

**Grantee: Lauderhill, FL**

**Grant: B-11-MN-12-0014**

**January 1, 2013 thru March 31, 2013 Performance Report**

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**Grant Number:**

B-11-MN-12-0014

**Obligation Date:****Award Date:****Grantee Name:**

Lauderhill, FL

**Contract End Date:**

03/10/2014

**Review by HUD:**

Reviewed and Approved

**LOCCS Authorized Amount:**

\$1,500,609.00

**Grant Status:**

Active

**QPR Contact:**

Tameka Dorsett

**Estimated PI/RL Funds:**

\$0.00

**Total Budget:**

\$1,500,609.00

## Disasters:

**Declaration Number**

NSP

## Narratives

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

The City of Lauderhill will utilize funds for individuals and families earning no greater than 120 percent AMI and also to include 25 percent of the funds to assist individuals and families earning no greater than 50 percent AMI to acquire rehabilitate or redevelop and resale 30 or more housing units to stabilize the foreclosure crisis.

**How Fund Use Addresses Market Conditions:**

The activity is designed to address the abundance of vacant and foreclosed properties in the City by facilitating purchase by qualified moderate and middle income buyers with conventional, FHA and other approved loan products with responsible lending guidelines. It will address the market demand for quality affordable housing.

**Ensuring Continued Affordability:**

The City of Lauderhill will utilize the affordability requirements of HUD Federal Programs for prescribing the periods of continued affordability for NSP assisted activities.

**Homeownership Programs:**

Subsidy/Assistance Amount	Period of Affordability
Less than \$15,000/unit	5 years
\$15,000 to \$40,000/unit	10 years
\$40,000 and above	15 years

**Rental Programs:**

Subsidy/Assistance Amount	Period of Affordability
Less than \$15,000/unit	5 years
\$15,000 to \$40,000/unit	10 years
\$40,000 and above	15 years
New Construction	20 years

For both rental and homeownership programs utilizing NSP funds, the City of Lauderhill will utilize mortgages and restrictive covenants to ensure continued affordability of NSP assisted housing. Any funds recaptured from NSP activities will be administered consistent with the requirements of NSP3.

**Definition of Blighted Structure:**

In context of local law, the City of Lauderhill law does not define the term "blighted structure." For the purposes of the NSP program, any building that meets the City of Lauderhill's definition of "Unsafe Structures" will qualify as a blighted structure. Local law defines an "Unsafe Structure" as follows: "Buildings or structures that are unsafe, unsanitary or deficient in adequate facilities for means of egress, or which constitute a fire or windstorm hazard, or illegal or improper use, occupancy or maintenance, or which do not comply with the provisions of the minimum housing standards, or which have been substantially damaged by the elements, acts of God, fire, explosion or otherwise, shall be deemed unsafe buildings and a permit shall be obtained to demolish the structure or bring the building to comply with the applicable codes." This definition falls within the HUD definition of "blighted structure," which is as follows: A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.



**Definition of Affordable Rents:**

Rents that do not exceed 30 percent of gross household for families earning 50 percent AMI as determined by HUD with adjustments for number of bedrooms in the unit as more particularly described in 24 CFR Part 92.252.b.1. The maximum Affordable Rents shall not exceed the Fair Market Rents (FMR) as published annually by the U.S. Department of Housing and Urban Development for the Fort Lauderdale, FL Metropolitan Statistical Area (MSA).

**Housing Rehabilitation/New Construction Standards:**

All housing rehabilitation activities assisted by the NSP funds will meet federal Housing Quality Standards guidelines and City of Lauderhill building codes. Energy or conservation improvements and modern green building improvements will be included. Rehabilitation, to the extent applicable, will include replacement of older obsolete products and appliances with Energy Star-46 labeled products and will meet the standard for Energy Star Qualified Homes. Water efficient toilets, showers, and faucets will be installed where these items are replaces. All housing will be upgraded for hurricane mitigation to the extent practical.

**Vicinity Hiring:**

To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors.

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

Rental units will be rented to low income families whose income does not exceed 50% of HUD's AMI adjusted for family size. At least 25% of initial funding will benefit 50% of the AMI or below. It is anticipated that 15 units will be resold for homeownership for 51% - 120% AMI. Because the need for affordable rental units are minimal, the City of Lauderhill will provide at least 5 units to meet the needs of low income families whose income does not exceed 50% of HUD's AMI adjusted for family size. At least 25% of initial funding will benefit 50% of the AMI or below. It is anticipated that 5 units are anticipated to be utilized as rentals for 50% and below AMI.

**Grantee Contact Information:**

Name: Kennie Hobbs, Jr.  
Email: khobbs@lauderhill-fl.gov  
Phone: 954-730-3033  
Mailing Address: 5581 West Oakland Park Blvd., Lauderhill, FL 33313

Overall	This Report Period	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$1,500,609.00
<b>Total Budget</b>	\$175,152.25	\$1,500,609.00
<b>Total Obligated</b>	\$175,152.25	\$1,500,609.00
<b>Total Funds Drawdown</b>	\$432,611.61	\$854,669.85
<b>Program Funds Drawdown</b>	\$432,611.61	\$854,669.85
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$120,000.38	\$854,669.85
<b>Match Contributed</b>	\$0.00	\$0.00



## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$225,091.35	\$0.00
Limit on Admin/Planning	\$150,060.90	\$150,000.00
Limit on State Admin	\$0.00	\$150,000.00

## Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$150,060.90	\$150,000.00

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$375,152.25	\$200,000.00

## Overall Progress Narrative:

During this quarter, the City of Lauderhill was able to assist one (1) person with down payment assistance through the FIN-1 activity. The City also rehabilitated two (2) units, put a down payment for vacant land on the southwest side of 19th street and 55th avenue in Central Lauderhill by utilizing ASR activity funds with the assistance of the Lauderhill Housing Authority. As a part of the marketing strategy, Lauderhill Housing Authority will planned a homeownership fair in the near future.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
ADM-1, Administration	\$81,739.62	\$150,000.00	\$150,000.00
ARS-1, Aquisition and Rehabilitation	\$116,650.00	\$952,954.02	\$470,447.86
ARS-2, Acquisition & Rehabilitation	\$46,090.00	\$200,000.00	\$46,090.00
DEM-1, Demolition of Foreclosed Properties	\$100,609.00	\$100,609.00	\$100,609.00
FIN-1, Purchase Assistance (51% - 120% AMI)	\$87,522.99	\$97,045.98	\$87,522.99



## Activities

<b>Grantee Activity Number:</b>	<b>ADM-1</b>
<b>Activity Title:</b>	<b>Program Administration</b>

<b>Activity Category:</b> Administration	<b>Activity Status:</b> Under Way
<b>Project Number:</b> ADM-1	<b>Project Title:</b> Administration
<b>Projected Start Date:</b> 05/01/2011	<b>Projected End Date:</b> 03/10/2014
<b>Benefit Type:</b> ( )	<b>Completed Activity Actual End Date:</b>
<b>National Objective:</b> N/A	<b>Responsible Organization:</b> City of Lauderhill

<b>Overall</b>	<b>Jan 1 thru Mar 31, 2013</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$150,000.00
<b>Total Budget</b>	\$0.00	\$150,000.00
<b>Total Obligated</b>	\$0.00	\$150,000.00
<b>Total Funds Drawdown</b>	\$81,739.62	\$150,000.00
<b>Program Funds Drawdown</b>	\$81,739.62	\$150,000.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	(\$81,739.62)	\$150,000.00
City of Lauderhill2	(\$81,739.62)	\$150,000.00
<b>Match Contributed</b>	\$0.00	\$0.00

### Activity Description:

Administrative duties relative to the overall grant program and fair housing activities. This activity is assumed to benefit low and moderate income persons and is eligible under 24 CFR section 570.206.

### Location Description:

The City's NSP Priority 1, 2 and 3 census tracts all of which have 19 or 20 need scores.

### Activity Progress Narrative:

During this quarter, staff has continued to carry out administrative functions that include file management, project management, and renovations. An adjustment in the amount of -\$81,739.62 was made to represent the true figure expended.

## Accomplishments Performance Measures

**No Accomplishments Performance Measures found.**



## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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<b>Grantee Activity Number:</b>	<b>ARS-1</b>
<b>Activity Title:</b>	<b>Acquisition and Rehabilitation (51% - 120% AMI)</b>

**Activity Category:**

Acquisition - general

**Project Number:**

ARS-1

**Projected Start Date:**

05/01/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Aquisition and Rehabilitation

**Projected End Date:**

03/10/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Lauderhill

Overall	Jan 1 thru Mar 31, 2013	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$952,954.02
<b>Total Budget</b>	\$252,954.02	\$952,954.02
<b>Total Obligated</b>	\$252,954.02	\$952,954.02
<b>Total Funds Drawdown</b>	\$116,650.00	\$470,447.86
<b>Program Funds Drawdown</b>	\$116,650.00	\$470,447.86
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$116,650.00	\$470,447.86
City of Lauderhill2	\$116,650.00	\$470,447.86
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

The City plans to purchase and rehabilitate foreclosed or vacant homes and provide them for resale or rent to eligible clients using a grantee-driven homeownership program where buyers purchase from the city and a buyer-driven homeownership program where eligible buyers can purchase from the lender a foreclosed home that does not need substantial repair. Deferred interest-free mortgages will be provided to assist in making the home affordable.

Rental units will be rented to low income families whose income does not exceed 50 percent of HUD's AMI for family size. At least 25 percent of initial funding will benefit 50 percent of the AMI or below. It is anticipated that 15 units will be resole for homeownership for 50 - 120 percent AMI.

No resident displacement or relocation will take place with this activity as all homes purchased must be vacant.

**Location Description:**

The City's NSP Priority 1, 2 and 3 census tracts all of which have 19 or 20 need scores.

**Activity Progress Narrative:**

During this quarter, one (1) unit was competed. The extent of the rehabilitation work performed was mold remediation, drywall removal and replacement, renovations to the kitchen and bathrooms and replacement of air conditioning unit. The amount of the renovations for that unit was \$45,550.00. The City also expended \$70,000 on the down payment of the Hani Property located on the southwest corner of 19th Street and 55th Avenue and ordered an appraisal for the property in the amount of \$1,100.00. The City will continue to provide quality affordable housing to moderate income families through this activity. Next quarter, the city will transfer funds from ARS-1 to ARS-2 to satisfy the LH 25% requirement.



## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	1/15

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	1/10
# of Singlefamily Units	1	1/10

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/15	0/15	0

## Activity Locations

Address	City	County	State	Zip	Status / Accept
7910 NW 44th Ct	Lauderhill		Florida	33351-5606	Match / Y

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	





<b>Grantee Activity Number:</b>	<b>ARS-2</b>
<b>Activity Title:</b>	<b>Acquisition and Rehabilitation (50% or less AMI)</b>

**Activity Category:**

Acquisition - general

**Project Number:**

ARS-2

**Projected Start Date:**

05/01/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Acquisition & Rehabilitation

**Projected End Date:**

04/30/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Lauderhill

<b>Overall</b>	<b>Jan 1 thru Mar 31, 2013</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$200,000.00
<b>Total Budget</b>	\$0.00	\$200,000.00
<b>Total Obligated</b>	\$0.00	\$200,000.00
<b>Total Funds Drawdown</b>	\$46,090.00	\$46,090.00
<b>Program Funds Drawdown</b>	\$46,090.00	\$46,090.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$46,090.00	\$46,090.00
City of Lauderhill2	\$46,090.00	\$46,090.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

The City plans to purchase and rehabilitate foreclosed or vacant homes and provide them for resale or rent to eligible clients using a grantee-driven homeownership program where buyers purchase from the City and a buyer-driven homeownership program where eligible buyers can purchase from the lender a foreclosed home that does not need substantial repair. Deferred interest-free mortgages will be provided to assist in making the homes affordable.

The State of Florida is one of the top states hit with rises in unemployment and comparatively the City of Lauderhill's unemployment also continues to rise. However, falling home values, high subprime rates and this recent rise in unemployment has substantially contributed to our foreclosure crises making a down-payment assistant program the most likely effective strategy. While the high foreclosure rates may have spurred an increase in the rental market, the City has adequate affordable rental units. According to US 2005-2009 census data there are 24,389 housing units of which 38.4% are rentals. Additionally, 40 percent are paying less than 30 percent of household income toward rent. Because the need for affordable rental units are minimal, the City of Lauderhill will provide at least 5 units to meet the needs of low income families whose income does not exceed 50% of HUD's AMI adjusted for family size. At least 25 percent of initial funding will benefit 50 percent of the AMI or below. It is anticipated that 5 units are anticipated to be utilized as rentals for 50 percent and below AMI.

**Location Description:**

The City's NSP Priority 1, 2 and 3 census tracts all of which have 19 or 20 need scores.

**Activity Progress Narrative:**

During this quarter, one unit has been completely rehabilitated and is ready for resale. Rehabilitation consisted of removal and replacement of windows to impact windows, renovations of the bathroom and kitchen, etc. The amount of the job was \$46,090.00.



## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	1/5

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	1/5
# of Singlefamily Units	1	1/5

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/5	0/0	0/5	0

## Activity Locations

Address	City	County	State	Zip	Status / Accept
5632 Blueberry Ct	Lauderhill		Florida	33313-3071	Match / Y

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



<b>Grantee Activity Number:</b>	<b>DEM-1</b>
<b>Activity Title:</b>	<b>Demolition of Foreclosed Properties</b>

**Activity Category:**  
Clearance and Demolition

**Activity Status:**  
Planned

**Project Number:**  
DEM-1

**Project Title:**  
Demolition of Foreclosed Properties

**Projected Start Date:**  
05/01/2011

**Projected End Date:**  
03/10/2014

**Benefit Type:**  
Area ( )

**Completed Activity Actual End Date:**

**National Objective:**  
NSP Only - LMMI

**Responsible Organization:**  
City of Lauderhill

Overall	Jan 1 thru Mar 31, 2013	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$100,609.00
<b>Total Budget</b>	\$0.00	\$100,609.00
<b>Total Obligated</b>	\$0.00	\$100,609.00
<b>Total Funds Drawdown</b>	\$100,609.00	\$100,609.00
<b>Program Funds Drawdown</b>	\$100,609.00	\$100,609.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$100,609.00
City of Lauderhill2	\$0.00	\$100,609.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

At no point is it contemplated to exceed the 10% limit for demolition activities included for NSP3 funding.

>The City of Lauderhill has identified the potential need for demolition of blighted properties within the NSP3 focused areas of greatest need. Recent field visits note there are structures within NSP3 focused areas of greatest need which met the definition of "blighted structure" in the context of the definitions section of this document as well as state or local law. The NSP3 focused areas of greatest need also exhibit a very high HUD Foreclosure Need score (20), high percentage of subprime mortgages issued between 2004 and 2007 (up to 65%). The City of Lauderhill plans to demolish blighted properties in order to facilitate new residential development for LMMI individuals or families by nonprofit developers of Redevelopment Agency. Analysis of properties will be conducted on a case-by-case basis regarding eligibility for demolition versus purchase and rehabilitation of the property. Likewise, properties will only be demolished when construction of LMMI housing on the subject property is reasonably foreseeable. In some cases, properties may be eligible for HOME Partnership Program or Redevelopment funding to assist in site redevelopment. Preference will be given for sites that may be redeveloped with LMMI rental housing; however, the City will also consider sites that may be suitable for redevelopment with affordable ownership housing on a limited basis. The City will ensure NSP3-assisted units meet affordability requirements in accordance with 24 CFR 92.252(a), (c), (e), and (f) and 92.254. The affordability requirements will apply without regards to the term of any loan or mortgage or the transfer of ownership. They will be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. Any agreement with nonprofit developers will also include such affordability restrictions. The City does not intend to demolish or convert any low- and moderate income dwelling units under this activity. For clearance activities, a range of interest rates is not applicable since these funds will be used for demolition and not acquisition financing. Any contracts or agreements for demolition of property will be subject to HUD Section 3 regulations for new hires. Likewise, contractors will be required to make efforts to market any new jobs associated with demolition contracts within the "vicinity" of the project site(s) as described in NSP3.

**Location Description:**

The City's Priority 1, 2 and 3 census tracts all of which have 19 or 20 need scores.

### Activity Progress Narrative:

There was no activity to report in this quarter. All funds budgeted to this activity have been exhausted prior to this reporting period.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	0/3

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/3
# of Singlefamily Units	0	0/3

### Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

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<b>Grantee Activity Number:</b>	<b>FIN-1</b>
<b>Activity Title:</b>	<b>Purchase Assistance (51% - 120% AMI)</b>

**Activity Category:**  
Homeownership Assistance to low- and moderate-income

**Activity Status:**  
Under Way

**Project Number:**  
FIN-1

**Project Title:**  
Purchase Assistance (51% - 120% AMI)

**Projected Start Date:**  
05/01/2011

**Projected End Date:**  
03/10/2014

**Benefit Type:**  
Direct ( HouseHold )

**Completed Activity Actual End Date:**

**National Objective:**  
NSP Only - LMMI

**Responsible Organization:**  
City of Lauderhill

Overall	Jan 1 thru Mar 31, 2013	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$97,045.98
<b>Total Budget</b>	(\$77,801.77)	\$97,045.98
<b>Total Obligated</b>	(\$77,801.77)	\$97,045.98
<b>Total Funds Drawdown</b>	\$87,522.99	\$87,522.99
<b>Program Funds Drawdown</b>	\$87,522.99	\$87,522.99
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$39,000.00	\$87,522.99
City of Lauderhill2	\$39,000.00	\$87,522.99
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Financing Mechanism 51 - 120% AMI  
 This activity sets aside funds for households at 51 - 120 percent of the area median income (AMI). Applicants will locate an abandoned and/or foreclosed unit upon residential property within City limits then obtain pre-qualification from their lender who has agreed to comply with established underwriting criteria that outlines responsible lending guidelines and sets limitations on fees. Lending programs are prime, FHA or portfolio loans used to meet the lenders Community Reinvestment Act goals. Applicants are responsible for the upfront fee required by lenders in the form of a money order or cashier's check. The City of Lauderhill inspects the property to ensure compliance with housing standards and underwrites loan based on all financial commitments provided to homeowner. The City will process applications on a first-come, first-ready, first-serve basis taking into consideration any pre-established priority based on the "areas of greatest need" assessment. If the City of Lauderhill inspector determines that the property has a code violation(s) and/or is not meeting the safe, sound, and sanitary standards, then the property must be purchased and rehabilitated through a City program before the owner can occupy. To enforce long-term affordability standards, the City will employ recapture provisions.

**Eligible Properties**

Single-family detached homes, condos, townhomes and villas that are foreclosed upon and vacant are eligible to be purchased with NSP assistance. NSP requires that the property must be at least 60 days delinquent on its mortgage and the owner has been notified; or under state or local law, foreclosure proceedings have been initiated or complete; or foreclosure proceedings have been completed and title has been transferred to an intermediary aggregator to servicer that is not an NSP grantee, sub recipient, developer or end user. The City will allow the purchase of properties that meet HUD's 1% discount requirement.

**Eligible Applicants**

The eligible applicants will be homebuyers selected in the order in which they applied to the program and will be assisted on a first-qualified, first-served basis. The household income must be 120% or less of HUD's Area Median Income adjusted for family size and the buyer must be able to afford a monthly payment based on income and debt. The buyer must not hold title to another residential property at the time of closing.

**Homeownership Counseling**

Certificate of 8-hour homeownership counseling completion is required prior to loan closing and must occur with HUD approved counseling.



with housing standards and underwrites loan based on all financial commitments provided to homeowner. The City will process applications on a first-come, first-ready, first-serve basis taking into consideration any pre-established priority based on the "areas of greatest need" assessment. If the City of Lauderhill inspector determines that the property has a code violation(s) and/or is not meeting the safe, sound, and sanitary standards, then the property must be purchased and rehabilitated through a City program before the owner can occupy.

**>Eligible Properties**

>Single-family detached homes, condos, town homes and villas that are foreclosed upon and vacant are eligible to be purchased with NSP assistance. NSP requires that property must be at least 60 days delinquent on its mortgage and the owner has been notified; or the property owner is 90 days or more delinquent on tax payments; or under state or local law, foreclosure proceedings have been initiated or completed; or foreclosure proceedings have been initiated or completed; or foreclosure proceedings have been completed and title has been transferred to an intermediary aggregator or servicer that is not an NSP grantee, sub recipient, developer, or end user. The City will allow the purchase of properties that meet HUD's/NSP property eligibility requirements which must also meet HUD's 1% discount requirement.

**>Eligible Applicants**

>The eligible applicants will be homebuyers selected in the order in which they applied to the program and will be assisted in a first-qualified, first-served basis. The household income must be 120% or less of HUD's Area Median Income adjusted for family size and the buyer must be able to afford a monthly payment based on income and debt. The buyer must not hold title to another residential property at the time of closing.

**>Homeownership Counseling**

>Certificate of 8-hour homeownership counseling completion is required prior to loan closing and must occur with HUD approved counseling agencies.

**Location Description:**

The City's NSP Priority 1, 2 and 3 census tracts all of which have 19 or 20 need scores.

**Activity Progress Narrative:**

During this quarter, the city assisted one person with down payment assistance through the NSP 3 program in the amount of \$39,000. The City continues to be committed to increasing homeownership opportunities for its perspective residents. To date, there are approximately five (5) eligible buyers waiting on closing dates to be assisted with NSP funding.

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/8
# of Singlefamily Units	0	2/8

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	1	1	0/0	3/8	3/8	100.00
# Owner Households	0	1	1	0/0	3/8	3/8	100.00

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found



**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

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