



**DIXIE COUNTY'S**

***Hurricane Housing Recovery Funds***

**LOCAL HOUSING ASSISTANCE PLAN**

for

**FLORIDA HOUSING FINANCE CORPORATION**

June 16, 2005

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## I. GENERAL INFORMATION

The Dixie County Board of County Commissioners has adopted a Hurricane Housing Recovery Local Housing Assistance Plan for State Fiscal Year 2005-2006 in accordance with Florida Administrative Code, Rule 67-37.005 (a), (b), ( c ), (d) , and (e) in order to create partnerships to produce and preserve affordable housing within Dixie County.

The Dixie County Commission has worked closely with the Dixie County Affordable Housing Advisory Committee, the local SHIP Partnership and the public in order to develop program goals and this Hurricane Housing Recovery (HHR) Local Housing Assistance Plan.

The public has been informed of this program and involved in its development. Public input regarding program objectives and strategies has been solicited through the Affordable Housing Advisory Committee and the local housing partnership.

The Advisory Committee voted on a maximum price for Hurricane Housing Recovery assisted dwelling units, maximum award limits for various income limits and categories of assistance, the numbers of units proposed for assistance in different types and income categories, education and counseling support services, and other aspects of the program.

The HHR Local Housing Assistance plan is based on a community-wide review of housing issues and needs, and the primary focus of the Dixie County HHR Local Housing Assistance Plan is the revitalization of existing neighborhoods through strategies of Emergency Repairs, Housing Rehabilitation, New Housing Construction and limited Down Payment Assistance (to comply with Community Collaboration requirements).

The Dixie County Commission intends to provide assistance to the Extremely Low Income (ELI) applicants as a normal course of priority ranking because Very Low Income applicants already receive priority consideration in our selection process.

## II. HURRICANE HOUSING RECOVERY LOCAL HOUSING ASSISTANCE PROGRAM

### A. Program Review

The Dixie County Hurricane Housing Recovery Local Housing Assistance Plan (HHRLHAP) was prepared for Dixie County's participation in the State Hurricane Housing Recovery (HHR) Program, in compliance with, Florida Administrative Code and Rule 67-37.005. The requirements listed therein are met by the Dixie County HHRLHAP Ordinance and/or the Dixie County HHRLHAP.

Dixie County will be requesting **\$602,452** in Hurricane Housing Recovery funds.

- 1) A **Base Allocation of \$451,839** is anticipated.
- 2) An additional **\$90,368 to assist Extremely Low Income** applicants.
- 3) Another **\$60,245 to provide a Community Collaboration** element in the form of a limited Down Payment Assistance Loan Strategy wherein eligible applicants will be provided HRR funds that will assist them qualify for a mortgage at local banks or other mortgage providers.

Dixie County, previous to the SHIP program, relied primarily on the availability of FmHA/Rural Development, Weatherization or Community Development Block Grant (CDBG) funds or the availability of for-profit and non-profit developers to address affordable housing needs in the County. The availability of SHIP funds has created a need for an affordable housing strategy to build upon and expand current resources. This HHRHAP is designed to be easily implemented with the County's existing SHIP Local Housing Assistance Plan and reach as many very-low and low income residents as possible during the planned three years duration of the Florida Hurricane Housing Recovery Program. As the program is implemented, evaluation and analysis will dictate refinement of program activities and administration.

Recipients of Dixie County HHR assistance must be residents of Dixie County, residing either within the incorporated or unincorporated areas of the County and be current with all taxes due Dixie County. If the property to be assisted with HHR funds is mortgaged, all payments must be up-to-date. The County's Local Housing Assistance Plan shall use HHR funds to meet the following requirements in compliance with Florida Administrative Code, Rule 67-37.005 (a), (b), ( c ), (d) , and (e) or Section 420.907, et. seq., Florida Statutes:

1. Ninety percent (90%) of the funds will be used for Home Ownership assistance in the form of Emergency Repairs, Housing Rehabilitation, Down Payment Assistance and HHR funds will be secured through the use of no interest Deferred Payment Loans to eligible applicants in all income categories.
2. Fifteen percent (15%) of the funds will be used for administrative expenses as provided by the Rule.
5. 100% of the funds will be used to meet the housing needs of persons with special needs, very-low income, low-income and moderate-income. At least 30% of the

housing units will be occupied by very-low income persons and at least an additional 30% will be occupied by low-income persons. Funds will be allocated to each specific program according to income guidelines. Emergency Repairs, Housing Rehabilitation and/or New Housing Construction and Down Payment assistance percentages will result in 90% of funds being used for home ownership and construction.

## **B. Incentive Strategies**

The Dixie County Commission has instituted the following Incentive Strategies:

1. *If it requires more than seven (7) days to obtain a building permit, SHIP related jobs will be given priority.*
2. *The Regional Planning Council reviews the Dixie County zoning and building code process annually in an effort to reduce or eliminate items which effect the cost of housing or hinder development.*

**Chart 1.**Housing Delivery Goals Form: Illustrates the Dixie County HHR program activities and the intended goals for fiscal years 2005-2006.

**C. Eligibility for HHR Assistance**

The SHIP Administrator, SHIP Partnership and the Dixie County Commission will be responsible for insuring compliance with all income guidelines. Recipients (households receiving HHR assistance) must have a total annual adjusted household income for the household that is less than 120 percent of the median annual adjusted gross income for Dixie County or less than 120 percent of the median annual adjusted gross income of the State of Florida, whichever is greater. At least 30% of the recipients will meet low income guidelines with annual adjusted gross income less than 80% of the median annual adjusted gross income and at least 30% of the recipients will meet very low-income guidelines with annual adjusted gross income less than 50% of the median annual adjusted gross income for Dixie County.

**Chart 2.** Provides the maximum allowable incomes based on household size. These limits will be adjusted annually upon receipt of the Department of Housing and Urban Developments Income Limits Adjusted for Family Size from the Florida Housing Finance Agency.

	Income Limits for HHR Program Eligibility		
	VERY LOW INCOME	LOW INCOME	MODERATE INCOME
1	\$15,100	\$24,200	\$36,240
2	17,300	27,650	41,520
3	19,450	31,100	46,680
4	21,600	34,550	51,840
5	23,350	37,300	56,040
6	25,050	40,100	60,120
7	26,800	42,850	64,320
8	28,500	45,600	68,400

### III. HOUSING STRATEGIES

#### A. Emergency Repairs Loan Program

- (1) **Purpose.** In an effort to upgrade the existing housing stock in Dixie County, financial assistance up to a maximum of \$8,000 per household will be provided to home owners whose houses are in need of immediate repairs that, if left unaddressed, would threaten the integrity of the dwelling (i.e., deteriorated roof, plumbing leaks that damage the interior of the structure, defective wiring, dangerous heating system, etc....) and contribute to an overall more expensive total house rehabilitation in order to bring the home into compliance with the local housing code, as well as being potentially unsafe and creating a health hazard for the inhabitants of the dwelling. All work will be done by contractors approved to work in Dixie County by the local Building Department.

Another major part of the Dixie County Emergency Repairs Loan Program is to provide assistance to eligible handicapped applicants by providing handicapped accessibility to those individuals' homes in the form of providing wheelchair ramps, handicapped accessible bathrooms, etc... Financial assistance is provided to eligible home owners who are unable to finance the repairs from their own funds, commercial lenders, or other housing rehabilitation programs such as CDBG, FmHA/Rural Development, Florida Fix or Weatherization. However, owners are not precluded from utilizing HHR funds in conjunction with other funds to meet needs which other finances cannot meet.

- 2) **The Process.** The Administrator will maintain a SHIP/HHR Waiting Lists of pre-qualified applicants who have been certified income eligible for SHIP Emergency Repairs assistance.

Once confirmed income eligible, applicants will be prioritized using the following criteria:

**Chart 3:**

<b>Displaced by Disaster = 8 Points</b>
<b>Elderly <u>and</u> Disabled = 7 Points</b>
<b>Elderly or Disabled = 6 Points</b>
<b><u>Condition of Home</u></b> <b>Good = 2 Points</b> <b>Fair = 4 Points</b> <b>Poor = 5 Points</b>
<b><u>Household Income</u></b> <b>Very Low Income = 3 Points</b> <b>Low Income = 2 Points</b> <b>Moderate Income = - 1 Point</b>

Ranking of applicants who receive equal scores using the above criteria will be

determined by their chronological submission of the application for assistance.

This program with all its strategy elements will be publicly advertised as needed to comply with Section 420.9075(3)(b), *Florida Statutes*, and Rule 67-37.005(6) *Florida Administrative Code* to receive adequate applications. However, Dixie County maintains extensive Waiting Lists in each activity strategy therefore, anticipated funds are encumbered upon receipt and to advertise that the program has funds available would cause unwarranted confusion because new applicants are currently facing a minimum of two years wait before assistance can be provided. When Waiting Lists have been reduced to a manageable number, availability of funds will be advertised. Referrals will be accepted from other housing programs, such as CDBG, FmHA/Rural Development, and Weatherization.

The DPL will be considered in default and become due and payable immediately, if the Owner transfers ownership of the property prior to the termination date of the DPL; if the Owner fails to occupy the property as his/her/their primary residence, and, if the Owner fails to maintain the residence in conformance with local building, zoning and code enforcement ordinances for the duration of the DPL The SHIP Administrator will monitor all eligibility compliance requirements and investigate suspected violations and report findings to the SHIP Partnership for referral to the Dixie County Commission for action.

In the event of default the principle unpaid balance will be due and payable immediately to the Dixie County HHR Program. If the owner is unable to make such payment, the County Commission may, at their discretion, forgive the debt, or allow repayment of the DPL over a term not to exceed ten (10) years, at a yield of four percent (4%) interest per annum. The County Commission may also allow the DPL to be reissued to the new owner of the property, provided that the Owner is income eligible All funds generated through the activation of the DPL shall be deposited into the local Housing Assistance Trust Fund to be used to address other Dixie County HHR Strategies.

A maximum assistance amount is established for each income category. These amounts are as follows:

<b>Income Category</b>	<b>Maximum Assistance</b>
<b>Very Low Income</b>	<b>\$8,000</b>
<b>Low Income</b>	<b>\$8,000</b>
<b>Moderate Income</b>	<b>\$8,000</b>

## **B. Housing Rehabilitation Assistance Loan Program**

- (1) **Purpose:** This Dixie County HHR Strategy is designed for homeowners whose



current homes are in need of such substantial repairs that \$8,000, would not bring the home up to local building code standards and whose repair costs will not exceed 70% of the Dixie County Property Appraiser's or value of the structure, or \$30,000, whichever is less . Financial assistance will be provided to homeowners whose houses are not in compliance with the local housing code or are not accessible based upon household handicap and who are unable to finance the repairs from their own funds, commercial lenders, or other housing rehabilitation programs such CDBG, FmHA/Rural Development, Florida Fix or Weatherization. However, owners are not precluded from utilizing HHR funds in conjunction with other funds to meet needs which the other finances cannot meet. Persons who have special housing needs, as defined by Rule 67-37 Florida Administrative Code, are also deemed eligible.

The maximum loan will be determined by the cost of Housing Rehabilitation as determined by a written estimate by a HHR program representative and confirmed by sealed bids submitted by licensed contractors to correct all local building codes and/or HUD Section 8 Housing Quality Standards used by the Dixie County Community Development Block Grant (CDBG) Program. The local Building Official will determine if the repaired house meets all required standard upon completion of the housing rehabilitation work.

Dixie County HHR funds will be secured by a three-year, no interest Deferred Payment Loan, requiring continued owner occupancy. Recaptured funds (if any) will go into the fund for additional rehabilitation.

As with any other Dixie County HHR Strategy, this strategy will be publicly advertised as needed to receive adequate applications. Referrals will be accepted from other housing programs, such as CDBG, FmHA/Rural Development, and Weatherization.

- (2) **Process:** The application process for the Dixie County SHIP Housing Rehabilitation strategy is exactly the same as the Emergency Repairs Strategy with the only difference being that with the Housing Rehabilitation Strategy, all substandard building code deficiencies must be brought into compliance to protect the integrity of the structure as well, as the health and safety of the inhabitants.

A maximum assistance amount is established for each income category. These amounts are as follows:

<b>Income Category</b>	<b>Maximum Assistance</b>
<b>Very Low Income</b>	<b>\$30,000</b>
<b>Low Income</b>	<b>\$30,000</b>
<b>Moderate Income</b>	<b>\$30,000</b>

### C. New House Construction Loan Program

- (1) **Purpose:** This Dixie County HHR Strategy is designed to provide new home construction for applicants whose current homes are in need of such substantial repairs that it is not economically feasible to repair their present dwelling or to enable new construction of a house for an eligible applicant who is otherwise homeless and who are unable to finance the repairs from their own funds, commercial lenders, or other housing rehabilitation programs such as CDBG, FmHA/Rural Development, Florida Fix or Weatherization. However, property owners are not precluded from utilizing HHR funds in conjunction with other funds to meet needs which the other finances cannot meet. Persons who have special housing needs, as defined by Rule 67-37 Florida Administrative Code, are also deemed eligible.

The maximum loan will be determined by the cost of construction of the new dwelling as determined by sealed bids submitted by licensed contractors to construct a new house of sufficient bedroom size for the recipients' household that meets all local building codes.

Dixie County HHR funds will be secured by a three-year, no interest Deferred Payment Loan, requiring continued owner occupancy. Recaptured funds (if any) will go into the fund for additional rehabilitation.

As with any other Dixie County HHR Strategy, this strategy will be publicly advertised as needed to receive adequate applications. Referrals will be accepted from other housing programs, such as CDBG, FmHA/Rural Development, and Weatherization.

- (2) **Process:** The application process for the Dixie County HHR New Construction Loan Program strategy is exactly the same as the Emergency Repairs and Housing Rehabilitation Strategy with the only difference being that this strategy begins with the purpose of eliminating the existing structure and replaces it with a newly constructed dwelling that meets all building codes and gives the inhabitants a home that is free of all health and safety hazards.

A maximum assistance amount is established for each income category. These amounts are as follows:

<b>Income Category</b>	<b>Maximum Assistance</b>
<b>Very Low Income</b>	<b>\$65,000</b>
<b>Low Income</b>	<b>\$65,000</b>

#### D. Down Payment Assistance Loan Program

- (1) **Purpose:** This Dixie County Community Collaboration HHR Strategy is designed to assist applicants qualify for financial assistance from conventional lenders (banks, Rural Development, Fanny Mae, etc...) to obtain a mortgage on a house and property by providing a secured loan to be used as a required down payment to eligible applicants who are otherwise qualify for a mortgage. However, property owners are not precluded from utilizing Community Collaboration HHR funds in conjunction with other funds to meet down payment needs required by participating lending institutions.

The maximum loan will be determined by the minimal cost of the participating lending institution's down payment required by the applicant to secure a mortgage desired on a house that is free of local code and health and safety violations.

Dixie County Community Collaboration HHR funds will be secured by a three-year, no interest Deferred Payment Loan, requiring continued owner occupancy. Recaptured funds (if any) will go into the fund to provide additional down payment assistance for eligible applicants.

Because the Dixie County SHIP Program does not offer a Down Payment Assistance Loan Program, this Community Collaboration HHR strategy will be publicly advertised immediately to notify potential applicants of the availability of down payment assistance funds through the county's Hurricane Housing Recovery Program. Referrals will be accepted from other housing programs, such as CDBG, FmHA/Rural Development, and Weatherization. However, a separate Waiting List, using the same priority factors used to rank other HHR strategy applicants, will be used to select applicants.

- (2) **Process:** The application process for the Dixie County Community Collaboration HHR Down Payment Assistance Loan Program strategy is exactly the same as the Emergency Repairs, Housing Rehabilitation Strategy and New Construction Loan Program with the only difference being that this strategy deals with an applicant who is attempting to acquire a mortgage to buy a home that is free of code and health and safety violations.

A maximum assistance amount is established for each income category. These amounts are as follows:

<b>Income Category</b>	<b>Maximum Assistance</b>
<b>Very Low Income</b>	<b>\$20,000</b>
<b>Low Income</b>	<b>\$15,000</b>
<b>Moderate Income</b>	<b>\$10,000</b>

#### IV. EXTREMELY LOW INCOME STRATEGY

As stated earlier, the Dixie County Commission intends to provide assistance to the Extremely Low Income (ELI) applicants as a normal course of priority ranking because Very Low Income applicants already receive priority consideration in our selection process. ELI Income Applicants are eligible for existing strategies within this Plan.

#### V. ADMINISTRATION BUDGET

The County has procured a consulting firm (in compliance with Section I procurement requirements) knowledgeable in affordable housing. The firm shall be responsible for implementing and administering the Hurricane Housing Recovery Program in compliance with the Dixie County Local Housing Assistance Program and HRR/SHIP Ordinance. A cost breakdown is shown in Chart 4 below.

##### A. Administrative Cost Chart 4:

FY 2005-2006

Consultant Services	\$78,318
Legal and Audit Expenses (Includes local staff & advertising)	\$12,048
<b>TOTAL</b>	<b>\$90,366</b>

##### B. Procurement of Services

Dixie County has advertised to secure consultant services which included housing programs (CDBG, SHIP & HHR) administration and planning. The advertisement, which is in compliance with all applicable Florida Statute requirements, provided the basis for consultant services selection:

- (1) Experience in managing SHIP or similar programs;
- (2) Consultant's staff and management experience;
- (3) Firm's technical approach to local needs, including task outline or work management plan for proposed completion;
- (4) Firm's familiarity or ability to become familiar with local conditions, and;
- (5) Fee for services.

The Housing Programs Grant Administrator reports directly to the Dixie County Commission and is supervised by the Dixie County Coordinator. The Administrator meets semi-annually, or as often as needed, with the SHIP Partnership, and is responsible for implementing and administering the Local Housing Assistance Program in compliance with the Local Housing Assistance Program and SHIP Ordinance. The Dixie County Commission reviews and approves or rejects the SHIP Administrator's recommendations concerning grant funds expenditures.

VI. **DIXIE COUNTY HURRICANE HOUSING RECOVERY PROGRAM SUMMARY**  
FY 2005-2006

PROGRAM BUDGET, \$602,452 PER YEAR:

**\$32,086** **EMERGENCY REPAIRS STRATEGY**

*\$16,000* for deferred payment loans not to exceed \$8,000 to repair homes, including mobile or manufactured homes that were constructed prior to 2000 for eligible very low income applicants.

*\$8,086* for deferred payment loans not to exceed \$8,000 to repair homes, including mobile or manufactured homes that were constructed prior to 2000 for eligible very low income applicants.

*\$8,000* for deferred payment loans not to exceed \$8,000 to repair homes, including mobile or manufactured homes that were constructed prior to 2000 for eligible very low income applicants.

**\$180,000** **HOUSING REHABILITATION STRATEGY**

*\$60,000* for DPL's not to exceed \$30,000 for eligible very low income households to totally rehabilitate their existing homes or mobile or manufactured homes that was constructed prior to 2000.

*\$60,000* for DPL's not to exceed \$30,000 for eligible low income households to totally rehabilitate their existing homes or mobile or manufactured homes that was constructed prior to 2000.

*\$60,000* for DPL's not to exceed \$30,000 for eligible moderate income households to totally rehabilitate their existing homes or mobile or manufactured homes that was constructed prior to 2000.

**\$230,000** **NEW HOUSE CONSTRUCTION**

*\$130,000* for DPL's not to exceed \$65,000 for eligible very low income households to replace an existing substandard home or construct a new dwelling, including a new or used manufactured or mobile home constructed after 2000 that meets all requirements as defined in 320.01(2)(a)/(b), F.S.

*\$100,000* for DPL's exceed \$65,000 for eligible low and moderate income households to replace a substandard home or construct a new dwelling, including a new or used manufactured or mobile home constructed after 2000 that meets all requirements as defined in 320.01(2)(a)/(b), F.S.

**\$70,000    DOWN PAYMENT ASSISTANCE LOAN PROGRAM**

\$20,000	for DPL averaging \$20,000 for eligible very low income household to obtain a mortgage on an eligible home and property.
\$30,000	for DPL's averaging \$15,000 for eligible low income households to obtain a mortgage on an eligible home and property.
\$20,000	for DPL's averaging \$10,000 for eligible Moderate income households to obtain a mortgage on an eligible home and property.

**\$ 90,366    Administration**

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***TIMETABLE***

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Dixie County maintains extensive Waiting Lists in each planned home ownership strategy. In fact, the average waiting period for new SHIP applicants exceeds three years. Therefore, Dixie County anticipates disbursing its HHR allocation within 12 months of award for each year of this Housing Assistance Plan.

The Down Payment Assistance Loan Program is not currently offered by the Dixie County SHIP Program, however, this strategy will be offered through the Community Collaboration effort wherein the HHR program will provide assistance to eligible applicants to enable them to qualify for a mortgage from local banks and/or other mortgage providers. This Strategy will be advertised immediately because the Dixie County Commission does not have an existing Waiting List for Down Payment Assistance applicants.

**TIMETABLE FOR STATE FISCAL YEAR: 2005/2006**

**Local Government: DIXIE COUNTY**

**EMERGENCY REPAIRS STRATEGY**

PROGRAM ACTIVITIES: <b>Emergency Repairs Strategy</b>	YEAR 2005							2006												2007												2008																						
	Mo.	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12											
Advertise Availability of Funds, if necessary		X											X												X																													
Application Period (Comp. Bids)		X	X			X	X			X	X	X																																										
Application Period (On-going)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
Start Program Year		X											X												X																													
ANNUAL REPORT				X											X												X																											
Mid-Year Review/Adjustments							X																																															
End-Year Review/Adjustments												X																																										
<b>Encumbrance Deadline</b>																																																						
<b>Expenditure Deadline</b>																																																						
<b>Final Program Review</b>																																																						

**TIMETABLE FOR STATE FISCAL YEAR: 2005/2006**

**Local Government: DIXIE COUNTY**

**HOUSING REHABILITATION STRATEGY**

PROGRAM ACTIVITIES: Housing Reghabilitation Strategy	YEAR2005						2006												2007												2008																				
	Mo.	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12								
Advertise Availability of Funds, if necessary		X										X												X																											
Application Period (Comp. Bids)		X	X			X	X			X	X	X																																							
Application Period (On-going)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
Start Program Year		X											X											X																											
ANNUAL REPORT				X												X												X																							
Mid-Year Review/Adjustments							X																																												
End-Year Review/Adjustments												X																																							
<b>Encumbrance Deadline</b>																																																			
<b>Expenditure Deadline</b>																																																			
<b>Final Program Review</b>																																																			



**TIMETABLE FOR STATE FISCAL YEAR: 2005/2006**

**Local Government: DIXIE COUNTY**

**NEW HOUSE CONSTRUCTION STRATEGY**

PROGRAM ACTIVITIES: New House Construction Strategy	YEAR2005						2006												2007												2008																						
	Mo.	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12										
Advertise Availability of Funds, if necessary		X											X												X																												
Application Period (Comp. Bids)		X	X			X	X			X	X	X																																									
Application Period (On-going)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Start Program Year		X											X												X																												
ANNUAL REPORT				X												X																																					
Mid-Year Review/Adjustments							X																																														
End-Year Review/Adjustments												X																																									
<b>Encumbrance Deadline</b>																																																					
<b>Expenditure Deadline</b>																																																					
<b>Final Program Review</b>																																																					

**TIMETABLE FOR STATE FISCAL YEAR: 2005/2006**

**Local Government: DIXIE COUNTY**

**DOWN PAYMENT ASSISTANCE LOAN PROGRAM STRATEGY**

PROGRAM ACTIVITIES: <b>Down Payment Assistance Strategy</b>	YEAR2005						2006												2007												2008																					
	Mo.	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12									
Advertise Availability of Funds, if necessary		X											X												X																											
Application Period (Comp. Bids)		X	X			X	X			X	X	X																																								
Application Period (On-going)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Start Program Year		X											X												X																											
ANNUAL REPORT				X											X													X																								
Mid-Year Review/Adjustments							X																																													
End-Year Review/Adjustments												X																																								
<b>Encumbrance Deadline</b>																		X																																		
<b>Expenditure Deadline</b>																																																				
<b>Final Program Review</b>																																																				

## **VI. COMPLIANCE ISSUES**

The Dixie County SHIP Program is at present receiving onsite training from the Florida Housing Coalition to improve the staff's financial tracking and income certification skills.

Coalition representative Michael Chaney has conducted several compliance training sessions with the SHIP staff, Dixie County Finance staff, the Dixie County Coordinator and he has met with the Dixie County Commission to emphasize the importance of Waiting Lists, Financial Tracking and Compliance in general.

The Dixie County SHIP staff is reconstructing its financial tracking for the last four (4) program years in an effort to clear any reported audit or monitoring findings.

The Dixie County Commission has become much more involved in the administration of its SHIP Program by requiring that the Dixie County Coordinator become more active in the daily supervision of the current staff and that the Dixie County Clerk's Finance Department meet with the SHIP staff and the County Coordinator monthly to insure that SHIP funds are being properly tracked and that the housing assistance applicants' Waiting List is being used properly.

## Appendix A: Certification

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

**Local Government:**   Dixie   County

- (1) The local government will advertise the availability of SHIP 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 SHIP 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 audit financial statements, copies of the audit will be forwarded to the Corporation no later than June 30<sup>th</sup> 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

\_\_\_\_\_  
Witness

Marcus A. Hays, Commission Chairman  
Type Name and Title

June 16, 2005  
Date

OR

\_\_\_\_\_  
Attest:

(Seal)

**Appendix B:**  
**Dixie County Hurricane Housing Recovery Resolution**  
**Adopting 2005-2006 Housing Assistance Plan**

**RESOLUTION NUMBER \_\_\_\_\_**  
DIXIE COUNTY, FLORIDA

**A RESOLUTION OF THE DIXIE COUNTY BOARD OF COUNTY COMMISSIONERS ESTABLISHING AN ESTIMATED COST PER UNIT FOR ELIGIBLE HOUSING, MAXIMUM COST PER HOUSING UNIT AND ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM.**

**WHEREAS**, the Dixie County Board of County Commissioners (County) has determined that the citizens of Dixie County would significantly benefit from participation in the state funded Hurricane Housing Recovery (HHR) Program.

**WHEREAS**, the County recognizes the requirements of the program established in Sections 420.907 - 420.9079, Florida Statutes and *Florida Administrative Code* Rule 67-37.005 (a), (b), (c), (d), and (e) which includes the requirement of establishing an estimated average cost per unit for eligible housing, maximum cost per housing unit and adopting the Local Housing Assistance Plan as required by the Hurricane Housing Recovery (HHR) Program.

**NOW, THEREFORE, BE IT RESOLVED** by the Dixie County Board of County Commissioners, that:

1. The Hurricane Housing Recovery Local Housing Assistance Plan dated June 16, 2005 is hereby adopted.
2. The projected average cost of purchasing a new affordable housing unit shall be \$75,500.
3. The projected average cost of purchasing a housing unit in need of rehabilitation shall be \$50,000 with a final cost after rehabilitation at \$65,000.
4. The maximum allowable cost for existing and rehabilitated housing units assisted fully or partially with SHIP funds must be no more than \$189,682.

This resolution shall become effective upon signature, and shall continue in effect indefinitely.

**DONE AND RESOLVED** this 16<sup>th</sup> , day of June, 2005.

BOARD OF COUNTY COMMISSIONERS  
DIXIE COUNTY, FLORIDA

\_\_\_\_\_  
Marcus A. Hays, Chairman

Attest: \_\_\_\_\_  
Dixie County Clerk



## **Appendix C. Affordable Housing Advisory Committee Resolution**

**Dixie County Board of County Commissioners**  
**Resolution \_\_\_\_\_**

A resolution of the Dixie County Board of County Commissioners establishing a definition for affordable housing as applicable to the County, and appointing of Affordable Housing Committee for use in the Hurricane Housing Recovery (HHR) Program.

WHEREAS, the Dixie County Board of County Commissioners (County) has determined that the citizens of Dixie County would significantly benefit from participation in the state funded Hurricane Housing Recovery (HHR) Program, and

WHEREAS, the County recognizes the requirements of the program established in Sections 420.907, - 420.9097, Florida Statutes and Rule 67-37 (a), (b), ( c ), (d) and (e), Florida Administrative Code, which includes the requirement of defining affordable housing that is consistent with the local comprehensive plan and the appointment of the Affordable Housing Advisory Committee.

NOW, THEREFORE, be it resolved by the Dixie County Board of County Commissioners/ that:

1. The Affordable Housing Advisory Committee is hereby created and established.
2. The Affordable Housing Committee shall consist of nine members. Five members shall constitute a quorum. The committee may not take formal actions unless a quorum is present, but may meet to hear presentations if duly noted. The Affordable Housing Advisory Committee shall include the following:
  - A. **David Haas, Precision Development Corp.**, representing the local building industry.
  - B. **George W. Good, Good Construction Company**, representing labor engagement in home building.
  - C. **Louise Ferner, Bank of America**, representing the banking or mortgage industry.
  - D. **Jean Jerrell, Suwannee River Economic Council**, shall be serve as an advocate for low-income persons.
  - E. **H. Dale Herring, Herring Realty & Construction**, representing a community service organization.
  - F. **Judy Swiston, Southern Abstract & Title Services**, shall serve as a provider of professional services related to affordable housing.
  - G. **Norris McKinny, McKinny Appraisal Services; James L. Philmon, Citizen and Chuck Elton, Citizen**, shall serve as At-Large Members.
3. Members shall serve for two-year terms and maybe reappointed for subsequent terms and be re-appointed by the Dixie County Commission.

4. Meetings shall be held at least quarterly for the first year of Committee existence and semi-annually, or more frequently thereafter.
5. The Affordable Housing Advisory Committee shall comply with the Government in the Sunshine Law, the public records law, and the special provisions regarding Rule 67-37 (a), (b), (c), (d) and (e), Florida Administrative Code, notice of Affordable Housing Incentives Plan considerations found in Florida Statutes. Minutes of the meetings shall be kept by the Clerk of the Board of County Commissioners or the designee.
6. The Affordable Housing Advisory Committee shall annually elect a Chairperson and such other offices as it deems necessary. The Chairperson is charged with the duty of conducting meetings in a manner consistent with the law.
7. Staff, administrative and facility support for the Affordable Housing Advisory Committee shall be provided by the Board of County Commissioners and the consulting administrative firm.
8. The Affordable Housing Advisory Committee shall review the established policies and procedures, ordinances, land development regulations, and adopted local comprehensive plan of the County and shall recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value.
9. Recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions. At a minimum, the Affordable Housing Advisory Committee shall make recommendations on affordable housing initiatives in the following areas:
  - a. The affordable housing definition in the appointing resolution.
  - b. The expedited processing of permits for affordable housing projects.
  - c. The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payments.
  - d. The allowance of increased density levels.
  - e. The preservation of infrastructure capacity for housing for very low-income persons.
  - f. The transfer of development rights as a financing mechanism for housing for very low-income persons and low-income persons.
  - g. The reduction of parking and setback requirements.
  - h. The allowance of zero-lot-line configurations.
  - i. The modifications of sidewalk and street requirements.
  - j. The establishment of a process by which the County considers before adoption, procedures and policies that have a significant impact on the cost of housing.

10. The Affordable Housing Advisory Committee recommendations shall also include other affordable housing incentives identified by the Affordable Housing Advisory Committee. To the maximum extent feasible, the approved affordable housing incentive recommendations submitted to the Board of County Commissioners must qualify the affordable housing cost reduction anticipated from implementing the specific recommendation.
11. The Affordable Housing Advisory Committee shall make recommendations approved by a majority of its members at a public hearing. Notice of the time, date, and place of the public hearing of the Affordable Housing Advisory Committee to adopt final affordable housing incentive recommendations shall be published in a newspaper of general paid circulation in the County. Such notice shall contain a short and concise summary of the affordable housing incentive recommendations to be considered by the Affordable Housing Advisory Committee. The notice shall also state the public place where a copy of the tentative Affordable Housing Advisory Committee recommendation can be obtained by interested persons.
12. Affordable housing shall be defined as all standard housing structures consistent with the Land Development Regulations and the Comprehensive Plan that meet the term "affordable", as defined in the SHIP Ordinance.
13. The Committee shall also review applications for SHIP housing financing assistance, unless the County adopts procedures which do not include Committee review.

This resolution shall become effective upon signature, and shall continue in effect indefinitely.

DONE AND RESOLVED this 16<sup>th</sup> day of June, 2005.

Board of County Commissioners

Attest:

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## **Appendix D. Administration Resolution**

**Dixie County Board of County Commissioners**

**Resolution \_\_\_\_\_**

**A RESOLUTION OF THE DIXIE COUNTY BOARD OF COUNTY COMMISSIONERS ESTABLISHING A NEED AND AUTHORITY FOR 15% OF THE HURRICANE HOUSING RECOVERY (HHR) PROGRAM FUNDS TO BE UTILIZED FOR ADMINISTRATIVE EXPENSES.**

WHEREAS, the Dixie County Board of Commissioners (County) intends to administer the state funded Hurricane Housing Recovery (HHR) Program and supplement the salaries of Dixie County staff employees, and

WHEREAS, the County intends to select a consulting firm as the third party to assist in the administration of the County's HHR Program, and

WHEREAS, the County desires to utilize HHR funds to pay for the required audit of the program, and

WHEREAS, the base amount of 15% of the HHR program funds available for administration of the HHR program is adequate to pay the necessary and appropriate administrative and audit fees for the program, and

WHEREAS, by rule up to fifteen percent of HHR funds may be used for administrative expenses (including audit fees),

NOW, THEREFORE, be it resolved by the Dixie County Board of County Commissioners, that: Fifteen percent (15%) of the County's HHR program funds shall be utilized for HHR administrative expenses, to include 13% administrative consultant, and 2% for advertising costs, training and utilization of local staff, as well as, legal and auditor fees.

This resolution shall become effective upon signature, and shall continue in effect indefinitely.

DONE AND RESOLVED this 16<sup>th</sup>, day of June, 2005.

\_\_\_\_\_, Chairman  
Board of County Commissioners

Attest:

\_\_\_\_\_  
Dixie County Clerk

**Appendix E: Dixie County HHR Housing Assistance Plan Checklist**

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**Checklist of Item to be submitted with the Local Housing Assistance Plan:**

- [x] Local Hurricane Housing Recovery Program Information Sheet**
- [x] Housing Delivery Goals Chart for each fiscal year**
- [x] Timetable (may be included in the text of the Plan)**
- [x] Local Housing Assistance Program Plan Text**



**HURRICANE HOUSING RECOVERY (HHR) PROGRAM  
INFORMATION SHEET**

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*Please complete the following information:*

LOCAL GOVERNMENT: DIXIE COUNTY COMMISSION

CHIEF ELECTED OFFICIAL: County Commission Chairman, Marcus Hays

ADDRESS: P.O. Box 2600

\_\_\_\_\_

CONTACT PERSON: Dick Edwards, Community Programs Consulting, Inc.

ADDRESS: 322 NW Houston Avenue; Live Oak, Florida, 32064

TELEPHONE: (800) 229- 4210 FAX: (904) 364-4828

E-MAIL: [cpci@alltel.net](mailto:cpci@alltel.net)

ADDITIONAL SHIP CONTACTS: Arthur Bellot, Dixie County Coordinator

ADDRESS: P.O. Box 2600; Cross City, FL 32628 PH: 352-498-1426 FAX: 352-498-1207

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INTERLOCAL AGREEMENTS: YES

Town of Cross City Town of Horseshoe Beach

*The following information must be furnished to Florida Housing Finance Corp. before funds can be disbursed.*

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000587

MAIL DISBURSEMENT TO: Bank of America Acct. # 3603204506  
Routing # 63-27/631 269

ADDRESS: P.O. Box 5000

Cross City, FL 32628

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Appendix F: Interlocal Agreements**

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INTERLOCAL AGREEMENT

WHEREAS, the Town of Cross City wishes to participate in the Florida Housing Finance Corporation's Hurricane Housing Recovery (HHR) Program under Dixie County, and,

WHEREAS, Dixie County wishes to utilize their HHR Program throughout the County, including the Town of Cross City, and,

WHEREAS, the Town of Cross City wishes to stay informed of the progress of Dixie County's HHR Program.

NOW THEREFORE, BE IT RESOLVED, that this interlocal agreement between the Town of Cross City and Dixie County hereby appoints R. Michael Cassidy, Jr. as a representative of the Town of Cross City to serve as an ex officio member of Dixie County's Affordable Housing Task Force and this person is appointed by the Town of Cross City and will have no official capacity as it relates to the Task Force will report back to the Town so that the Town can be more knowledgeable of the County's program progress.

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Marcus A. Hays, Chairman  
Dixie County Commission

\_\_\_\_\_  
Town Clerk

\_\_\_\_\_  
Joe Hubert Allen,  
Dixie County Clerk of the Circuit Court

\_\_\_\_\_  
Date

6/16/05  
\_\_\_\_\_  
Date

## INTERLOCAL AGREEMENT

WHEREAS, the Town of Horseshoe Beach wishes to participate in Florida Housing Finance Corporation's Hurricane Housing Recovery (HHR) Program under Dixie County, and,

WHEREAS, Dixie County wishes to utilize their HHR Program throughout the County, including the Town of Horseshoe Beach, and,

WHEREAS, the Town of Horseshoe Beach wishes to stay informed of the progress of Dixie County's HHR Program.

NOW THEREFORE, BE IT RESOLVED, that this interlocal agreement between the Town of Horseshoe Beach and Dixie County hereby appoints \_\_\_\_\_ as a representative of the Town of Horseshoe Beach to serve as an ex officio member of Dixie County's Affordable Housing Task Force and this person is appointed by the Town of Horseshoe Beach and will have no official capacity as it relates to the Task Force will report back to the Town so that the Town can be more knowledgeable of the County's program progress.

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Marcus A. Hays, Chairman  
Dixie County Commission

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Joe Hubert Allen,  
Dixie County Clerk of the Circuit Court

\_\_\_\_\_  
Date

6-16-05  
\_\_\_\_\_  
Date

FLORIDA HOUSING FINANCE CORPORATION									Sources of Funds:			HHRP		\$ 451,839.00	
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership		\$ 60,245.00	
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005-06													Subtotal	\$ 512,084.00	
Name of Local Government: DIXIE COUNTY												ELI Funds		\$ 90,368.00	
												TOTAL AVAILABLE FUNDS:		\$602,452	
									New Construction	Rehab/Repair	Without Construction		D	E	F
HOME OWNERSHIP STRATEGIES									HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Total ELI	Total HHRP & Partnership Dollars	Total Percentage	Total Units
Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award		Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units
Emergency Repairs	3	8000			2	\$8,000			\$0.00	\$32,086.00	\$0.00	\$24,000.00	\$ 32,086.00	6%	5
Housing Rehabilitation	2	30000	2	\$30,000			2	\$30,000	\$0.00	\$180,000.00	\$0.00	\$30,000.00	\$ 180,000.00	35%	6
New House Construction	2	65000			2	\$65,000			\$230,000.00	\$0.00	\$0.00	\$36,368.00	\$ 230,000.00	45%	2
Down Payment Assistance	1	20000			2	\$15,000	2	\$10,000	\$0.00	\$0.00	\$70,000.00	\$0.00	\$ 70,000.00	14%	5
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>8</b>		<b>2</b>		<b>6</b>		<b>4</b>		<b>\$230,000.00</b>	<b>\$212,086.00</b>	<b>\$70,000.00</b>	<b>\$90,368.00</b>	<b>\$ 512,086.00</b>	<b>100%</b>	<b>18</b>
RENTAL STRATEGIES									New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP & Partnership Dollars	Total Percentage	Total Units
Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award		Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units
														0%	0
														0%	0
														0%	0
														0%	0
														0%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0%</b>	<b>0</b>
Administration Fees												\$90,366	\$0.00	0%	
Admin. From Program Income															
Home Ownership Counseling													\$0.00	0%	
<b>GRAND TOTAL</b>															
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	<b>0</b>		<b>2</b>	<b>\$0.00</b>	<b>6</b>		<b>4</b>		<b>\$230,000.00</b>	<b>\$212,086.00</b>	<b>\$70,000.00</b>	<b>\$602,452.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>18</b>
<b>Maximum Allowable Purchase Price:</b>									<b>New</b>	<b>\$ 189,682.00</b>	<b>Existing</b>	<b>\$ 189,682.00</b>			
<b>Allocation Breakdown</b>			<b>Amount</b>		<b>%</b>				Projected Program Income:	<b>\$ 4,700.00</b>	Max Amount Program Income For Admin:			<b>\$235.00</b>	
Very-Low Income			<b>\$226,086.00</b>		<b>38%</b>				Projected Recaptured Funds:	<b>\$ -</b>					
Low Income			<b>\$206,000.00</b>		<b>34%</b>				Distribution:	<b>\$ 602,452.00</b>					
Moderate Income			<b>\$80,000.00</b>		<b>13%</b>				<b>Total Available Funds:</b>	<b>\$607,152.00</b>					
<b>TOTAL</b>			<b>\$512,086.00</b>		<b>85%</b>										26-Jan-06