

# Action Plan

**Grantee:** Jacksonville-Duval, FL

**Grant:** B-11-UN-12-0007

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**Grant Amount:** \$ 7,102,937.00

**Status:** Reviewed and Approved

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## Funding Sources

Funding Source	Funding Type
DOJ Weed & Seed Grant - City Match	City Funds
DOJ Weed & Seed Grant	Other Federal Funds
Private Capital	Other Private Funds
JHFA Multi-Family Bonds	Other Local Government Funds
JHFA Single-Family Bonds	Other Local Government Funds

## Narratives

### Summary of Distribution and Uses of NSP Funds:

The City of Jacksonville plans on spending the NSP funding as follows:

- \$ 710,293 - Administration
- \$2,000,000 - Acquisition, Rehabilitation & Resale (Homeownership)
- \$2,202,644 - Acquisition and Rehabilitation (Multi-Family)
- \$ 400,000 - Demolition and Clearance
- \$ 500,000 - Financing Mechanisms
- \$1,290,000 - Redevelopment

All funds will be used within the target area as defined under the City's Substantial Amendment document.

The City of Jacksonville also plans to utilize other funding sources including, but not limited to: private capital, federal, state and local funding, and single- and multi-family bond proceeds in the targeted area to maximize the impact of the Neighborhood Stabilization Program.

### How Fund Use Addresses Market Conditions:

Through the various combined activities proposed in this action plan, it is anticipated that the targeted area will be impacted in several ways that will ultimately stabilize the communities through the reduction of vacant or abandoned units. Specific areas of expected impact are as follows:

- Decrease in overall crime in targeted neighborhoods,
- Reduction in calls for service from the Sheriff's Office,
- Decrease in the overall deterioration of targeted neighborhoods (as measured by the number of CARE issues reported to the City),
- Reduction in code enforcement violations,
- Increase in property values for targeted neighborhoods,
- Stabilization of the tax base in the target neighborhoods,
- Increase in the number of jobs available to area residents,
- Increase in the number of businesses located within the target area, and
- Increased access for area residents to needed human services.

### Ensuring Continued Affordability:

The City of Jacksonville will ensure long term affordability through the use of mortgages, promissory notes and liens for homeownership activities and mortgages, promissory notes and Land Use Restriction Agreements (LURA) for multi-family and land banking activities.

When NSP funds are used to finance a homebuyer program, properties must remain affordable in accordance with HOME guidelines as stated below for the applicable number of years from the date of initial purchase. If resale of the property is completed prior to the end of the affordability period, the principal amount of the loan is immediately due and payable to the City of Jacksonville. If an owner of a single family unit ceases to occupy the property as his/her primary residence, or if the home is rented, sold, or title is transferred before the affordability period expires, the funds provided by the City of Jacksonville will be subject to recapture. Recaptured funds will be returned to the NSP program as program income and be used for additional activities in accordance with the NSP program.

The Housing & Neighborhood Department's Compliance Unit will monitor the multi-family rental developments annually during the affordability period to ensure that the specified units continue to maintain tenant affordability, tenant income eligibility and that the property(ies) continue to meet minimum housing quality standards. The Housing and Neighborhoods Department's Finance Unit will monitor homeownership units for compliance with the terms of the recorded mortgage or other security mechanism throughout the affordability period.

The City of Jacksonville will use the minimum affordability period of the federal HOME Investment Partnership Program, 24 CFR 92.252(e) listed below:

- Up to \$15,000 = 5 years
- \$15,000 to \$40,000 = 10 years
- Over \$40,000 = 15 years
- New Construction = 20 years

**Definition of Blighted Structure:**

The City of Jacksonville's Municipal Code Section 518.111 defines a blighted structure as blight, blighting influence, or blighting factors means either: that which endangers life or property by fire or other causes or that which substantially impairs or arrest property values or the sound growth of the county or city and is a menace to the public health, safety, morals or welfare in this present condition and use. This may include, but not be limited to, the following factors:

- Faulty lot layout in relation to size, adequacy, accessibility or usefulness;
- Unsanitary or unsafe conditions;
- Deterioration of site or other improvements.

**Definition of Affordable Rents:**

The maximum affordable rents shall be based upon Section 8 fair market rents as published by the U.S. Department of Housing and Urban Development.

**Housing Rehabilitation/New Construction Standards:**

All NSP assisted rehabilitation must meet the minimum housing codes as defined in Title VII, City of Jacksonville Municipal Code. Building standards are established by the City of Jacksonville's Building Department in conjunction with the Florida Building Code as established by the Florida Department of Community Affairs and may be revised from time to time. In addition, all units must meet HUD Housing Quality Standards (HQS) as set forth in 24 CFR 982.401. Local housing rehabilitation standards and a set of NSP-specific technical specifications have been created by the Housing and Neighborhoods Department of the City of Jacksonville and may be revised from time to time.

All newly constructed housing must meet the Florida Energy Efficiency Code for Building Construction. In addition, the City of Jacksonville shall require that all NSP housing construction incorporate modern, green building and energy efficient improvements in order to provide for long-term affordability and increased sustainability and attractiveness of housing neighborhoods.

The selected target area also contains portions of a Historic District. Historic preservation standards will continue to be enforced for both newly constructed and rehabilitated housing in this area. This includes the Certificate of Appropriateness process currently enforced by the City's Planning and Development Department and Building Inspection Division. Given the additional costs generally associated with historic structures, some may be prohibited from being accepted into the program.

**Vicinity Hiring:**

The City of Jacksonville will implement procedures to award priority status to the selection and utilization of small business firms located within the defined target area for all phases of the program. Further, contractors and vendors will be contractually required to make an effort to utilize residents of the target area in accordance with the City's existing Section 3 Action Plan previously approved by HUD.

**Procedures for Preferences for Affordable Rental Dev.:**

All potential related activities will be vetted for potential use in, and/or the impact on increasing access to rental housing. In addition, the majority of funds have been specifically targeted to address this preference for rental housing. Priority will be given to projects submitted that will serve the 50% or below of area AMI population. Finally, small scale rental projects of 1 to 10 units or scattered site single-family homes will receive preference.

**Grantee Contact Information:**

All NSP 3 Questions and/or Comments Should be Addressed to:

Wight Greger, Director, City of Jacksonville Housing and Neighborhoods Department; wgreger@coj.net; (904) 255-8200

With Copies To:

Dayatra Coles, Housing Services Manager, City of Jacksonville Housing and Neighborhoods Department; dcoles@coj.net; (904) 255-8216

Laura Stagner, Director - Finance, City of Jacksonville Housing and Neighborhoods Department; lstagner@coj.net; (904) 255-8279

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
NSP301	NSP Planning and Administration	HNHS1A3HPAD	NSP3 Planning and Administration
NSP302	Single Family Acquisition,	HNHS1A3HPARS	Acq/Rehab/Resale of Foreclosed Single
		HNHS1A3HPFM (A)	Financing Mechanisms
		HNHS1A3HPRB	Single Family Rehabilitation for
NSP303	Multi-Family Acquisition and	HNHS1A3HPMF	Acquisition, Rehabilitation, Resale-Rental
NSP304	Demolition and Clearance	HNHS1A3HPDC	Demolition and Clearance
NSP305	Single Family Redevelopment and	HNHS1A3HPFM (B)	Financing Mechanisms
		HNHS1A3HPNCR	Redevelop/Resale of Residential

## Activities

**Grantee Activity Number:** HNHS1A3HPAD  
**Activity Title:** NSP3 Planning and Administration

**Activity Type:** Administration  
**Activity Status:** Under Way  
**Project Number:** NSP301  
**Project Title:** NSP Planning and Administration  
**Projected Start Date:** 03/31/2011  
**Projected End Date:** 04/01/2014

**National Objective:** Not Applicable - (for Planning/Administration or Unprogrammed Funds only)  
**Total Budget, Program Funds:** \$ 710,293.00  
**Other Funds Total:** \$ 0.00  
**Total Funds Amount:** \$ 710,293.00

**Environmental Assessment:** EXEMPT

**Benefit Report Type:** NA

**Activity is being carried out by Grantee:** Yes  
**Activity is being carried out through:** Grantee Employees and Contractors

**Organization carrying out Activity:** City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
City of Jacksonville	Local Government	\$ 710,293.00

**Location Description:**  
 This activity will be carried out in and on behalf of the target area as defined in this plan.

**Activity Description:**  
 Administrative activities associated with the implementation and management of the Neighborhood Stabilization Program 3. In addition, this activity will capture planning and pre-award costs.

**Grantee Activity Number:** HNHS1A3HPARS  
**Activity Title:** Acq/Rehab/Resale of Foreclosed Single Family Units

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Planned

**Project Number:**  
 NSP302

**Project Title:**  
 Single Family Acquisition, Rehabilitation, Resale

**Projected Start Date:**  
 03/31/2011

**Projected End Date:**  
 04/01/2014

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget, Program Funds:** \$ 2,275,000.00  
**Other Funds Total:** \$ 0.00  
**Total Funds Amount:** \$ 2,275,000.00

**Environmental Assessment:**  
 UNDERWAY

**Benefit Report Type:**  
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	25		25	100.00
# of Households	25		25	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	25
# of Housing Units	25
# of Properties	25

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
City of Jacksonville	Local Government	\$ 2,275,000.00

**Location Description:**

This activity will be carried out in the target area as defined under the City's Substantial Amendment document.

**Activity Description:**

The developer will identify and purchase foreclosed homes from the REO listings of foreclosed properties in the target area. These units will be purchased for homeownership resale. Any necessary rehabilitation will be done to bring the unit to the City's NSP standards. Additionally, down payment assistance related to these units will also be available, depending upon the buyer's affordability requirements.



**Grantee Activity Number:** HNHS1A3HPDC  
**Activity Title:** Demolition and Clearance

**Activity Type:**  
 Clearance and Demolition

**Activity Status:**  
 Planned

**Project Number:**  
 NSP304

**Project Title:**  
 Demolition and Clearance

**Projected Start Date:**  
 03/31/2011

**Projected End Date:**  
 04/01/2014

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget, Program Funds:** \$ 400,000.00

**Other Funds Total:** \$ 0.00

**Environmental Assessment:**  
 UNDERWAY

**Total Funds Amount:** \$ 400,000.00

**Benefit Report Type:**  
 Area Benefit (Census)

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
<b># of Persons</b>	7836	4165	1797	76.08

<b>Proposed Accomplishments</b>	<b>Total</b>
<b># of Singlefamily Units</b>	80
<b># of Housing Units</b>	80
<b># of Properties</b>	80

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
City of Jacksonville	Local Government	\$ 400,000.00

**Location Description:**

This activity will be carried out in the target area as defined under the City's Substantial Amendment document.

**Activity Description:**

Eligibility will be determined based upon a recommendation from the City's Environmental and Compliance Department, Municipal Code Compliance Division or for properties in which the estimated rehabilitation cost exceeds 50% of the appraised value of the property.

**Grantee Activity Number: HNHS1A3HPFM (A)**  
**Activity Title: Financing Mechanisms**

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Cancelled

**Project Number:**

NSP302

**Project Title:**

Single Family Acquisition, Rehabilitation, Resale

**Projected Start Date:**

03/31/2011

**Projected End Date:**

04/01/2014

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget, Program Funds:** \$ 0.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 0.00

**Environmental Assessment:**

UNDERWAY

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
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# Owner Households

0.0

# of Households

0.0

**Proposed Accomplishments**

**Total**

# of Singlefamily Units

# of Housing Units

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Jacksonville

**Organization Type**

Local Government

**Proposed**

\$ 0.00

**Location Description:**

This activity will be carried out in the target area as defined under the City's Substantial Amendment document.

**Activity Description:**

Purchase assistance will be in the form of a 0% interest loan, secured by a mortgage and promissory note, that shall be due and payable should the property cease to be the primary residence of the borrower, or if the home is rented, sold, or title is transferred within the affordability period. The funding may reduce interest rates, mortgage principal amounts, provide a second mortgage and pay the purchaser's reasonable closing costs. The amount of assistance that will be left behind as a deferred payment loan will be adjusted according to income and need. As long as the borrower/owner maintains the property as their principal homestead residence during the period of affordability, the loan will remain deferred. Recaptured funds will be returned to the NSP program as program income and be used for additional activities in accordance with the NSP program guidelines. This activity could also include delivery costs associated with the issuance of single family bond issues by the local Housing Finance Authority.

Units and households will be reported under the Rehabilitation activity to avoid double counting of performance measures.

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**Grantee Activity Number: HNHS1A3HPFM (B)**  
**Activity Title: Financing Mechanisms**

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Cancelled

**Project Number:**

NSP305

**Project Title:**

Single Family Redevelopment and Resale (Home

**Projected Start Date:**

03/31/2011

**Projected End Date:**

04/01/2011

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget, Program Funds:** \$ 0.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 0.00

**Environmental Assessment:**

UNDERWAY

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
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# Owner Households

0.0

# of Households

0.0

**Proposed Accomplishments**

**Total**

# of Singlefamily Units

# of Housing Units

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Jacksonville

**Organization Type**

Local Government

**Proposed**

\$ 0.00

**Location Description:**

This activity will be carried out in the target area as defined under the Cith's Substantial Amendment document.

**Activity Description:**

Purchase assistance will be in the form of a 0% interest loan, secured by a mortgage and promissory note, that shall be due and payable should the property cease to be the primary residence of the borrower, or if the home is rented, sold, or title is transferred within the affordability period. The funding may reduce interest rates, mortgage principal amounts, provide a second mortgage and pay the purchaser's reasonable closing costs. The amount of assistance that will be left behind as a deferred payment loan will be adjusted according to income and need. As long as the borrower/owner maintains the property as their principal homestead residence during the period of affordability, the loan will remain deferred. Recaptured funds will be returned to the NSP program as program income and be used for additional activities in accordance with the NSP program guidelines. This activity could also include delivery costs associated with the issuance of single family bond issues by the local Housing Finance Authority.

Units and households will be reported under the Redevelopment activity to avoid double counting of performance measures.

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**Grantee Activity Number:** HNHS1A3HPMF  
**Activity Title:** Acquisition, Rehabilitation, Resale-Rental (50%)

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Planned

**Project Number:**  
 NSP303

**Project Title:**  
 Multi-Family Acquisition and Rehabilitation (Rental)

**Projected Start Date:**  
 03/31/2011

**Projected End Date:**  
 04/01/2014

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Total Budget, Program Funds:** \$ 2,202,644.00  
**Other Funds Total:** \$ 0.00  
**Total Funds Amount:** \$ 2,202,644.00

**Environmental Assessment:**  
 UNDERWAY

**Benefit Report Type:**  
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	45	35	10	100.00
# of Households	45	35	10	100.00

Proposed Accomplishments	Total
# of Multifamily Units	45
# of Housing Units	45

**Activity is being carried out by Grantee:** No  
**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
City of Jacksonville	Local Government	\$ 2,202,643.00

**Location Description:**  
 This activity will be carried out in the target area as defined under the City's Substantial Amendment document.

**Activity Description:**  
 The developer(s) will identify and purchase eligible units in the target area. These units will be purchased and rehabilitated to be used as rental units.

**Grantee Activity Number: HNHS1A3HPNCR**  
**Activity Title: Redevelop/Resale of Residential Structures**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Planned

**Project Number:**  
 NSP305

**Project Title:**  
 Single Family Redevelopment and Resale (Home

**Projected Start Date:**  
 03/31/2011

**Projected End Date:**  
 04/01/2014

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget, Program Funds:** \$ 1,515,000.00  
**Other Funds Total:** \$ 0.00  
**Total Funds Amount:** \$ 1,515,000.00

**Environmental Assessment:**  
 UNDERWAY

**Benefit Report Type:**  
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	5		5	100.00
# Owner Households	15		15	100.00
# of Households	20		20	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	15
# of Multifamily Units	5
# of Housing Units	20
# of Properties	20

**Activity is being carried out by Grantee:**  
 Yes

**Activity is being carried out through:**  
 Grantee Employees and Contractors

**Organization carrying out Activity:**  
 City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
City of Jacksonville	Local Government	\$ 1,515,000.00

**Location Description:**

This activity will be carried out in the target area as defined under the City's Substantial Amendment document.

**Activity Description:**

Financing will be provided as a 0% deferred payment loan. Once construction has been completed, these homes will be made available to income-eligible households. For the homeownership portion of the activity, the housing partners will reimburse the City of Jacksonville an amount determined by the homeowner's affordability requirements upon conversion to permanent, primary mortgage financing. These reimbursements will constitute program income under the program and will be recycled to eligible NSP activities. For the rental housing portion of the activity, financing may be provided as a 0% deferred payment loan, but cannot exceed 25% of total project costs. Additionally, downpayment assistance will be available to eligible buyers according

to their affordability needs.

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**Grantee Activity Number:** HNHS1A3HPRB  
**Activity Title:** Single Family Rehabilitation for Homeownership

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Cancelled

**Project Number:**  
 NSP302

**Project Title:**  
 Single Family Acquisition, Rehabilitation, Resale

**Projected Start Date:**  
 03/31/2011

**Projected End Date:**  
 04/01/2014

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget, Program Funds:** \$ 0.00  
**Other Funds Total:** \$ 0.00  
**Total Funds Amount:** \$ 0.00

**Environmental Assessment:**  
 UNDERWAY

**Benefit Report Type:**  
 Direct (Households)

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
<b># Owner Households</b>				0.0
<b># of Households</b>				0.0

<b>Proposed Accomplishments</b>	<b>Total</b>
<b># of Singlefamily Units</b>	
<b># of Housing Units</b>	

**Activity is being carried out by Grantee:**  
 Yes

**Activity is being carried out through:**  
 Grantee Employees and Contractors

**Organization carrying out Activity:**  
 City of Jacksonville

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
City of Jacksonville	Local Government	\$ 0.00

**Location Description:**

This activity will be carried out in the target area as defined under the City's Substantial Amendment document.

**Activity Description:**

The developer will rehabilitate the previously identified and purchased foreclosed homes from the REO listings of foreclosed properties in the target area. These units will be rehabilitated for homeownership resale.

**Action Plan History**

**No History Found**