

Grantee: Lakeland, FL

Grant: B-08-MN-12-0013

July 1, 2010 thru September 30, 2010 Performance Report

Grant Number:

B-08-MN-12-0013

Obligation Date:**Grantee Name:**

Lakeland, FL

Award Date:**Grant Amount:**

\$2,005,781.00

Contract End Date:**Grant Status:**

Active

Review by HUD:

Reviewed and Approved

QPR Contact:

Annie Gibson

Disasters:**Declaration Number**

NSP

Narratives**Areas of Greatest Need:**

During the prime years of the housing boom, the City of Lakeland and Polk County areas benefited from the successes of the market. But during the years following, our community has suffered from the severe housing market decline. The City of Lakeland developed the Neighborhood Stabilization Program pursuant to the Housing and Economic Recovery Act of 2008 (HERA) to concentrate in target areas of: Greatest percentage of home foreclosures; Highest percentage of homes financed by a subprime mortgage related loan; and Areas identified as the most likely to face a significant rise in the rate of home foreclosures. Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres. These neighborhoods have foreclosure rates of 13.7% to 15.5%. The City of Lakeland will direct its efforts to this area with the NSP funds. However, after resources have been exhausted within the area of greatest need, the City of Lakeland will focus its resources on three (3) other neighborhoods. Utilizing HUD provided data regarding foreclosures, staff identified those census tract block groups which exceed or are projected to exceed the city-wide foreclosure rate of 7.9 percent. The City analyzed the data and established a minimum high cost loan rate of 35% in determining areas of greatest need. Areas identified had abandonment risk scores between three and 10 and predicted 18 month underlying foreclosure rates of 7.9 percent or higher. NSP CDBG activities will meet the low, moderate and middle income national objective of the assisted activity: Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (abbreviated as LMHI). NSP eligible use &ndash Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties; demolish blighted structures; land bank; redevelop demolished or vacated properties and planning and administration. CDBG Eligible Activities are found under: 24 CFR 570.201-(a) Acquisition;(b)Disposition;(i) Relocation;(n) Direct Homeownership Assistance 24 CFR 570.202(a) - Eligible rehabilitation and preservation activities for homes and other residential properties 24 CFR 570.206 - Activity delivery costs for an eligible activity 24 CFR 570.201(d)- Clearance and Demolition and 24 CFR 570.206 (a)- Planning and Administration. The City will solicit one or more Requests for Qualifications for organizations/partners to participate in the program. The City will require many partners such as, but not limited to, housing non-profits/for-profits, lenders, title companies, asset/property managers, appraisers, real estate companies, contractors (including demolition contractors), and inspection firms. The City may provide other incentives for Housing Partners to assist special needs populations, which may include the homeless, disabled, victims of domestic violence, and others, and will provide incentives for improving energy efficiency, conservation, or providing renewable energy source(s). These types of features will provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods. Projects are anticipated to be in place from (September 28, 2008 for Admin) February, 2009 thru July 30, 2013. The City of Lakeland Neighborhood Services Division will administer the program. The contact person is R. Brian Rewis, Neighborhood Services Manager, 1104 Martin L. King, Jr. Avenue, Lakeland, Florida 33805.

Amendment dated 03/01/2010 Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, the City of Lakeland has identified the following neighborhoods as areas of greatest need:

Areas of Greatest Need**Census Tract**

102
103
108
109
110
111
112.01

112.02
 113
 114
 115
 117.31
 117.32
 120.02
 121.23

Distribution and and Uses of Funds:

Based on the City's analysis, the neighborhoods identified as areas of greatest need meet the three requirements of HERA for the use of NSP funds. NSP funds will be used to perform the activities identified in this substantial amendment. The purpose of the distribution to the impacted areas is to stabilize the areas and provide opportunities for low to middle income households to acquire properties. Activity 1) Acquisition and Resale of Foreclosed Properties- Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. The City will provide funding for approved partners to acquire the properties and the properties will be held in a non profit agency's name (to be determined) during the rehab process until sold. Activity 2) Rehabilitation and Resale of Foreclosed Homes - The City of Lakeland's NSP program will be used to rehabilitate both single-family and multi-family residential properties. The local staff will be performing these duties. Costs of rehabilitation can include labor, materials, supplies, permits, lead-based paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos assessment and abatement, and program delivery. Activity 3) Demolition of Acquired Foreclosed Homes and/or Blighted Structures - Housing units acquired through the City's program that are not economically feasible to be rehabilitated, and/or pose a health/safety threat, may be demolished. Activity 4) Land Banking of Foreclosed Properties - Establish land banks for homes that have been foreclosed upon. Land banking and subsequent redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Accounts will be set up for lot maintenance for a maximum of 10 years. Activity 5) Redevelop Demolished or Vacant Properties- Redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Once constructed, these homes will be made available to income eligible households. The City will acquire the services of local housing partners(to be determined) to carry out this function. Activity 6) Planning and Administration - NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting and direct and indirect costs. All Planning and Administration activities are done by the City's staff. The City will use the minimum affordability standards that fall under the federal HOME Investment Partnership Program. Any NSP assisted homebuyer must receive at least eight (8) hours of homebuyer counseling from a HUD approved housing counseling agency prior to obtaining a mortgage loan. And lenders of any first mortgage loan provided to an income eligible household must comply with Treasury's guidance for non-traditional mortgages. Compliance must be documented. All loans must be at a fixed rate not to exceed a term of forty (40) years. Budget: At least 25% of the City's allocation must benefit housing individuals and/or families of 50% and below of AMI. That amount stated in the NSP plan is \$560,000. Acquisition - \$780,000 12 units Rehabilitation - \$405,600 8 units Demolition - \$40,000 8 units Land Bank - \$80,000 4 units Redevelopment - \$500,000 6 units Planning/Admin - \$200,181.

Amendment effective 03/01/2010 Revised Budget

Activity
 50% and below of AMI
 51 - 120%
 of AMI
 Total per Activity
 Planning and Administration

200,181
 Acquisition of
 Foreclosed Properties
 100,000
 680,000
 780,000
 Rehabilitation of
 Foreclosed Properties
 20,000

 465,600

 485,600
 Demolition of
 Acquired/Foreclosed Properties
 40,000
 -0-
 40,000
 Redevelopment of
 Demolished or Vacant properties
 400,000
 100,000
 500,000
 Total
 \$560,000
 \$1,245,600
 \$2,005,781

Definitions and Descriptions:

Blighted Structure is defined as any structure which is unsafe, unsanitary, unfit for human habitation, or not provided with adequate egress, or which constitutes a fire hazard, or is otherwise dangerous to human life.

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 Lakeland, Florida Metropolitan Statistical Area (MSA). The current rents are listed below:

Efficiency
1 Bedroom
2 Bedroom
3 Bedroom
4 bedroom
FMR
\$ 586
\$ 647
\$ 745
\$ 945
\$ 1,109

Definition of "Middle Income Household" A household having an income equal to or less than 120% of AMI as 2.4 times the current Section 8 income limit for households below 50% of median income, adjusted for family size.

Definition of "Moderate Income Household" A household having an income equal to or less than 80% of AMI, but greater than 50% of AMI.

Definition of "Low Income Household" A household having an income equal to or less than 50% of AMI.

Definition of "Current Market Appraised Value" The value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the URA at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, subrecipient, developer, or individual homebuyer.

Definition of "Land Bank" A governmental or non-governmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. For the purposes of the NSP program, a land bank will operate in a specific, defined geographic area. It will purchase properties that have been abandoned or foreclosed upon and maintain, assemble, facilitate redevelopment of, market, and dispose of the land banked properties. If the land bank is a governmental entity, it may also maintain abandoned or foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of service.

Low Income Targeting:

It is anticipated that the funds set aside for households at or below 50% of AMI will be used for demolition and reconstruction. In that regard, it will be required that any partner selected to conduct demolition and reconstruction activities have a proven track record in this area.

The City of Lakeland may provide other incentives for housing partners to assist special needs populations, and who design creative mechanisms/programs to provide homeownership opportunities to low income households.

In the event that a single-family housing unit does not sell within a specified period to be identified in the subrecipient agreement, the City will require the unit be rented to an income eligible household.

Acquisition and Relocation:

As part of the acquisition process of foreclosed homes, if the cost of the rehabilitation of the unit is greater than fifty percent (50%) of the acquisition price, and/or the cost of acquisition and rehabilitation exceeds one hundred percent (100%) loan-to-value ratio, the City will evaluate the property to determine if demolition is appropriate. If demolition is economically feasible, the City will use NSP funds and/or other City affordable housing funds to construct a new unit.

The City has set a goal to fund the acquisition and demolition of approximately ten housing units for households at or below 80% of area median income.

It is anticipated that the acquisition process will begin in February 2009, followed by rehabilitation assistance if needed during the year. The project will be considered completed upon the transfer to an eligible homeowner. All activities are anticipated to be completed by and will continue through July 30, 2013.

Activity
50% and below of AMI
51% - 80% of AMI
81% - 120% of AMI
Total

Acquisition of
Foreclosed Properties
4
4
4
12
Rehabilitation of
Foreclosed Properties
1
5
4
10
Demolition of
Acquired/Foreclosed Properties
4
2
2
8
Redevelopment of
Demolished or Vacant properties
5
1
0
6

The City will follow the Uniform Relocation Act requirements for any affected households where a housing unit is being demolished that has not been vacant for more than ninety (90) days.

Public Comment:

The Neighborhood Services Division advertised the notice of Substantial Amendment to the 2008 -2009 CDBG/HOME Action Plan in the local newspaper, outlining that the Substantial Amendment was available for public review from October 31 through November 14, 2008 on the City’s website at www.lakelandgov.net. Additionally, the Neighborhood Services Division made workshop presentations to the City Commission on October 31, 2008, the Citizen’s Advisory Committee on November 3, 2008, and the Affordable Housing Advisory Committee on November 13, 2008 (see attached agendas).

Members of the City Commission, CAC and AHAC expressed concerns regarding the Plan such as:

- Ø Short period of time to expend the funds;
- Ø Target areas may not be areas where homebuyers will prefer to purchase homes;
- Ø Possible challenge in selling rehabilitated homes because of the slow economy;
- Ø Target areas were too concentrated or not concentrated enough;
- Ø Expressed preference to reconstruct homes instead of rehabilitate to assist the local builders construction business during the economic slowdown; and
- Ø Use of local builders, realtors, and appraisers to assist with slow business market.

Staff did not receive any written comments from the public.

As outlined in the City’s Citizen Participation Plan, the Neighborhood Services Division advertised in the local newspaper for this second Substantial Amendment to the 2008/2009 Action Plan. This amendment was also available for public review from February 12 through February 26, 2010 on the City of Lakeland’s website.

For the second Substantial Amendment, Staff did not receive any written comments from the public.

| Overall | This Report Period | To Date |
|--|---------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$2,005,781.00 |
| Total CDBG Program Funds Budgeted | N/A | \$2,005,781.00 |
| Program Funds Drawdown | \$319,752.57 | \$1,591,322.69 |
| Obligated CDBG DR Funds | \$235,126.96 | \$1,950,205.70 |
| Expended CDBG DR Funds | \$5,979.00 | \$961,083.15 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$110,645.07 | \$110,645.07 |
| Program Income Drawdown | \$110,645.07 | \$110,645.07 |

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 | \$300,867.15 | \$0.00 |
| Limit on Admin/Planning | \$200,578.10 | \$41,343.78 |
| Limit on State Admin | \$0.00 | \$0.00 |

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

| National Objective | Target | Actual |
|-------------------------------|--------------|--------------|
| NSP Only - LH - 25% Set-Aside | \$501,445.25 | \$599,802.64 |

Overall Progress Narrative:

The City's Neighborhood Services Division was able to obligate its full entitlement amount in addition to the program income that was collected. The City's program is progressing well. There were twenty one (21) units purchased. Of those units, a multi-unit complex was demolished and sixteen (16) units are completed with renovation or re-construction. Two (2) have been sold to low and moderate income households. And the Staff is working diligently on marketing strategies to sell others.

Staff is receiving numerous inquiries regarding the homes on the market currently and clients are being referred to the non-profit agency to take the 8-hour homebuyer education class. Staff is looking forward to acquiring more units.

11.30.10 -Staff is having some difficulties in entering the beneficiary's demographics or performance measures into DRGR for the activity 1-Rehab Single Family. Staff has communicated with the DRGR Help desk over the last several weeks without success. The last effort was on November 23 with the submission of the DRGR beneficiaries worksheet so the Help desk may attempt to enter this information into DRGR.

DRGR will not allow Staff to enter information in the Activity 1 - Rehab Single Family narrative and save it. Please note that the information below is a summary of Activity 1- Rehab Single Family.

Race: Black - 1 owner Hispanic/Latino - 0 owner Total - 1 household

Income level: 1 owner Low income

The home benefitted from several energy saving efforts: efficient AC; hot water heater; refrigerator; low flow toilets

Project Summary

| Project #, Project Title | This Report Period | To Date | |
|------------------------------------|------------------------|------------------------|------------------------|
| | Program Funds Drawdown | Project Funds Budgeted | Program Funds Drawdown |
| 1, Acquisition/Resale SFR | \$0.00 | \$784,883.53 | \$784,883.53 |
| 2, Rehab/Resale SFR | \$114,816.71 | \$409,789.49 | \$241,571.36 |
| 3, Demo of blighted structures | \$17,008.00 | \$34,405.00 | \$30,882.40 |
| 4, Land Bank foreclosed Properties | \$0.00 | \$0.00 | \$0.00 |

| | | | |
|-------------------------------------|--------------|--------------|--------------|
| 5, Redevelop Demo/vacant Properties | \$177,135.30 | \$576,521.98 | \$473,486.93 |
| 6, Administrative Costs | \$10,792.56 | \$200,181.00 | \$60,498.47 |
| 9999, Restricted Balance | \$0.00 | \$0.00 | \$0.00 |

Activities

Grantee Activity Number: Activity 1 - 7001.5724

Activity Title: Planning and Administration

Activity Category:

Administration

Project Number:

6

Projected Start Date:

06/01/2009

Activity Status:

Under Way

Project Title:

Administrative Costs

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$200,181.00 |
| Total CDBG Program Funds Budgeted | N/A | \$200,181.00 |
| Program Funds Drawdown | \$10,792.56 | \$60,498.47 |
| Obligated CDBG DR Funds | \$0.00 | \$200,181.00 |
| Expended CDBG DR Funds | \$0.00 | \$41,343.78 |
| City of Lakeland | \$0.00 | \$41,343.78 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting and direct and indirect costs.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue, and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The administrative staff is working to maintain the NSP files on obligation and expenditures of the projects. The Staff is also attending various public and neighborhood events to market the homes available for sale. 11.30.10-Staff submitted the QPR on 10/14/2010 without the beneficiary's demographics. The DRGR system would not accept the information. The report was rejected and Staff has since been in contact with the DRGR Help desk numerous times without success. The last effort was on November 23 when the Help desk suggested that the City submit the DRGR Beneficiaries worksheet and they will attempt to enter the information. To date, Staff has not received any further information.

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

| | |
|---------------------------------|--|
| Grantee Activity Number: | Activity 1 - 7816.5724 |
| Activity Title: | Land Banking of foreclosed properties |

Activity Category:

Land Banking - Acquisition (NSP Only)

Activity Status:

Under Way

Project Number:

4

Project Title:

Land Bank foreclosed Properties

Projected Start Date:

06/01/2009

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|-------------------------|---------|
| Total Projected Budget from All Sources | N/A | \$0.00 |
| Total CDBG Program Funds Budgeted | N/A | \$0.00 |
| Program Funds Drawdown | \$0.00 | \$0.00 |
| Obligated CDBG DR Funds | \$0.00 | \$0.00 |
| Expended CDBG DR Funds | \$0.00 | \$0.00 |
| City of Lakeland | \$0.00 | \$0.00 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

Land banking and subsequent redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Accounts will be set up for lot maintenance for a maximum of 10 years.

03/01/2010- The Land Banking strategy was deleted from the NSP Action Plan per the approval of the City Commission.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue, and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The City submitted an amendment to delete this strategy; the amendment was approved by City Commission on March 1, 2010.

Accomplishments Performance Measures

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

| | This Report Period | Cumulative Actual Total / Expected |
|---------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 0 | 0/0 |

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

| | |
|---------------------------------|---|
| Grantee Activity Number: | Activity 1 - Redevelopment 50% |
| Activity Title: | Redevelop demolished/vacant properties |

Activity Category:

Construction of new housing

Project Number:

5

Projected Start Date:

06/01/2009

Activity Status:

Under Way

Project Title:

Redevelop Demo/vacant Properties

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$150,000.00 |
| Total CDBG Program Funds Budgeted | N/A | \$150,000.00 |
| Program Funds Drawdown | \$51,638.53 | \$94,016.72 |
| Obligated CDBG DR Funds | \$74,468.37 | \$145,827.24 |
| Expended CDBG DR Funds | \$0.00 | \$5,618.05 |
| City of Lakeland | \$0.00 | \$5,618.05 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

Redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Once constructed, these homes will be made available to income eligible households.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The City has re-constructed one house under this strategy with three homes under construction in various stages. This strategy seems to work well for general contractors and Staff.

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

Grantee Activity Number: Activity 1- Acquisition 50%

Activity Title: Acquisition

Activity Category:

Acquisition - general

Project Number:

1

Projected Start Date:

06/01/2009

Activity Status:

Under Way

Project Title:

Acquisition/Resale SFR

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lakeland

Overall

Jul 1 thru Sep 30, 2010

To Date

| | | |
|--|---------|--------------|
| Total Projected Budget from All Sources | N/A | \$653,477.27 |
| Total CDBG Program Funds Budgeted | N/A | \$653,477.27 |
| Program Funds Drawdown | \$0.00 | \$653,477.27 |
| Obligated CDBG DR Funds | \$0.00 | \$653,477.27 |
| Expended CDBG DR Funds | \$0.00 | \$447,796.46 |
| City of Lakeland | \$0.00 | \$447,796.46 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$13.01 | \$13.01 |

Activity Description:

The City of Lakeland Neighborhood Services Division will work with lenders and/or realtors to acquire homes that have been foreclosed, vacant for at least 90 days and are on the lender's or investor's current inventory. Once foreclosed properties have been identified in the target areas, the City will negotiate with the lenders(s) to obtain the maximum reasonable discount for use in the program.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Webster Park South and North, Gladys Leggett, Jewett Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The City acquired fourteen (14) foreclosed properties under this activity. Five of the homes have been rehabilitated and five properties are in various stages of re-construction. The City has obligated its entitlement plus program income that was received.

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

| | |
|---------------------------------|---|
| Grantee Activity Number: | Activity 1- Demo- 25% Set-Aside |
| Activity Title: | Demo of Foreclosed/Blighted Structures |

Activity Category:

Clearance and Demolition

Activity Status:

Under Way

Project Number:

3

Project Title:

Demo of blighted structures

Projected Start Date:

06/01/2009

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$13,874.40 |
| Total CDBG Program Funds Budgeted | N/A | \$13,874.40 |
| Program Funds Drawdown | \$0.00 | \$13,874.40 |
| Obligated CDBG DR Funds | \$0.00 | \$13,874.40 |
| Expended CDBG DR Funds | \$5,979.00 | \$13,874.00 |
| City of Lakeland | \$5,979.00 | \$13,874.00 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

Housing units acquired through the City's program that are not economically feasible to be rehabilitated, and/or pose a health/safety threat, may be demolished. Demolished homes may be placed in the affordable housing land inventory to be subsequently provided to an affordable housing partner. Another option is that the Neighborhood Services Division may acquire the property, demolish and construct a new home on the property. The City will provide the funds in the form of a grant for the demolition.

03/01/2010- The Land banking strategy was deleted from the NSP Action Plan. The City has elected to utilize this strategy with the 25% set aside to reconstruction homes on lot where houses were demolished.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

Five of the foreclosed properties acquired were demolished. Of the five properties, the houses have been re-constructed and on the market for sale.

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

| | |
|---------------------------------|--|
| Grantee Activity Number: | Activity 1-Rehab Single Family |
| Activity Title: | Rehabilitate Residential Structures |

Activity Category:
Rehabilitation/reconstruction of residential structures

Project Number:
2

Projected Start Date:
06/01/2009

Activity Status:
Under Way

Project Title:
Rehab/Resale SFR

Projected End Date:
07/30/2013

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$381,789.49 |
| Total CDBG Program Funds Budgeted | N/A | \$381,789.49 |
| Program Funds Drawdown | \$114,569.04 | \$214,244.93 |
| Obligated CDBG DR Funds | \$163,580.12 | \$374,201.97 |
| Expended CDBG DR Funds | \$0.00 | \$54,757.79 |
| City of Lakeland | \$0.00 | \$54,757.79 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$63,271.23 | \$63,271.23 |
| Program Income Drawdown | \$55,157.50 | \$55,157.50 |

Activity Description:

The City of Lakeland's NSP program will be used to rehabilitate both single-family and multi-family residential properties. Costs of rehabilitation can include labor, materials, supplies, permits, lead-based paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos assessment and abatement, and program delivery. Rehabilitation projects involving one or more units in a multi-family unit building owned as a condominium will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property held in common ownership.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

Home was sold to a moderate income homebuyer at 79% of AMI. The Homebuyer attended 8 hours of homebuyer's education class.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 1 | 11/8 |

| | This Report Period | Cumulative Actual Total / Expected |
|--------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 1 | 11/8 |

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

| Address | City | State | Zip |
|------------------------|----------|-------|-------|
| 819 Harmony Hills Loop | Lakeland | NA | 33805 |

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |

| | |
|---------------------------------|-------------------------------------|
| Grantee Activity Number: | Activity 2 - 7816.5724 |
| Activity Title: | Land Banking - 25% Set Aside |

Activity Category:

Land Banking - Acquisition (NSP Only)

Project Number:

4

Projected Start Date:

06/01/2009

Activity Status:

Under Way

Project Title:

Land Bank foreclosed Properties

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|-------------------------|---------|
| Total Projected Budget from All Sources | N/A | \$0.00 |
| Total CDBG Program Funds Budgeted | N/A | \$0.00 |
| Program Funds Drawdown | \$0.00 | \$0.00 |
| Obligated CDBG DR Funds | \$0.00 | \$0.00 |
| Expended CDBG DR Funds | \$0.00 | \$0.00 |
| City of Lakeland | \$0.00 | \$0.00 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

Land banking and subsequent redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Accounts will be set up for lot maintenance for a maximum of 10 years.
03/01/2010- The land banking strategy was deleted from the City's NSP Action Plan per the approval of the City Commission.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett and Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The City submitted an amendment to delete this strategy; the amendment was approved by City Commission on March 1, 2010.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|---------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Properties | 0 | 0/0 |
| | | |
| | This Report Period | Cumulative Actual Total / Expected |
| | Total | Total |
| # of Housing Units | 0 | 0/0 |

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

| | |
|---------------------------------|---|
| Grantee Activity Number: | Activity 2 - Demo |
| Activity Title: | Demo of Foreclosed/Blighted Structures |

Activity Category:
Clearance and Demolition

Activity Status:
Under Way

Project Number:
3

Project Title:
Demo of blighted structures

Projected Start Date:
02/01/2009

Projected End Date:
07/30/2013

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$20,530.60 |
| Total CDBG Program Funds Budgeted | N/A | \$20,530.60 |
| Program Funds Drawdown | \$17,008.00 | \$17,008.00 |
| Obligated CDBG DR Funds | \$17,008.00 | \$17,008.00 |
| Expended CDBG DR Funds | \$0.00 | \$0.00 |
| City of Lakeland | \$0.00 | \$0.00 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

Location Description:

Activity Progress Narrative:

The City added this activity under the Project of Demo. There were several properties acquired that needed to be demolished because they were blighted structures. Under this project, the city was able to demolished a nine unit multi-family complex.

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

Grantee Activity Number: Activity 2 - Redevelopment 25% Set Aside

Activity Title: Redevelop Demolished/vacant properties

Activity Category:

Construction of new housing

Project Number:

5

Projected Start Date:

06/01/2009

Activity Status:

Under Way

Project Title:

Redevelop Demo/vacant Properties

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$426,521.98 |
| Total CDBG Program Funds Budgeted | N/A | \$426,521.98 |
| Program Funds Drawdown | \$125,496.77 | \$379,470.21 |
| Obligated CDBG DR Funds | (\$20,177.20) | \$386,903.13 |
| Expended CDBG DR Funds | \$0.00 | \$290,177.86 |
| City of Lakeland | \$0.00 | \$290,177.86 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$53,189.57 | \$53,189.57 |

Activity Description:

Redevelopment of the demolished or vacant property will be for households at or below 120% AMI. Once constructed, these homes will be made available to income eligible households.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park North and South, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The City has completed re-construction of six single family homes under this activity. The homes are being marketed to persons or households at 50% and below of the Area median income. The homes have energy efficient features to assist the homebuyer with their utility cost.

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

Grantee Activity Number: Activity 2-Acquis 25% Set Aside

Activity Title: Acquisiton -25% Set Aside

Activity Category:

Acquisition - general

Project Number:

1

Projected Start Date:

06/01/2009

Activity Status:

Under Way

Project Title:

Acquisition/Resale SFR

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Lakeland

Overall

Jul 1 thru Sep 30, 2010

To Date

| | | |
|--|--------|--------------|
| Total Projected Budget from All Sources | N/A | \$131,406.26 |
| Total CDBG Program Funds Budgeted | N/A | \$131,406.26 |
| Program Funds Drawdown | \$0.00 | \$131,406.26 |
| Obligated CDBG DR Funds | \$0.00 | \$131,406.26 |
| Expended CDBG DR Funds | \$0.00 | \$107,515.21 |
| City of Lakeland | \$0.00 | \$107,515.21 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Program Income Drawdown | \$0.00 | \$0.00 |

Activity Description:

The City of Lakeland Neighborhood Services Division will work with lenders and/or realtors to acquire homes that have been foreclosed, vacant for at least 90 days and are on the lenders or investors current inventory. Once foreclosed properties have been identified in the target areas, the City will negotiate with the lenders(s) to obtain the maximum reasonable discount for use in the program.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following neighborhoods as areas of greatest need: North Lake Wire, Paul A. Diggs, Parker Street, Webster Park South and North, Gladys Leggett, Jewel Avenue and secondary neighborhoods of Robson Street, Crystal Lake and Shore Acres.

Activity Progress Narrative:

The City acquired seven single family foreclosed properties under this activity. All of the properties re-constructed or rehabilitated have been completed.

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

Grantee Activity Number: Activity 2-Rehab-25% Set-Aside
Activity Title: Rehabilitate Residential Structure

Activity Category:
 Rehabilitation/reconstruction of residential structures
Project Number:
 2
Projected Start Date:
 06/01/2009

Activity Status:
 Under Way
Project Title:
 Rehab/Resale SFR
Projected End Date:
 07/30/2013
Completed Activity Actual End Date:

National Objective:
 NSP Only - LH - 25% Set-Aside

Responsible Organization:
 City of Lakeland

| Overall | Jul 1 thru Sep 30, 2010 | To Date |
|--|-------------------------|-------------|
| Total Projected Budget from All Sources | N/A | \$28,000.00 |
| Total CDBG Program Funds Budgeted | N/A | \$28,000.00 |
| Program Funds Drawdown | \$247.67 | \$27,326.43 |
| Obligated CDBG DR Funds | \$247.67 | \$27,326.43 |
| Expended CDBG DR Funds | \$0.00 | \$0.00 |
| City of Lakeland | \$0.00 | \$0.00 |
| Match Contributed | \$0.00 | \$0.00 |
| Program Income Received | \$47,373.84 | \$47,373.84 |
| Program Income Drawdown | \$2,284.99 | \$2,284.99 |

Activity Description:

The City of Lakeland’s NSP program will be used to rehabilitate both single-family and multi-family residential properties. Costs of rehabilitation can include labor, materials, supplies, permits, lead-based paint assessment, abatement and clearance, barrier removal, energy efficient measures, asbestos assessment and abatement, and program delivery. Rehabilitation projects involving one or more units in a multi-family unit building owned as a condominium will be limited to the particular unit(s) and will not involve rehabilitation of portions of the property held in common ownership.

Location Description:

Based on the NSP established criteria and research completed using private and U.S. Department of Housing and Urban Development (HUD) provided resources, City of Lakeland has identified the following census tracts of greatest need: 102, 103, 108, 109, 110, 111, 112.01, 112.02, 113, 114, 115, 117.31, 117.32, 120.02, and 121.23.

Activity Progress Narrative:

The City’s Neighborhood Services Division sold its first home to a very low income homebuyer. The homebuyer attended eight hours of homebuyer education class. The home has energy efficient features to assist the homebuyer with their utility expenses.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Properties | 1 | 2/1 |
| #Efficient AC added/replaced | 1 | 1/1 |
| #Replaced hot water heaters | 1 | 1/1 |

| | | |
|-------------------------|---|-----|
| #Refrigerators replaced | 1 | 1/1 |
| #Low flow toilets | 1 | 1/1 |

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|-----------------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households benefitting | 1 | 0 | 1 | 1/1 | 0/0 | 1/1 | 100.00 |
| # of Owner Units | 1 | 0 | 1 | 1/1 | 0/0 | 1/1 | 100.00 |

Activity Locations

| Address | City | State | Zip |
|--------------------|----------|-------|-------|
| 1714 Blossom Cir W | Lakeland | NA | 33805 |

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |