

**SEMINOLE COUNTY GOVERNMENT
AGENDA MEMORANDUM**

SUBJECT: Proposed New Hurricane Housing Recovery (HHR) Assistance Plan
2005/2006,2006/2007, 2007/2008

DEPARTMENT: Planning & Development **DIVISION:** Community Resources

AUTHORIZED BY: Dan T. Matthys **CONTACT:** Diane Ledford **EXT.** 7420

Agenda Date 06/28/2005 **Regular** **Consent** **Work Session** **Briefing**
Public Hearing – 1:30 **Public Hearing – 7:00**

MOTION/RECOMMENDATION:

Approve the proposed New Hurricane Housing Recovery Assistance Plan 2005/2008 and authorize the Chairman to execute, and authorize staff to submit the proposed Plan to the Florida Housing Finance Corporation for approval.

BACKGROUND:

The proposed new Hurricane Housing Recovery Assistance Plan 2005/2008 (HHR) has been developed with a range of strategies that the County will use to meet Hurricane Housing Recovery needs throughout Seminole County. The HHR Assistance Grant is a one time allocation from Florida Housing Finance Corporation in the amount of \$2,199,761.

The new 2005/2008 HHR will enhance and expand the housing strategies available to include mobile homes, special set asides for extremely low income families, and an additional Seminole County Community Collaborative Initiative.

The proposed HHR is summarized as attached, and is aimed at streamlining processes and enhancing affordable housing production in Seminole County.

Staff requests approval by the Board and authorization to submit this plan to the Florida Housing Finance Corporation for their approval. Once approved, implementation will begin immediately.

- Attachments: HHR Plan
 HHR Goals Chart
 Certification Page
 Community Planning Documentation

Reviewed by:
Co Atty: _____
DFS: _____
Other: _____
DCM: _____
CM: KL

File No. -cpdc04

Seminole County Government

**HURRICANE HOUSING RECOVERY (HHR)
HOUSING ASSISTANCE PLAN**

I. PROGRAM DESCRIPTION

A. Name of County: Seminole County

Base Allocation Request: \$1,649,821.

Extremely Low Income Request: \$329,964.

Community Planning Request: \$219,976

Name of participating local government(s) or other agencies in the Community
Planning Strategy: The Seminole County Community Collaborative

II. HHR HOUSING STRATEGIES

A. Name of the Strategy: Mitigation

- a. **Summary of the Strategy:** This strategy offers qualified seniors and disabled homeowners assistance with home repairs, home alterations to improve their health and safety, contribute to structural integrity and preservation of their owner occupied home. Home repairs to make a home barrier free for special needs households are also eligible. This strategy also includes reconstruction and demolition if a home is beyond financial feasibility to repair (cost of repairs more than 51% value). Households are eligible for rental assistance if their home is demolished and rebuilt using this strategy. The eligible household may receive rental assistance for up to 6 months of rent during the reconstruction of their home. Rental assistance payments may not to exceed \$700 per month for up to 6 months.
- b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008
- c. **Income Categories to be Served:** Very low income and low income households as defined by the U. S. Department of Housing and Urban Development (HUD); adopted by the State of Florida; and distributed by the Florida Housing Finance Corporation for use in the HHR Program.
- d. **Maximum Award is Noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default:** Seminole County will provide an interest free forgivable grant for up to \$15,000 of mitigation repairs or a low interest deferred payment forgivable combination loan for up to 30 years for demolition /removal and reconstruction of the applicant's home. The interest rate will not exceed two percent (2%). The minimum affordability period is:

Assistance of up to \$15,000	Grant	0 years Affordability
Assistance of \$15,001 - \$40,000	Loan	15 Years Affordability
Assistance of \$40,001 - and above	Loan	30 years Affordability

Repayment, default and recapture will be triggered point of sale, transfer, refinance or no longer owner – occupied before the end of the term.

- f. **Recipient Selection Criteria:**
- Funds will be made available on a first come, first completed application served, basis while funds are available.
 - Eligible applicants must be head of household, 62 years of age or older, or disabled head of household with special needs.
 - Applicants who have been previously assisted with SHIP Funds are not eligible.
 - All units assisted will be within Seminole County.
 - Mobile homes built after 1994 are eligible for repair or removal and replacement with a site built home.

- Mobile homes built before 1994 are eligible for removal and replacement with a site home.
 - Applicants are required to submit a completed Seminole County HHR Application and provide all written documentation requested of income eligibility and qualifications.
 - Persons who qualify for HHR Assistance must contractually agree to all HHR Program guidelines, Seminole County HHR requirements, recapture provisions and certify that the unit assisted will be their principal residence.
- g. **Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.
- h. **Additional Information:** If it is determined by the Seminole HHR Program that the applicant meets income eligibility guidelines, a home inspection and work write-up will be completed by the County or its designee. Applicants whose homes are beyond repair may apply for Demotion and Replacement.
- Funds will be encumbered for eligible applicants whose homes are deemed repairable according to program guidelines.
 - The County or its designee will assist the homeowner with home repair work write-up and inspections. All home repair work shall be performed by a licensed, insured contractor.
 - The Homeowner's mortgages, taxes, and special assessments must be paid up to date on the property to be repaired.
 - All homes eligible for mitigation repairs must be owner occupied and with a fee simple title.
 - If it is determined by the Seminole HHR Program that the applicant meets eligibility guidelines for reconstruction, a title search, variance and setback requirements update, necessary sanitary requirements for water and sewer or septic and lot size will be determined to see if the lot meets current guidelines.
 - Applicants eligible to receive assistance must have applied to the mitigation repair program and their home declared beyond repair.
 - Funds for repairs or reconstruction will be encumbered for eligible applicants whose lots are deemed buildable according to program guidelines.
 - The County or its designee will assist the homeowner with County approved new home plans, contractor quote process and inspections to ensure that all work is performed by a licensed and insured contractor.

B. Name of the Strategy: Land Trust:

- a. **Summary of the Strategy:** Community Land Trust purchase of land and buildable lots for underserved families by purchasing land, retaining title to

the land, and selling only a ground lease interest in the home. By removing the cost of the land, homes are purchased at a much lower cost. Resale restrictions guarantee continued affordability of the homes.

- b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008

- c. **Income Categories to be served:** Extremely low, very low income and low income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for the use in the HHR Program.

- d. **Maximum award is noted on the Housing Delivery Goals Charts:**

- e. **Terms, Recapture and Default:**

Minimum affordability period: Will include a uniform ground lease Community Land Trust (CLT), which will keep the property affordable for entirety.

- f. **Recipient Selection Criteria:**
Funds will be made available on a first come, first complete application, and first served basis while funds are available.

- g. **Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The Sponsor may be a private corporation or a not-for-profit corporation, community based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.

III. Name of Strategy: **Extremely Low Income Strategy**

- a. **Summary of the Strategy:** This strategy offers qualified homeowners assistance with home repairs, home alterations to improve their health, safety, contribute to structural integrity and preservation of their owner occupied home. Home repairs to make a home barrier free for special needs households are also eligible.

- b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008

- c. **Income Categories to be Served:** Extremely low income (30% or lower income) households as defined by the U. S. Department of Housing and Urban Development (HUD); adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the HHR Program.

- d. **Maximum award is noted on the Housing Delivery Goals Charts:**

- e. **Terms, Recapture and Default:** Seminole County will provide an interest free forgivable Grant for up to \$15,000 of mitigation repairs. Minimum affordability period is:

Assistance of up to \$15,000 Grant 0 Years

- f. **Recipient Selection Criteria:**

- Funds will be made available on a first come, first complete application, and first served basis while funds are available.
- Applicants who have been previously assisted with SHIP Funds are not eligible.
- All units assisted will be within Seminole County.
- Mobile homes built after 1994 are eligible for repair or removal and replacement with a site built home.
- Mobile homes built before 1994 are eligible for removal and replacement with a site home and will be referred to the Mitigation Strategy if funds are available.
- Applicants are required to submit a completed Seminole County HHR Application and provide all written documentation requested of income, eligibility and qualifications.
- Persons who qualify for HHR Assistance must contractually agree to all HHR Program guidelines, Seminole County HHR requirements, recapture provisions and certify that the unit assisted will be their principal residence.

- g. **Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.

- h. **Additional Information:** If it is determined by Seminole HHR Program that the applicant meets income eligibility guidelines, a home inspection and work write-up will be completed by the County or its designee.

- Funds will be encumbered for eligible applicants whose homes are deemed repairable according to program guidelines.
- The County or its designee will assist the homeowner with work write-up.
- All mortgages, taxes, and special assessments must be current and paid.
- All homes eligible for mitigation must be owner occupied with a fee simple title.

IV. Community Planning Strategy:

- a. **Summary of the Strategy:** This strategy offers qualified home owners assistance with Mitigation home repairs, alterations to improve their health

and safety, and well being or contribute to structural integrity and preservation of their owner occupied home. Assistance to make a home barrier free for special needs households is also eligible.

- b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008
- c. **Income Categories to be Served:** Very low income and low income households as defined by the U. S. Department of Housing (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for the use in the HHR Program.
- d. **Maximum Award is Noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default:** Seminole County will provide an interest free forgivable Grant for up to \$15,000 of mitigation repairs. Minimum affordability period is:

Assistance up to \$15,000 Grant 0 Years

- f. **Recipient Selection Criteria:**
- Funds will be made available on a first come, first complete application, and first served basis while funds are available.
 - Applicants who have been previously assisted with SHIP Funds are not eligible.
 - All units assisted will be within Seminole County.
 - Mobile homes built after 1994 are eligible for repair or removal and replacement with a site built home.
 - Mobile homes built before 1994 are eligible for removal and replacement with a site home.
 - Applicants are required to submit a completed Seminole County HHR Application and provide all written documentation requested of income, eligibility and qualifications.
 - Persons who qualify for HHR Assistance must contractually agree to all HHR Program guidelines, Seminole County HHR requirements, recapture provisions and certify that the unit assisted will be their principal residence.
- g. **Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.
- h. **Additional Information:** If it is determined by Seminole HHR Program that the applicant meets income eligibility guidelines, a home inspection and work write-up will be completed and funds will be encumbered for eligible

applicants whose homes are deemed repairable according to program guidelines.

- All mortgages, taxes, and special assessments must be current and paid.
- All homes eligible for mitigation must be owner occupied and with a fee simple title.

V. Administrative Budget:

- Provide a brief administrative summary of expenses:**
- Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below:**

Fiscal Year	
Salaries and Benefits	\$ 292,964.00
Office Supplies and Equipment	\$ 25,000.00
Travel Workshops, etc.	\$ 6,000.00
Advertising	\$ 6,000.00
Other (define)	
	<u>\$ 329,964.00</u>

VI. Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program: NONE

VII. EXHIBITS:

- Hurricane Housing Goals Chart (HHGC) For Each Fiscal Year Covered**
- Certification Page**
- Program Information Sheet**
- Community Planning Documentation:**

FLORIDA HOUSING FINANCE CORPORATION
HURRICANE HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005/2006

Sources of Funds:	HHRP	\$ 1,649,821.00
	Community Planning Partnership	\$ 219,976.00
	Subtotal	\$ 1,869,797.00
	ELI Funds	\$ 329,964.00
	TOTAL AVAILABLE FUNDS:	\$ 2,199,761.00

Name of Local Government: Seminole County

HOME OWNERSHIP STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction	Rehab/Repair	Without Construction	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Dollars	Total Units
									HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars				
Mitigation			5	\$160,000	5	\$160,000			\$370,000.00	\$377,857.00	\$0.00	\$0.00	\$747,857.00	40%	10
Land Trust	10	20000	10	\$20,000	10	\$20,000			\$600,000.00	\$0.00	\$0.00	\$0.00	\$600,000.00	32%	30
Extremely Low Income	22	15000							\$0.00	\$0.00	\$0.00	\$329,964.00	\$329,964.00	18%	22
partnership			8	\$15,000	7	\$15,000			\$0.00	\$219,976.00	\$0.00	\$0.00	\$219,976.00	12%	15
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Subtotal 1 (Home Ownership)	32		23		22				\$970,000.00	\$597,833.00	\$0.00	\$329,964.00	\$1,897,797.00	101%	77

RENTAL STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction	Rehab/Repair	Without Construction	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Dollars	Total Units
									Dollars	Dollars	Dollars				
Rental Assistance for Reconstruction	5	4200	3	\$4,200	2	\$4,200			\$42,000.00				\$42,000.00	2%	10
														0%	0
														0%	0
														0%	0
														0%	0
Subtotal 2 (Non-Home Ownership)	5	4200	3	4200	2	4200	0	0	\$42,000.00	\$0.00	\$0.00	\$0.00	\$42,000.00	2%	10
Administration Fees													\$329,964.00	15%	
Admin. From Program Income													\$5,000.00		
Home Ownership Counseling													\$25,000.00	1%	

GRAND TOTAL															
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	5	4200	26	\$4,200.00	24		0		\$1,012,000.00	\$597,833.00	\$0.00	\$329,964.00	\$2,299,761.00	123.00%	87

Percentage Construction/Rehab	Calculate construction./Rehab Percent. by adding Grand Total Columns then divide by Annual Allocation Amt.													86.27%	
Maximum Allowable Purchase Price:									New	\$ 160,000.00	Existing	\$ 160,000.00			

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin:
Very-Low Income	\$909,397.00	40%	\$ 100,000.00	\$5,000.00
Low Income	\$1,030,400.00	45%	\$ -	
Moderate Income	\$0.00		\$ 2,199,761.00	
TOTAL	\$1,939,797.00	84%	Total Available Funds:	\$ 2,299,761.00

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Seminole County Government

- (1) The local government will advertise the availability of funds pursuant to Florida Statutes.
- (2) Funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the program provisions.
- (7) The Hurricane Housing Assistance Plan shall provide for the expenditure of funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The HHR program trust fund shall be established with a qualified depository for all program funds as well as moneys generated from activities such as interest earned on loans.
- (9) Amounts on deposit in the hurricane housing assistance trust fund shall be invested as permitted by law.
- (10) The HHR program trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audit will be forwarded to the Corporation no later than June 30th of the following fiscal year.
- (11) An interlocal entity shall have its hurricane housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as noted above.
- (12) Developers receiving assistance from both HHRP, SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all federal program requirements.

- (13) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (14) Rental units constructed or rehabilitated with HHR program funds shall be monitored for the term of the HHR program for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e), F.S.

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)



Seminole
County

Sheriff Donald F. Eslinger

Member, Florida Sheriffs Association

Member, National Sheriffs' Association

An Internationally Accredited Agency



June 20, 2005

Seminole County
Planning and Development Department
Community Development Office
Diane Ledford, Manager
1101 East First Street
Sanford, Florida 32771-1468

Dear Diane,

Thank you for our recent meeting concerning a collaborated effort we have undertaken at the Seminole County Sheriff's Office. As Family Services Specialist it is our desire to enhancing the quality of lives and community in Seminole County where possible. Through the division of Child Protective Services, a subcommittee was formed called Seminole County United. The mission of this committee is to come together with other Seminole County agencies, civic groups, churches and businesses to determine needs and ways to assist getting resources within reach of those most in need in our community.

One major need that has been determined is home improvement. In Seminole County we have realized that one major risk factor to our families is poverty. In our county we have over 16% more children living in poverty than the national average. We realize that when protective factors are influenced or maximized, we can build a community environment where children and family can build individual resilience and hopefully overcome many of the difficulties of their lives. There is also a high population of seniors who simply cannot do it alone. Assisting these families is a determined goal in this mitigation.

For the past two years, multiple referrals have been made to my office for home improvement needs. These referrals have come from codes enforcement, elder affairs, domestic violence, and deputies from all seven Seminole County district offices, child abuse investigators, and the general public. Through mitigation, we have been able to form teams of hundreds of volunteers from local churches headed by two projects called "Helping Hands" and "WWIIN" (Women in Need) and through Seminole County Volunteer Program. These teams are supervised by certified contractors from all areas of home improvement who assist in making necessary repairs on homes where families could not do it alone because of income, age, or lack of skill. In the past two years we have been able to assist over 40 homes with major repairs and installed over 135 protective lighting fixtures on owner occupied homes in high crime areas. We have both growing demand and strong volunteer work base to help meet many of these needs.

100 Bush Blvd., Sanford, Florida 32773

<http://www.seminolsheriff.org>

Office: (407) 665-6600 / Corrections: (407) 323-6512 / Orlando Exchange: (407) 830-8111

Most encouraging is that this endeavor is working! We are watching lives change. More and more families are living in better conditions and more and more citizens are catching the vision to give a hand up in making this a better community.

Our one concern is with the funding of this mitigation of service provision. Though we have had considerable discounts from home improvement stores, donations of some funds, and hours of highly skilled and unskilled labor donated, we are still in need of having this project funded or financially supported. (i.e. recently, the price to take debris to the landfill changed from \$14.00 a truckload to being charged by the pound making the same load come to over \$100.00.)

The cost of materials is also a limiting factor in reaching more families. The majority of funds that were initially raised are being depleted by the demand of improvements. We are requesting that you stand with us in this endeavor to enhance the quality of life in Seminole County and to create a spirit in the county where families can take pride in their home ownership.

Please, find attached a list of organizations in agreement with our vision and goals of enhancing quality of life for families in Seminole County through volunteer work and dedication to the cause through mitigation. It is with confidence that we face our future endeavors and will continue to add new partners as we grow. Together we can make this a great county to live in where home ownership and upkeep is possible and a community shares in the endeavor of a quality home.

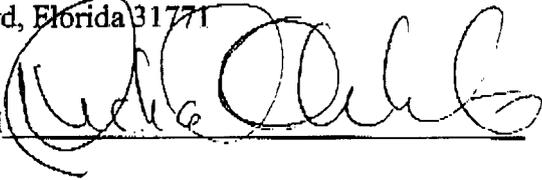
Sincerely,



Marie Carling
Family Services Specialist
Seminole County Sheriff's Office

Cross Point Ministries

Michael White
1576 Stargazer Terrace
Sanford, Florida 31771

Signed 

Lowe's Home Improvement Store

John Steinhaver
3780 Orlando Drive
Sanford, Florida 32773

Signed _____

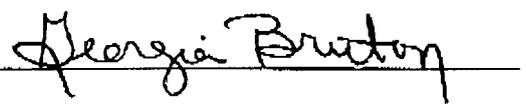
Meals-on Wheels

Richard Allen
2801 South Financial Court
Sanford, Florida 32773

Signed _____

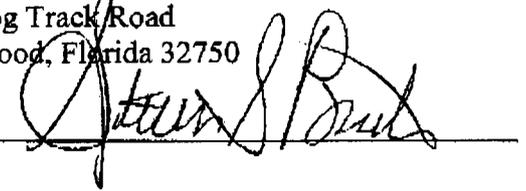
Northland-A Church Distributed

"Helping Hands"
Georgia Bruton
530 Dog Track Road
Longwood, Florida 32750

Signed 

Team Resources

Steve Bruton
530 Dog Track Road
Longwood, Florida 32750

Signed 

Seminole Community Volunteer Program

Pat Shields or Nancy Roth

P. O. Box 951636

Lake Mary, Florida 32795

Signed 

Seminole County Planning and Development Dept.

Diane Ledford

1101 East First Street

Sanford, Florida 32771-1466

Signed 

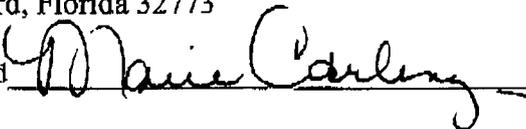
Seminole County Sheriff's Office

Child Protective Services

Marie Carling

100 Bush Blvd.

Sanford, Florida 32773

Signed 

Seminole County Weed and Seed

Michael Robbins

100 Bush Blvd.

Sanford.

Florida 32773

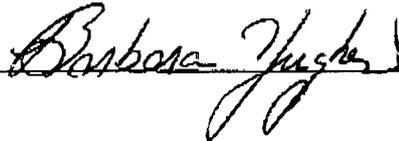
Signed _____

Seminole County Extension

Barbara Hughes

250 West County Home Road

Sanford, Florida 32773

Signed 

Wekiva Assembly of God

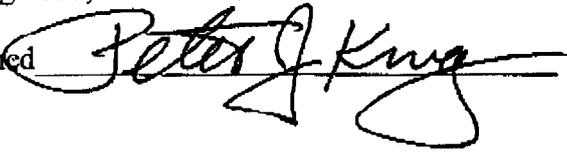
"WWIINN"

Peter Krug

1675 Dixon Road

Longwood, Florida 32750

Signed

A handwritten signature in black ink that reads "Peter J. Krug". The signature is written in a cursive style with a large, looping initial "P" and a long horizontal stroke at the end.