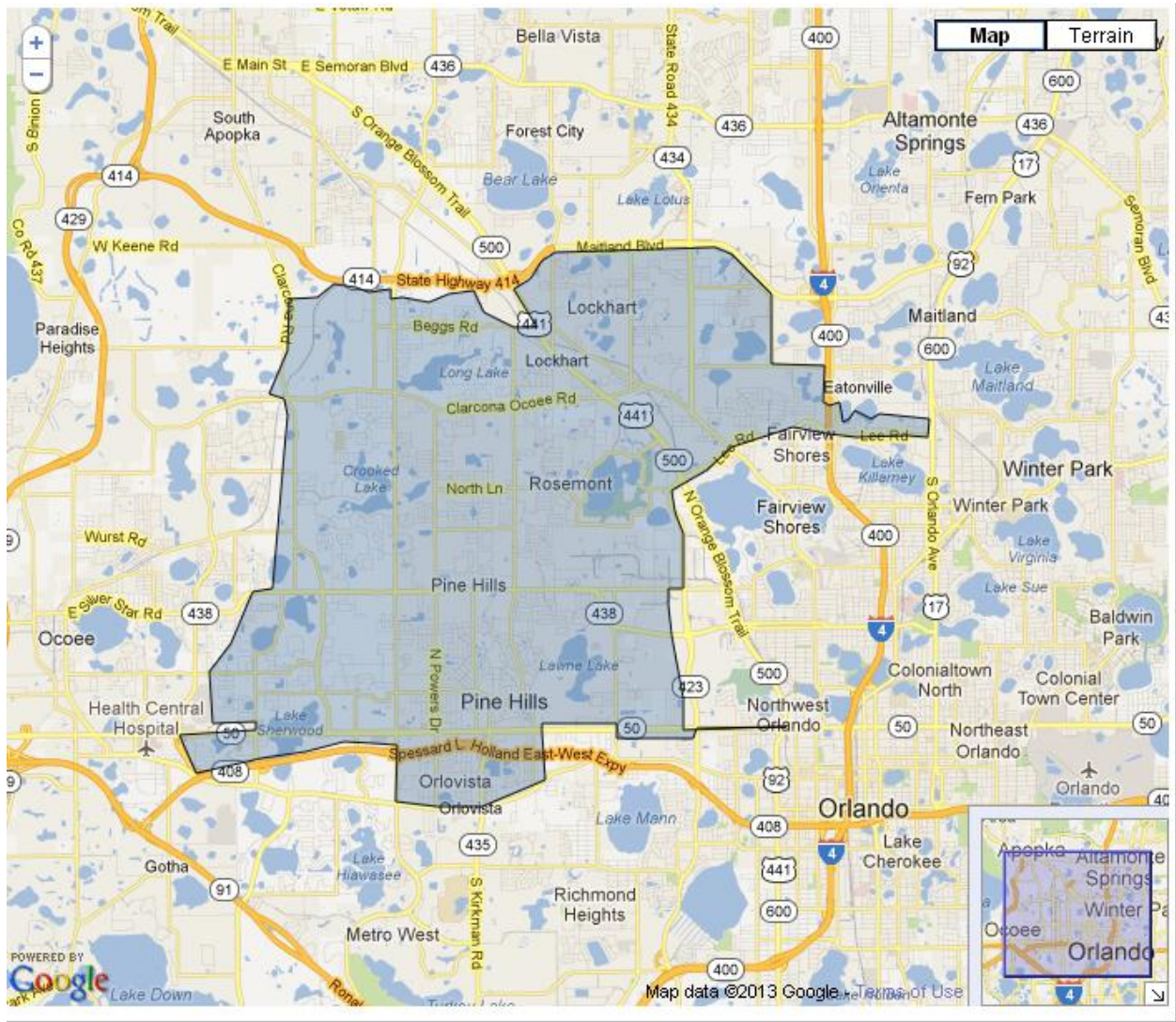
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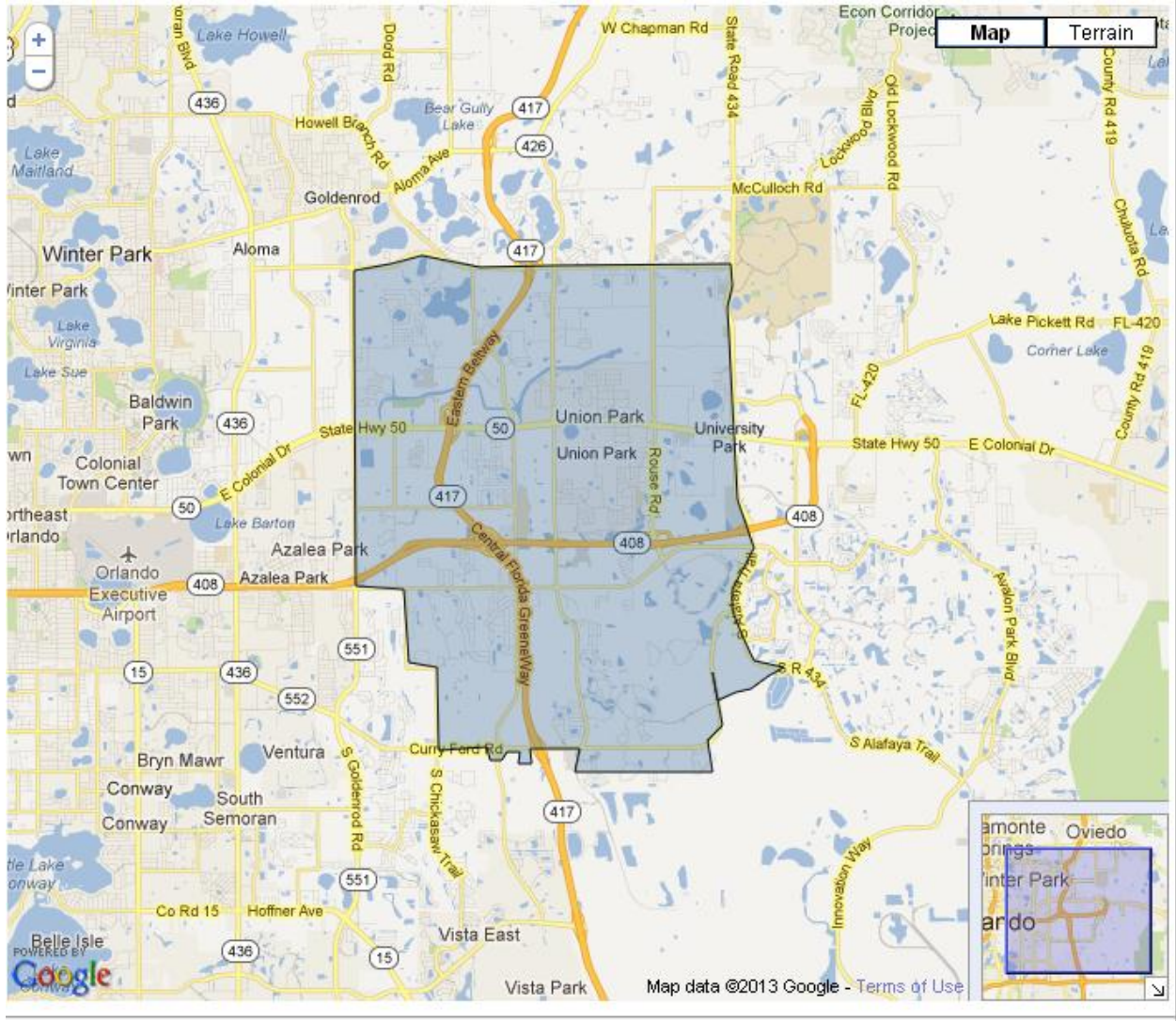
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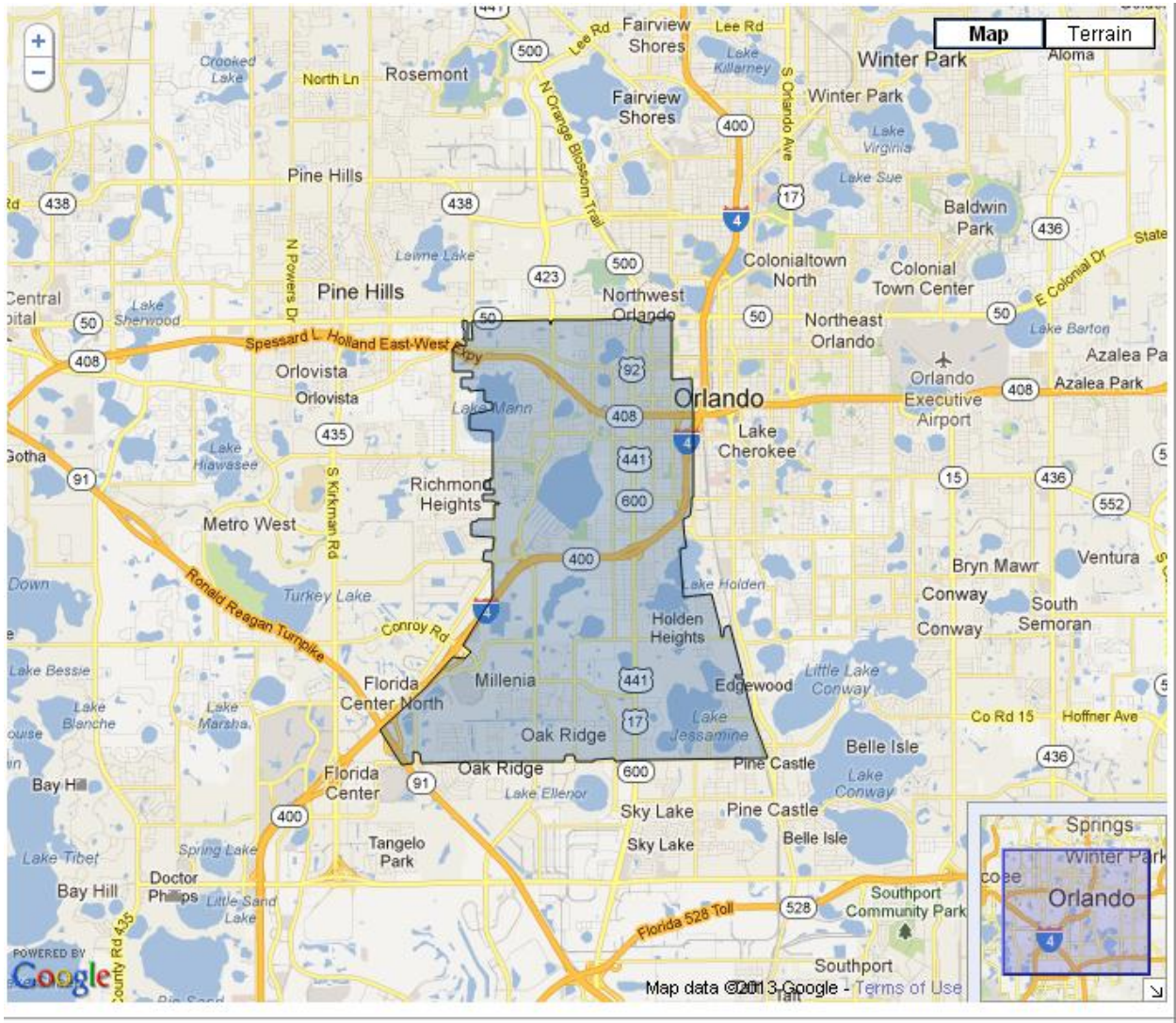
B1



B2



B3



Neighborhood Stabilization Program 3



Action Plan Amendment



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