

BRADFORD COUNTY

**HURRICANE HOUSING
ASSISTANCE PLAN**

2005/2006

2006/2007

2007/2008

I. PROGRAM DESCRIPTION

A. Name of County: BRADFORD COUNTY

Base Allocation Request: \$378,475.00

Extremely Low Income Request: 75,695.00

Community Planning Request: 50,463.00

Name of participating local government or other agencies in the Community Planning Strategy:

- The Bradford County Board of County Commissioners
- The Bradford County Affordable Housing Board
- The City of Starke
- The City of Lawtey
- The City of Hampton
- The City of Brooker

II. HHRP HOUSING STRATEGIES

A. Name of Strategy: DEMOLITION/RECONSTRUCTION/REPAIR

- a. Summary of the Strategy: This strategy will provide funds to eligible households for the demolition and/or replacement or reconstruction of a site built or manufactured home if the home is beyond financial feasibility to repair. If it is financially feasible to repair the home, the funds for this strategy may be used to repair the home. The replacement home must be either a site built home or a post-1994 Manufactured Home with a wind loan rating sufficient for the location. This strategy also provides funds to eligible households for the temporary storage of household furnishings while demolition and reconstruction or repairs take place.
- b. Fiscal Years Covered: 2005/2006, 2006/2007, 2007/2008
- c. Income Categories to be Served: Extremely Low, Very Low, and Low.
- d. Maximum Award As Noted on the Hurricane Housing Goals Chart: \$85,800.00
- e. Terms, Recapture, and Default: This strategy will provide for a 0% deferred payment loan to eligible households. These loans will be secured by a promissory note with a security instrument of proper form, usually a mortgage. Recapture provisions will be as follows: The loan balance shall be deferred for twenty (20) years with the balance reduced each year at the rate of 5% per annum so that after the 20th year, the loan balance will be completely reduced and satisfied. The loan balance shall become

immediately due and payable to the Local Housing Trust Fund upon the sale or transfer of the property or if the property loses homestead exemption status. In the case of death of the owner(s), the heir or new owner may assume the unpaid balance and continue with the terms in the original loan if he/she is income qualified. If the heir or new owner is not income qualified, the remaining balance due on the loan becomes due and payable to the Local Housing Trust Fund. If default be made by not abiding by the recapture provisions stated above, then the principal sum then remaining unpaid shall immediately become due and collectable without notice and said principal sum shall then bear interest at the rate of highest lawful rate per centum per annum, from such time until paid.

- f. Recipient Selection Criteria: Applications will be accepted and assistance will be provided to eligible households. Households with the greatest need will be assisted first. The Bradford County Affordable Housing Board, using a criteria checklist that considers factors such as the special needs of the household and severity of the housing deficiency, will determine greatest need.
- g. Sponsor Selection Criteria, if applicable: None
- h. Additional Information: None

III. Extremely Low Income Strategy:

- a. Strategies from Section II to be included to serve ELI: All strategies included in Section II are to be included to serve ELI: This strategy will provide funds to eligible households for the demolition and/or replacement or reconstruction of a site built or manufactured home if the home is beyond financial feasibility to repair. If it is financially feasible to repair the home, the funds for this strategy may be used to repair the home. The replacement home must be either a site built home or a post-1994 Manufactured Home with a wind loan rating sufficient for the location. This strategy also provides funds to eligible households for the temporary storage of household furnishings while demolition and reconstruction or repairs take place.
- b. Fiscal Years Covered: 2005/2006, 2006/2007, 2007/2008
- c. Income Categories to be Served: Extremely Low
- d. Maximum Award As Noted on the Hurricane Housing Goals Chart: \$85,800.00
- e. Terms, Recapture, and Default: This strategy will provide for a 0% deferred payment loan to eligible households. These loans will be secured by a promissory note with a security instrument of proper form, usually a mortgage. Recapture provisions will be as follows: The loan balance shall be deferred for twenty (20) years with the balance reduced each year at the rate of 5% per annum so that after the 20th year, the loan balance will be completely reduced and satisfied. The loan balance shall become immediately due and payable to the Local Housing Trust Fund upon the sale or transfer of the property or if the property loses

homestead exemption status. In the case of death of the owner(s), the heir or new owner may assume the unpaid balance and continue with the terms in the original loan if he/she is income qualified. If the heir or new owner is not income qualified, the remaining balance due on the loan becomes due and payable to the Local Housing Trust Fund. If default be made by not abiding by the recapture provisions stated above, then the principal sum then remaining unpaid shall immediately become due and collectable without notice and said principal sum shall then bear interest at the rate of highest lawful rate per centum per annum, from such time until paid.

- f. Recipient Selection Criteria: Applications will be accepted and assistance will be provided to eligible households. Households with the greatest need will be assisted first. The Bradford County Affordable Housing Board, using a criteria checklist that considers factors such as the special needs of the household and severity of the housing deficiency, will determine greatest need.
- g. Sponsor Selection Criteria, if applicable: None
- h. Additional Information: None

IV. Community Planning Strategy:

- a. Summary of the Strategy: The Bradford County Affordable Housing Board and The Bradford County Board of County Commissioners, made up of an equal number of members from each County District, has met, reviewed and approved this HHAP. The City of Starke, the City of Lawtey, the City of Hampton, and the City of Brooker will play a role in this HHR Program. Each of these municipalities will accept applications to help ensure that each resident has equal access to the funds. Community planning supplemental funds will be set aside and distributed to eligible applicants within the city limits of Starke, Lawtey, Hampton, and/or Brooker.
- b. Strategies from Section II to be included in Community Collaboration: All strategies included in Section II are to be included in the Community Collaboration. This strategy will provide funds to eligible households for the demolition and/or replacement or reconstruction of a site built or manufactured home if the home is beyond financial feasibility to repair. If it is financially feasible to repair the home, the funds for this strategy may be used to repair the home. The replacement home must be either a site built home or a post-1994 Manufactured Home with a wind loan rating sufficient for the location. This strategy also provides funds to eligible households for the temporary storage of household furnishings while demolition and reconstruction or repairs take place.
- c. Fiscal Years Covered: 2005/2006, 2006/2007, 2007/2008
- d. Income Categories to be Served: Extremely Low, Very Low, and Low.

- e. Maximum Award As Noted on the Hurricane Housing Goals Chart: \$85,800.00
- f. Terms, Recapture, and Default: This strategy will provide for a 0% deferred payment loan to eligible households. These loans will be secured by a promissory note with a security instrument of proper form, usually a mortgage. Recapture provisions will be as follows: The loan balance shall be deferred for twenty (20) years with the balance reduced each year at the rate of 5% per annum so that after the 20th year, the loan balance will be completely reduced and satisfied. The loan balance shall become immediately due and payable to the Local Housing Trust Fund upon the sale or transfer of the property or if the property loses homestead exemption status. In the case of death of the owner(s), the heir or new owner may assume the unpaid balance and continue with the terms in the original loan if he/she is income qualified. If the heir or new owner is not income qualified, the remaining balance due on the loan becomes due and payable to the Local Housing Trust Fund. If default be made by not abiding by the recapture provisions stated above, then the principal sum then remaining unpaid shall immediately become due and collectable without notice and said principal sum shall then bear interest at the rate of highest lawful rate per centum per annum, from such time until paid.
- g. Recipient Selection Criteria: Applications will be accepted and assistance will be provided to eligible households. Households with the greatest need will be assisted first. The Bradford County Affordable Housing Board, using a criteria checklist that considers factors such as the special needs of the household and severity of the housing deficiency, will determine greatest need.
- h. Sponsor Selection Criteria, if applicable: None
- i. Additional Information: None

V. Administrative Budget:

- a. Brief Summary of Administrative Expenses: Administrative Expenses are those expenses directly related to the costs to administer this program. These may include salaries and benefits, office expenditures, and expenses related to travel, training, education, advertising, and public information initiatives.
- b. Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Information is provided below:

Fiscal Years 2005 – 2007	
Salaries and Benefits	\$58,633.00
Office Supplies & Equipment	10,000.00
Travel & Workshops, etc.	5,000.00
<u>Advertising</u>	<u>2,000.00</u>
	\$75,633.00

VI. Explain any outstanding compliance issues with the State Housing Initiatives Partnership (SHIP) Program and how those issues are currently being addressed:

No compliance issues to report at this time.

VII. EXHIBITS:

A. Hurricane Housing Goals Chart (HHGC)

B. Certification Page

C. Program Information Sheet

D. Resolution

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government(s): **BRADFORD COUNTY**

- (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

Doyle Thomas, Chairman

Type Name and Title

Date

OR

Attest:
(Seal)

FLORIDA HOUSING FINANCE CORPORATION										Sources of Funds:		HHRP			\$378,475		
HURRICANE HOUSING DELIVERY GOALS CHART										Community Planning Partnership					\$50,463		
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005/2006, 2006												Subtotal			\$428,938		
Name of Local Government: BRADFORD COUNTY										ELI Funds					\$75,695		
										TOTAL AVAILABLE FUNDS:					\$504,633		
										New Construction	Rehab/Repair	Without Construction	D	E	F		
HOME OWNERSHIP STRATEGIES										HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Total ELI	Total HHRP &	Total	Total	
										Dollars	Dollars	Dollars	Dollars	Partnership Dollars	Percentage	Units	
Demolition/Reconstruction/Repair	1	85,800.00	1	\$85,800	1	\$85,800				\$257,400.00	\$0.00	\$0.00	\$85,800.00	\$ 429,000.00	100%	5	
Extremely Low Income Strategy	1	85,800.00								\$85,800.00	\$0.00	\$0.00	\$0.00	\$ -	#DIV/0!	0	
Community Planning Strategy	1	85,800.00								\$85,800.00	\$0.00	\$0.00	\$0.00	\$ -	#DIV/0!	0	
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	#DIV/0!	0	
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	#DIV/0!	0	
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	#DIV/0!	0	
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	#DIV/0!	0	
Subtotal 1 (Home Ownership)	3	257,400	1	\$85,800.00	1	\$85,800.00	0			\$429,000.00	\$0.00	\$0.00	\$85,800.00	\$ 429,000.00	100%	5	
RENTAL STRATEGIES										New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP &	Total	Total	
										Dollars	Dollars	Dollars	Dollars	Partnership Dollars	Percentage	Units	
															#DIV/0!	0	
															#DIV/0!	0	
															#DIV/0!	0	
															#DIV/0!	0	
															#DIV/0!	0	
Subtotal 2 (Non-Home Ownership)	0	0	0	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0	
Administration Fees														\$75,633.00	#DIV/0!		
Admin. From Program Income																	
Home Ownership Counseling														\$0.00	#DIV/0!		
GRAND TOTAL																	
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	1	257400	1	\$85,800.00	1	85,800	0			\$429,000.00	\$0.00	\$0.00		\$504,633.00	100.00%	5	
Percentage Construction/Rehab										Calculate Constr./Rehab Percent. by adding Grand Total Columns then divide by Annual Allocation Amt.						85%	
Maximum Allowable																	
Purchase Price:										New	\$ 95,000.00	Existing	\$ 95,000.00				
Allocation Breakdown										Amount		%		Projected Program Income:	\$ -	Max Amount Program Income For Admin:	\$75,694.95
Extremely-Low Income										\$85,800.00		17.0%		Projected Recaptured Funds:	\$ -		
Very-Low Income										\$85,800.00		17.0%		Distribution:	\$ 504,633.00		
Low Income										\$257,400.00		51.0%		Total Available Funds:	\$504,633.00		
Moderate Income										\$0.00		0.0%					
TOTAL										\$429,000.00		85.0%					24-Jan-06

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: Bradford County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Chairman Doyle Thomas

ADDRESS: P. O. Drawer B Starke, FL 32091

(Physical Address is 945 North Temple Avenue Starke, FL 32091

SHIP ADMINISTRATOR: Angela Macey

ADDRESS: P. O. Drawer B Starke, FL 32091

(Physical Address is 925-E North Temple Avenue Starke, FL 32091

TELEPHONE:(904) 966-6382 FAX:(904) 966-6384

EMAIL ADDRESS: Angela.Macey@bradford-co-fla.org

ADDITIONAL SHIP CONTACTS: _____

ADDRESS: _____

EMAIL ADDRESS: _____

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

NO

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000519

MAIL DISBURSEMENT TO: Bradford County Board of County Commissioners

Local Housing Funds

ADDRESS: P. O. Drawer B

Starke, FL 32091

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Exhibit C

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850) 922-7253

**COUNTY RESOLUTION
NUMBER _____ - _____**

A RESOLUTION OF THE BRADFORD COUNTY BOARD OF COUNTY COMMISSIONERS, FLORIDA, APPROVING THE HURRICANE HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2005-2006, 2006-2007 and 2007-2008 PURSUANT TO CHAPTER 67ER05 AND 67-37, FLORIDA ADMINISTRATIVE CODE, AND SECTION 420.907-9079, FLORIDA STATUTES.

WHEREAS, _____ is empowered to establish a Local Housing Assistance Program by ordinance, in accordance with Section 420.9072, Florida Statutes and Chapter 67-37, Florida Administrative Code; and

WHEREAS, Chapter 67-37.004, Florida Administrative Code, provides that Local Housing Assistance Plan must be adopted by Local Government ordinance or resolution; and

WHEREAS, a finding that five percent (5%) of the Local Housing Distribution is insufficient to adequately pay the administrative cost of the State Housing Initiatives Partnership Program, and a provision increasing administrative expense to not more than 10 percent (10%), and _____ percent of program income will be used for administration;

WHEREAS, the SHIP Act requires local governments to establish the the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing housing benefiting from awards made pursuant to the Act; The methodology used to determine the average purchase prices for new and existing housing is as provided by the Florida Housing Finance Corporation and the purchase prices for new and existing housing is as provided in the attached Local Housing Assistance Plan; and

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF BRADFORD COUNTY, FLORIDA:

Adopt the Local Housing Assistance Plan as shown in Exhibit A, State Housing Initiatives Partnership (SHIP) Program, Local Housing Assistance Plan, State Fiscal Years 2003-2004/2004-2005/2005-2006.

PASSED AND DULY ADOPTED, by the Board of County Commissioners of _____, Florida, this ____ day of _____ 2003.

**BOARD OF COUNTY COMMISSIONERS
_____, FLORIDA:**

SEAL/ATTEST: _____, Chairman

City/County Attorney

City/County Administrator