

# THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): <b>City of North Miami</b>  Jurisdiction Web Address: <b>www.northmiamifl.gov</b>	NSP Contact Person: Maxine Calloway Address: 776 NE 125 <sup>th</sup> Street Telephone: 305-893-6511 X 12175 Fax: 305-895-4074 Email: mcalloway@northmiamifl.gov
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## *A. AREAS OF GREATEST NEED*

The City of North Miami has suffered a tremendous number of foreclosures and as of October 2008, there were approximately one thousand (1000) properties either foreclosed or in foreclosure status as recorded in Miami-Dade County Public Records.

All neighborhoods have been affected by the foreclosure problem and pursuant to the Neighborhood Stabilization Program (NSP) requirements, the City will use its funding allocation of \$2,847,089 from the U.S. Department of Housing and Urban Development (HUD) to benefit those neighborhoods affected the most by foreclosures.

Neighborhoods having the greatest number of foreclosures are listed below and identified by census tract and block groups.

<u>Census Tract</u>	<u>Block Group</u>	<u>% IT 120 AMI</u>	<u>HMDA Hi-Cost Loan Rates</u>	<u>Estimated Foreclosure Abandonment Risk Score</u>	<u>Predicted 18 Months Foreclosure Rate</u>
106	3	60.4	29.2	9	7.1
110	1	84.2	36.8	10	8.5
208	1	78.1	51.1	10	11.2
208	2	87.3	51.1	10	11.2
208	3	80.2	51.1	10	11.2
208	4	90.1	51.1	10	11.2
209	1	94.4	50.4	9	11.1
209	2	78.7	50.4	9	11.1
209	3	96.2	50.4	9	11.1
209	4	76.5	50.4	9	11.1
210	2	97.2	57.2	10	12.3
210	3	80.2	57.2	10	12.3
210	4	83.6	57.2	10	12.3
304	2	76.7	51.5	9	11.2
304	3	72.7	51.5	9	11.2
304	4	80.1	51.5	9	11.2
304	5	60.1	51.5	9	11.2
304	6	71.1	51.5	9	11.2
304	7	77.7	51.5	9	11.2
304	8	79.3	51.5	9	11.2
305	2	93.4	54.8	10	11.9

305	3	81.2	54.8	10	11.9
306	1	71.5	48.5	10	10.7
306	2	81.5	48.5	10	10.7
401	3	100	51.5	9	11.9
405	1	73.6	57.5	9	12.4
405	2	86.8	57.5	9	12.4
405	3	90.1	57.5	9	12.4
405	4	84.0	57.5	9	12.4
406	1	81.7	61.2	9	13.0
406	2	85.8	61.2	9	13.0
406	6	78.2	61.2	9	13.0
406	7	88.9	61.2	9	13.0
1203	4	72.8	42.3	10	9.6
1204	1	65.6	37.2	10	8.6

***B. DISTRIBUTION AND USES OF FUNDS***

**In distributing NSP funds, the City will give priority emphasis and consideration to neighborhoods with 1) the highest percentages of foreclosures 2) the highest percentage of homes financed by subprime mortgage related loans, and 3) likely to face a significant rise in the rate of foreclosures. The City will also consider targeting those individuals who meet the 120% median income but are not in geographic areas of greatest need. The neighborhoods with the greatest needs are identified by census tracks and block groups and listed above in section A.**

**Distribution of Funds**

**The City proposes to distribute the NSP funding allocation of \$2,847,089 in the following manner:**

- 1. \$ 711,772 or 25% of the NSP funding is allocated to renter activities to provide housing for individuals and families whose incomes do not exceed 50% of area median income. The 25 % allocation is required to be set aside to benefit low income individuals and families in neighborhoods suffering from high foreclosure rates.**
- 2. \$ 1,850,608 or 65 % of NSP funding is allocated for purchasing and rehabilitation of foreclosed and abandoned properties for sale to individuals and families whose incomes do not exceed 120% of the area median income.**
- 3. \$ 284,709 or 10% of the NSP funding is allocated for NSP program administrative costs permissible as part of activity.**

# HMDA High Cost Loan Rates in North Miami Block Groups

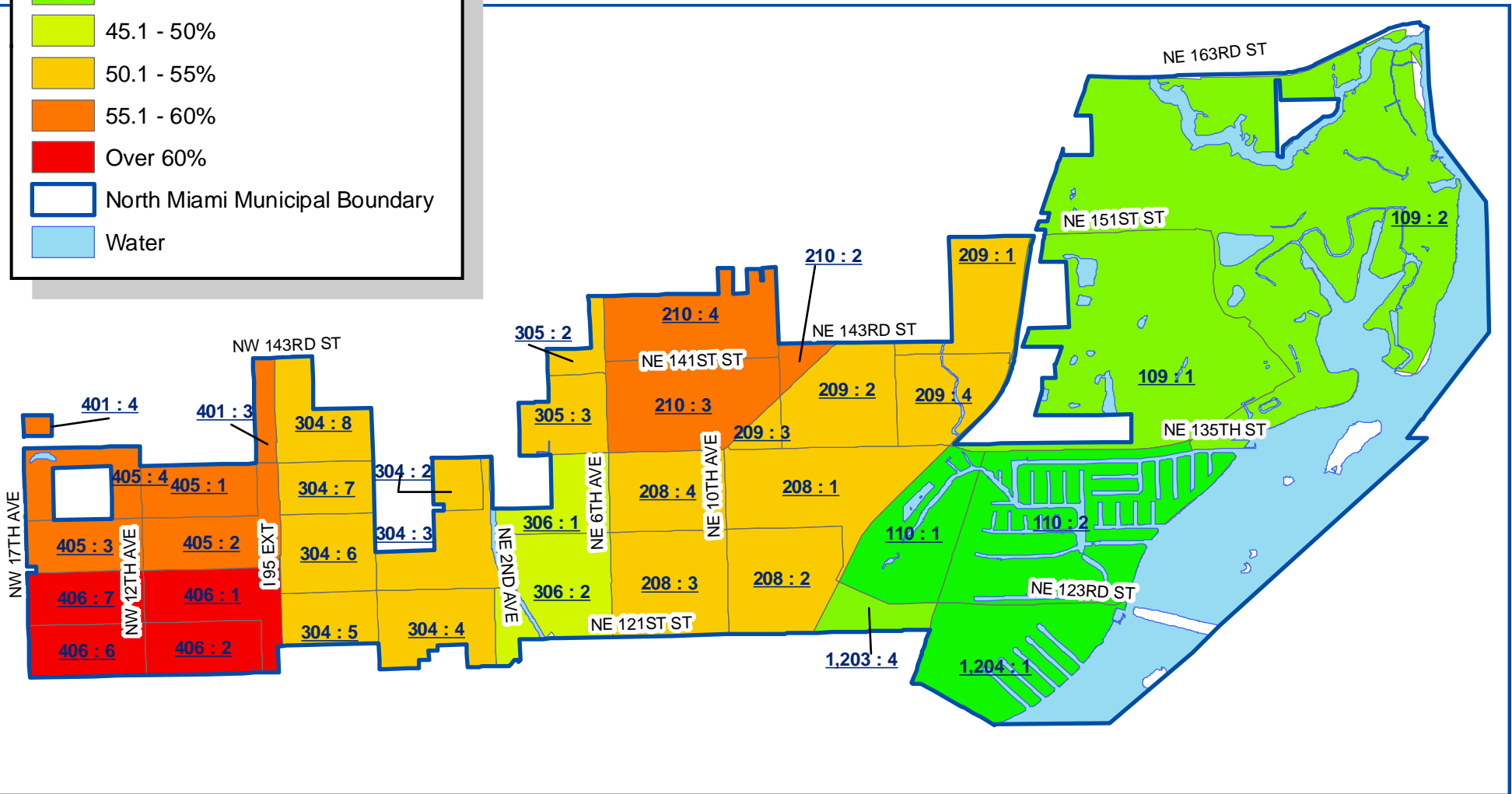


Map Created by Gareth Mann  
Special Projects Manager  
North Miami CRA

## Legend

### HMDA High Cost Loan Rates:

- Under 40%
- 40 - 45%
- 45.1 - 50%
- 50.1 - 55%
- 55.1 - 60%
- Over 60%
- North Miami Municipal Boundary
- Water



**Uses of Funds**

1. As permitted by NSP, the City will provide financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, by providing soft second mortgages and shared equity loans for homebuyers who are low, moderate and middle income (LMMI) individual or families ;
  
2. The City will purchase and rehabilitate homes or residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. The following activities may be employed by the City to accomplish the purpose of the NSP Program:
  - Acquisition
  - Disposition
  - Relocation
  - Direct Homeownership Assistance
  - Eligible Rehabilitation and Preservation Activities
  - Housing Counseling
  - Land Bank
  
3. In addition, the City may use NSP funds to partner with not-for-profit community development organizations, Miami-Dade County or other agencies to acquire, rehabilitate and redevelop abandoned or foreclosed upon properties in neighborhoods suffering from high foreclosures rates. In such an event, a joint agreement between the City and its partner will be developed.

***C. DEFINITIONS AND DESCRIPTIONS***

The City shall use the below mentioned definitions when carrying out NSP funded activities.

A structure is ***blighted*** when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public.

***Affordable Rents*** is defined as housing in which the occupant pays no more than 30% of the occupants' gross income.

The City will ensure the ***continued affordability*** for NSP assisted rental housing based on the amount of investment in each unit, as set forth below:

<b><u>Investment per Unit</u></b>	<b><u>Affordability Period</u></b>
Less than \$15,000	5 years
\$15,000-\$40,000	10 years
More than \$40,000	15 years

**When an NSP rental assisted unit is vacant, the City will continue the affordability period by renting to households who meet the 50% of the area median income as per HUD Annual Income Guidelines.**

**The City will ensure that an NSP assisted housing unit that is sold or transferred to an eligible homebuyer during the affordability period remains affordable by deed restriction. The City may use purchase options or other preventive rights in the event the property is foreclosed or transferred in lieu of foreclosure, to preserve affordability. If the unit is refinanced, a new affordability period will be applicable.**

**If NSP funds assist a property that was previously assisted with HOME funds, but on which the affordability were terminated thru foreclosure or transferred in lieu of foreclosure, the City will revive the HOME affordability restrictions for the greater of the remaining period of HOME or NSP funds, whichever period is longer.**

**The City will apply housing rehabilitation standards in compliance with the Florida building code and the City's Land Development Regulations. In addition, all assisted properties rehabilitated must be inspected for compliance with both the City Minimum Housing Quality Code and Section 8 Housing Quality Standards (HQS), as well as the City's recently established Green Housing Guidelines to promote energy saving and environmental awareness.**

#### ***D. LOW INCOME TARGETING***

**As required by NSP, the City will allocate \$711,772 or 25 % of the allocation to assist individuals or families whose incomes do not exceed 50% of the area median income. The City anticipates using these funds to purchase rental units to house these individuals and or families.**

#### ***E. ACQUISITIONS & RELOCATION***

**The City does not intend to acquire property for demolition. Therefore no NSP funds are allocated for Acquisition & Relocation activities.**

#### ***F. PUBLIC COMMENT***

**This Plan will be available at the City of North Miami Community Planning & Development, located at 12400 NE 8<sup>th</sup> Avenue, commencing November 3<sup>rd</sup>, 2008 and ending November 18<sup>th</sup>, 2008. This Plan will also be available at the City's website, [www.northmiamifl.gov](http://www.northmiamifl.gov). Written comments must be received no later than November 18<sup>th</sup>, 2008 and addressed to Maxine Calloway, Director, Community Planning and Development at the address above.**

**The City Council will consider this Plan at a Public Hearing scheduled for November 25<sup>th</sup>, 2008, at 7:00 PM, at the Council Chambers; 2<sup>nd</sup> Floor City Hall, located at 776 NE 125<sup>th</sup>, Street, North Miami, Florida 33161.**

**G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)**

(1) Activity Name: **NSP Program Administration**

(2) Activity Type: **General Program Adm. CDBG Regulation Citation 570.206**

(3) National Objective: **N/A**

(4) Projected Start Date: **1/1/2009**

(5) Projected End Date: **1/31/2010**

(6) Responsible Organization: **Community Planning & Development-City of North Miami. Contact: Maxine Calloway 305-893-6511 X12175**

(7) Location Description: **776 NE 125<sup>th</sup> Street, North Miami, Fl 33161**

(8) Activity Description:

**Funds will cover NSP administration expenses, i.e. personnel costs, citizen participation activities and other related program expenditures.**

(9) Total Budget: **\$284,709.00**

(10) Performance Measures: **N/A**

***NSP INFORMATION BY ACTIVITY***

- (1) Activity Name: **NSP Property Acquisition**
- (2) Activity Type: **Acquisition and Rehabilitation - CDBG Reg. Citation 570.201(a)**
- (3) National Objective: **NSP funds will be used to benefit low, moderate and middle income (LMMI) individuals and families whose incomes do not exceed 120% of the area median income.**
- (4) Projected Start Date: **1/1/2009**
- (5) Projected End Date: **12/31/201**

Responsible Organization: **City of North Miami Community Planning & Development Department. Contact: Maxine Calloway, 305-893-6511 X12175.**

Location Description: **These funds will target areas with the highest foreclosure abandonment risk scores; HMDA high cost loan rates and predicted 18 month underlying problems for foreclosures. See below area locations by census tract and block groups.**

<u>Census Tract</u>	<u>Block Group</u>	<u>Census Tract</u>	<u>Block Group</u>	<u>Census Tract</u>	<u>Block Group</u>
106	3	304	2	401	3
110	1	304	3	405	1
208	1	304	4	405	2
208	2	304	5	405	3
208	3	304	6	405	4
208	4	304	7	406	1
209	1	304	8	406	2
209	2	305	2	406	6
209	3	305	3	406	7
209	4	306	1	1203	4
210	2	306	2	1204	1
210	3				
210	4				

(8) Activity Description:

**The City will purchase and rehabilitate single family homes, for sale to individuals and families, as their primary residence, whose incomes do not exceed 120% of the area median income. The City will give preference to its employees who wish to purchase a home as long as they meet the eligibility requirements.**

**The City will ensure that all abandoned, foreclosed upon homes purchased with NSP funds, sold to income eligible or families as primary residence; shall be sold in the amount equal to or less than the cost to acquire and/or rehabilitate the property to a decent, safe and habitable condition.**

**The City will purchase foreclosed properties at a 5% minimum discount from the current market appraised value. Appraisals used in valuing these homes must have been written no more than 60 days prior to purchase.**

**The City will ensure that homes purchased with NSP funds remain affordable for the longest feasible term. See below information regarding investment per home and the affordability period.**

<u>Investment per Home</u>	<u>Affordability Period</u>
Less than \$40,000	10 years
\$40,000-\$80,000	15 years
More than \$80,000	20 years

**The City will provide eligible homebuyers with a second mortgage in order to assist them in obtaining an affordable first mortgage. The second mortgage will not exceed one hundred thousand dollars (\$100,000) per home and will be in the form of a deferred loan. The term of a \$40,000 or less deferred loan second mortgage is 10 years; \$40,000 to \$80,000 is 15 years and \$80,000 or more 20 years. The second mortgage will be due and payable at an interest rate of four percent (4%), in the event that property is transferred, refinanced sold or foreclosed before the affordability period ends.**

**The City will ensure the home remains affordable by deed restriction. In the event the property is sold or transferred to an eligible home buyer, the City will extend the affordability period to that home buyer.**

**If NSP funds assist a property that was previously assisted with HOME funds, but on which the affordability were terminated thru foreclosure or transferred in lieu of foreclosure, the City will revive the HOME affordability restrictions for the greater of the remaining period of HOME or NSP funds, whichever period is longer.**

**(9) Total Budget: \$1,850,608.00**

(10) Performance Measures

The numbers of units to be acquired, rehabilitated and sold to eligible homebuyers are estimated below:

<u>Income</u>	<u>Proposed Accomplishments</u>
50% or Less	0 UNITS
51%-80%	3 UNITS
80%-120%	9 UNITS

**G. NSP INFORMATION BY ACTIVITY**

(1) Activity Name:     **Rental Units**

(2) Activity Type:    **Acquisition of Property HUD 01-570201(a)**

(3) National Objective:  
**Units to be rented to individuals and/or families whose income do not exceed 50% of the area median income. To assist low mode limited clientele (LMC)**

(4) Projected Start Date:     **1/01/2009**

(5) Projected End Date:       **12/31/2012**

(6) Responsible Organization:  
**City of North Miami Community Planning & Development Department. Contact: Maxine Calloway, 305-893-6511 X12175.**

(7) Location Description:  
**The City will target location with the highest concentration of individuals and or families whose income does not meet 50% of the area median income. See below:**

<u>Census Tract</u>	<u>Block Group</u>	<u>Census Tract</u>	<u>Block Group</u>	<u>Census Tract</u>	<u>Block Group</u>
106	3	304	2	401	3
110	1	304	3	405	1
208	1	304	4	405	2
208	2	304	5	405	3
208	3	304	6	405	4
208	4	304	7	406	1
209	1	304	8	406	2
209	2	305	2	406	6
209	3	305	3	406	7
209	4	306	1	1203	4
210	2	306	2	1204	1

210	3	210	4
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(8)Activity Description:

**The City will use NSP funds to acquire and rehabilitate units through the specific census tracts to be used as rental units to house individuals or families to meet the low income housing requirements for those below the 50% of area median income. The City has a great need for rental units whose rents will be below Fair Market Rents (FMR).**

**When an NSP rental assisted unit is vacant the City will continue the affordability period by renting to eligible tenants who meet the 50% of the area median income as per HUD Annual Income Guidelines.**

<u>Investment per Unit</u>	<u>Affordability Period</u>
Less than \$15,000	5 years
\$15,000-\$40,000	10 years
More than \$40,000	15 years

**The NSP units will be purchased at a 5% discount from the current appraise market value, these unit will be retained by the City to continue affordability.**

(9). Total Budget: \$ 771,772.00 (Represents 25% of the NSP allocation)

(10). Performance Measures

**The City estimates that it will purchase and rehabilitate 10 units to house households that are at or below 50% of area median income.**

# CERTIFICATIONS

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

(2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.

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

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

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

(8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

(9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.

(10) **Use NSP funds  $\leq$  120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.

(11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by

assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

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

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

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

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

# NSP Substantial Amendment Checklist

*For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.*

## Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): <u>  </u> City of North Miami  Jurisdiction Web Address: <b>www.northmiamifl.gov</b>	NSP Contact Person: Maxine Calloway Address: 776 NE 125 <sup>th</sup> Street Telephone: 305-893-6511 X12175 Fax: 305 895-4074 Email: mcalloway@northmiamifl.gov
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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

### ***A. AREAS OF GREATEST NEED***

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction?

Yes  No . Verification found on pages 1,2\_\_.

### ***B. DISTRIBUTION AND USES OF FUNDS***

Does the submission contain a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes  No . Verification found on pages \_2,3\_\_.

**Note:** The grantee’s narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

### ***C. DEFINITIONS AND DESCRIPTIONS***

For the purposes of the NSP, do the narratives include:

- a definition of “blighted structure” in the context of state or local law,  
 Yes  No . Verification found on page \_3\_\_.
  
- a definition of “affordable rents,”  
 Yes  No . Verification found on page \_3\_\_.
  
- a description of how the grantee will ensure continued affordability for NSP assisted housing,  
 Yes  No . Verification found on pages \_3,4\_\_.

- a description of housing rehabilitation standards that will apply to NSP assisted activities?  
Yes  No . Verification found on page 4.

***D. INFORMATION BY ACTIVITY***

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,  
Yes  No . Verification found on page 3.
- correlated eligible activity under CDBG,  
Yes  No . Verification found on pages 5, 6, 8.
- the areas of greatest need addressed by the activity or activities,  
Yes  No . Verification found on pages 6, 8.
- expected benefit to income-qualified persons or households or areas,  
Yes  No . Verification found on pages 6,8.
- appropriate performance measures for the activity,  
Yes  No . Verification found on pages 8, 9.
- amount of funds budgeted for the activity,  
Yes  No . Verification found on pages 5, 7, 9.
- the name, location and contact information for the entity that will carry out the activity,  
Yes  No . Verification found on pages 5, 6, 8.
- expected start and end dates of the activity?  
Yes  No . Verification found on pages 5, 6, 8.

***E. SPECIFIC ACTIVITY REQUIREMENTS***

Does each activity narrative describe the general terms under which assistance will be provided, including:

If the activity includes acquisition of real property,

- the discount required for acquisition of foreclosed upon properties,  
Yes  No . Verification found on pages 7, 9.

If the activity provides financing,

- the range of interest rates (if any),  
Yes  No . Verification found on page 7.

If the activity provides housing,

- duration or term of assistance,  
Yes  No . Verification found on pages 7, 9 \_\_\_\_\_.
- tenure of beneficiaries (e.g., rental or homeownership),  
Yes  No . Verification found on pages 7, 9 \_\_\_\_\_.
- does it ensure continued affordability?  
Yes  No . Verification found on pages \_7, 9\_\_\_\_\_.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?  
Yes  No . Verification found on pages 2, 8, 9 \_\_\_\_\_.

**F. LOW INCOME TARGETING**

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?  
Yes  No . Verification found on pages \_\_8,9\_\_.
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?  
Yes  No . Verification found on pages 4, 6, 11 \_\_\_\_\_.  
Amount budgeted = \$ 771,772.00 \_\_\_\_\_.

**G. DEMOLISHMENT OR CONVERSION OF LOW- AND MODERATE-INCOME UNITS**

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes  No . (If no, continue to next heading)  
Verification found on page \_\_\_\_\_.

Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e.,  $\leq 80\%$  of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?  
Yes  No . Verification found on page \_\_\_\_\_.

- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e.,  $\leq 120\%$  of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?  
Yes  No  Verification found on page 8.
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?  
Yes  No  Verification found on page 9.

**H. PUBLIC COMMENT PERIOD**

Was the proposed action plan amendment published via the grantee jurisdiction’s usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes  No  Verification found on page \_\_\_\_\_.

Is there a summary of citizen comments included in the final amendment?

Yes  No  Verification found on page \_\_\_\_\_.

**I. WEBSITE PUBLICATION**

The following Documents are available on the grantee’s website:

- SF 424 Yes  No .
- Proposed NSP Substantial Amendment Yes  No .
- Final NSP Substantial Amendment Yes  No .
- Subsequent NSP Amendments Yes  No .

Website URL: www.northmiamifl.gov

**K. CERTIFICATIONS**

The following certifications are complete and accurate:

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| (1) Affirmatively furthering fair housing                  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction                              | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan                                  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation                             | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation                                  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months                              | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds $\leq 120$ of AMI                       | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force                                       | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws              | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures           | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws                                  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |