

**Grantee: Lake County, FL**

**Grant: B-08-UN-12-0008**

**October 1, 2009 thru December 31, 2009 Performance Report**

**Grant Number:**

B-08-UN-12-0008

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

Lake County, FL

**Award Date:****Grant Amount:**

\$3,136,967.00

**Contract End Date:****Grant Status:**

Active

**Review by HUD:**

Submitted - Await for Review

**Submitted By:**

No Submitter Found

**Disasters:****Declaration Number**

NSP

**Plan Description:**

As of October 31 the number of foreclosed properties in Lake County is in excess of 3,100. The majority of these foreclosed properties are located within the city limits of both Lake Countys CDBG entitlement partner communities and non-partner small Cities through-out the County. Very few areas which could be considered the greatest need areas are actually in the Countys non-incorporated land area. Therefore, Lake County has determined that our service area and the target areas have been selected based on areas of greatest need and not restricted by geographic local government boundaries. Those communities which are currently Lake County CDBG Entitlement partners include Astatula, Lady Lake, Montverde, and Tavares. For those communities which are not currently entitlement partners with Lake County, a Memorandum of Understanding (MOU) will be established to grant authority to operate the NSP within their jurisdictional boundaries. Specifically the service areas will include: the Eustis area (Zip Codes 32726 & 32736); the Clermont area (Zip Code 34711); the Leesburg area (Zip Codes 34748 & 34788) and the City of Lady Lake (Zip Code 32159).

**Recovery Needs:**

In Lake County we carefully selected our target areas and therefore where NSP funding will be distributed in accordance the Housing and Economic Recovery Act (HERA) need factors identifying the areas of greatest need by determining the greatest percentage of homes in foreclosure, areas with the highest percentage of homes financed by a subprime mortgage and areas where there is likely to face a significant rise in the rate of home foreclosures. Those areas specifically will include: the Eustis area (Zip Codes 32726 & 32736); the Clermont area (Zip Code 34711); the Leesburg area (Zip Codes 34748 & 34788) and the City of Lady Lake (Zip Code 32159).

Our primary source of data was provided by HUD from their Foreclosure and Abandonment Risk Score Analysis published on HUDs website. Also, information was gathered from local provider groups including the Lake-Sumter, FL Habitat for Humanity; national data resources such as RealtyTrac.com and MortgageBankers.com; and information available from the Lake County Department of Community Services.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$3,136,967.00
Total CDBG Program Funds Budgeted	N/A	\$3,136,967.00
Program Funds Drawdown	\$383,840.47	\$394,073.94
Obligated CDBG DR Funds	\$216,378.19	\$525,845.19
Expended CDBG DR Funds	\$394,073.94	\$394,073.94
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Minimum Overall Benefit Percentage	\$99.99	\$50.00
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$470,545.05	\$0.00
Limit on Admin/Planning	\$313,696.70	\$87,006.54
Limit on State Admin	\$0.00	\$0.00

## Progress Toward Activity Type Targets

## Progress Toward National Objective Targets

### Overall Progress Narrative:

Overall progress towards the County goals has picked up this quarter. Two of the Community Based Organizations (CBO's) have gotten the acquisition process down and are now able to accomplish that activity more efficiently. During the quarter, great progress was made toward the County goal of acquiring 28 properties. Although the acquisition of only four properties is reported this quarter, an additional three properties were acquired near the end of the quarter and the drawdown for the funds was not accomplished until January. Therefore, seven properties have been purchased which is one-fourth of the County's goal of 28 and there are three more quarters to reach that goal. The rehab of these properties is well underway. Two of the properties are scheduled to be sold to low income families, so this will put us well towards our goal of seven. We continue to make corrections and adjustments to the process. We are working with the CBO's that are adapting to the program and assisting them so that all of the goals of the plan will be met and all of our funding will be obligated by September 30, 2010.

### Project Summary

Project #, Project Title	This Report Period		To Date	
	Project Funds Budgeted	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Administration	\$0.00	\$76,773.07	\$309,467.00	\$87,006.54
2, Purchase and Rehab	\$0.00	\$307,067.40	\$2,805,000.00	\$307,067.40
3, Demolition	\$0.00	\$0.00	\$22,500.00	\$0.00
9999, Restricted Balance	\$0.00	\$0.00	\$0.00	\$0.00

## Activities

**Grantee Activity Number:** 01-01  
**Activity Title:** County Admin-2082350

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

1

**Project Title:**

Administration

**Projected Start Date:**

04/15/2009

**Projected End Date:**

07/31/2013

**National Objective:**

N/A

**Responsible Organization:**

Lake County Board of County Commissioners

<b>Overall</b>	<b>Oct 1 thru Dec 31, 2009</b>	<b>To Date</b>
Total Projected Budget from All Sources	N/A	\$119,467.00
Total CDBG Program Funds Budgeted	N/A	\$119,467.00
Program Funds Drawdown	\$25,724.32	\$28,777.79
Obligated CDBG DR Funds	(\$90,689.21)	\$28,777.79
Expended CDBG DR Funds	\$28,777.79	\$28,777.79
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

**Activity Description:**

NSP Program Administration funds will be utilized to pay reasonable and necessary expenses of implementing Activities # 1 and #2 as described in the NSP plan including County staff salaries and overhead and the engagement of a consulting firm to provide assistance.

**Location Description:**

The administration of the NSP funding will take place mainly at the office in Tavares, Florida. however, it will also cover the areas of greatest need that have been identified as the cities of Eustis, Leesburg, Clermont, and Lady Lake.

**Activity Progress Narrative:**

County staff continues to manage the overall program. The management and administration of the program is flowing smoothly. Financial management of the program is firmly in place and a thorough review will be conducted at the end of next quarter to evaluate our progress towards obligating our funds by September 30, 2010.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

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

Amount

**Grantee Activity Number:** 01-02  
**Activity Title:** Management Consultant-830340

<b>Activity Category:</b> Administration	<b>Activity Status:</b> Under Way
<b>Project Number:</b> 1	<b>Project Title:</b> Administration
<b>Projected Start Date:</b> 05/01/2009	<b>Projected End Date:</b> 07/31/2013
<b>National Objective:</b> N/A	<b>Responsible Organization:</b> Guardian/Langton Associates

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$180,000.00
Total CDBG Program Funds Budgeted	N/A	\$180,000.00
Program Funds Drawdown	\$41,048.75	\$48,228.75
Obligated CDBG DR Funds	\$0.00	\$180,000.00
Expended CDBG DR Funds	\$48,228.75	\$48,228.75
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

**Activity Description:**

NSP Program Administration funds will be utilized to pay reasonable and necessary expenses of implementing Activities # 1 and #2 as described in the NSP plan including County staff salaries and overhead and the engagement of a consulting firm to provide assistance.

**Location Description:**

The Guardian/Langton offices are located in Mascotte and Jacksonville, Florida. Their administrative duties will take place mainly at those offices and the Lake County Community Services Office in Tavares, Florida. However, it will also cover the areas of greatest need that have been identified as the cities of Eustis, Leesburg, Clermont, and Lady Lake.

**Activity Progress Narrative:**

The Guardian/Langton team (GL) continues to work with County staff on the management of the program. GL assisted County staff in continued refinement of our policies and procedures. GL team developed most of forms used in the program. GL accomplished site visits and inspections of properties proposed for acquisition by the Community Based Organizations (CBO's) and reviewed all documentation for acquisition and rehab. GL team audits all applicant case files before property is sold. GL is also assisting in preparation of an amendment to the plan.

**Performance Measures**

No 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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**Grantee Activity Number:** 01-03  
**Activity Title:** Planning Consultant-830340

**Activity Category:**

Administration

**Project Number:**

1

**Projected Start Date:**

11/01/2008

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

12/31/2008

**Responsible Organization:**

Guardian/Langton Associates

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$10,000.00
Total CDBG Program Funds Budgeted	N/A	\$10,000.00
Program Funds Drawdown	\$10,000.00	\$10,000.00
Obligated CDBG DR Funds	\$0.00	\$10,000.00
Expended CDBG DR Funds	\$10,000.00	\$10,000.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

**Activity Description:**

The writing and submission of Lake County's Neighborhood Stabilization Program plan.

**Location Description:**

The Guardian/Langton offices are located in Mascotte and Jacksonville, Florida. The writing of the Neighborhood Stabilization Program Plan will take place mainly at those offices and the Lake County Community Services Office in Tavares, Florida.

**Activity Progress Narrative:**

This payment was to Guardian/Langton for the completion of Lake County's Substantial Amendment/NSP Plan for submission to HUD. This activity is now completed.

**Performance Measures**

No 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:** 02-01A1  
**Activity Title:** Habitat-Acquisition-LI

**Activity Category:**

Acquisition - general

**Project Number:**

2

**Projected Start Date:**

10/01/2009

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Purchase and Rehab

**Projected End Date:**

09/30/2010

**Responsible Organization:**

Lake-Sumter Habitat for Humanity

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$825,600.00
Total CDBG Program Funds Budgeted	N/A	\$825,600.00
Program Funds Drawdown	\$71,353.94	\$71,353.94
Obligated CDBG DR Funds	\$71,353.94	\$71,353.94
Expended CDBG DR Funds	\$71,353.94	\$71,353.94
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

**Activity Description:**

Habitat will purchase foreclosed properties to rehab and then resell to income eligible buyers.

**Location Description:**

Program activities will be implemented in the areas of greatest interest as described in Lake County's NSP Action Plan and its amendments.

**Activity Progress Narrative:**

For this reporting quarter, Habitat has purchased this residence in the Eustis target area. The rehab activity is complete and will be fully reported next quarter. They also acquired another property near the end of the quarter for which drawdown was made in January, so it will be reported next quarter.

**Performance Measures**

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/10
# of housing units	0	0	1	0/0	0/0	1/10
# of Households benefitting	1	0	1	1/10	0/0	1/10

**Activity Locations**

Address	City	State	Zip
913 Starbird St.	Eustis	NA	32726

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

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

Amount

**Grantee Activity Number:** 02-02A2  
**Activity Title:** HIP-Acquisition-MMI

**Activity Category:**

Acquisition - general

**Project Number:**

2

**Projected Start Date:**

10/01/2009

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Purchase and Rehab

**Projected End Date:**

09/30/2010

**Responsible Organization:**

Homes in Partnership

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$825,600.00
Total CDBG Program Funds Budgeted	N/A	\$825,600.00
Program Funds Drawdown	\$235,713.46	\$235,713.46
Obligated CDBG DR Funds	\$235,713.46	\$235,713.46
Expended CDBG DR Funds	\$235,713.46	\$235,713.46
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

**Activity Description:**

Homes in Partnership will purchase foreclosed properties to rehab and then resell to income eligible buyers.

**Location Description:**

Program activities will be implemented in the areas of greatest need as described in Lake County's NSP Action Plan and its amendments.

**Activity Progress Narrative:**

During this reporting period, Homes in Partnership has been able to acquire the three homes listed. Rehab of these homes is nearing completion. Two more properties were acquired near the end of the quarter and funds were drawn in January, so they will be reported next quarter.

**Performance Measures**

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/10
# of housing units	0	0	3	0/0	0/0	3/10
# of Households benefitting	0	3	3	0/0	3/10	3/10

### Activity Locations

Address	City	State	Zip
1180 Caruso Dr.	Clermont	NA	34711
11548 Crescent Pines Blvd.	Clermont	NA	34711
10710 Cedar Forest Circle	Clermont	NA	34711

### 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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