

ESCAMBIA/PENSACOLA

**HURRICANE HOUSING
ASSISTANCE PLAN**

Final Draft: June 15, 2005

I. PROGRAM DESCRIPTION

- A. Name of County: ESCAMBIA COUNTY (including the City of Pensacola and Town of Century)**

Base Allocation Request: \$ 17,862,236

Extremely Low income Request: \$ 3,572,447

Community Collaboration Request: \$ 2,381,632

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

Local Governments: Escambia County, City of Pensacola, Town of Century
Other Key Agencies: Rebuild Northwest Florida, Inc.; United Way of Escambia County, Inc., Interfaith Housing Coalition; West Florida Regional Planning Council; EscaRosa Coalition on the Homeless; UDSA/Rural Development; Area Housing Commission; Community Enterprise Investments, Inc.; Pensacola Habitat for Humanity, Inc.; Escambia County and City of Pensacola Community Redevelopment Agencies; AMR at Pensacola, Inc., Circle, Inc.; Homebuilders Association; Association of Realtors; Escambia County Housing Finance Authority; Red Cross; FEMA/Long Term Recovery Team; Neighborhood Enterprise Foundation, Inc. Numerous additional agencies, neighborhood associations, churches, and individuals have actively participated in the Community Planning effort associated with the continuing recovery from Hurricane Ivan. This list merely highlights the major agencies.

II. HHRP HOUSING STRATEGIES

General Project Prioritization Policy: Projects that are listed in the “Escambia County Long Term Recovery Plan” shall be deemed high priority for implementation by Escambia County and the City of Pensacola. Such projects shall be exempt from the RFP and Sponsor Selection procedures outlined in the Strategy descriptions provided below based on the fact that the projects were selected through an extensive public participation process conducted by the FEMA Long Term Recovery Team, in consultation with the various local governments. The local governments reserve the option of establishing a first priority for assistance to Hurricane Ivan disaster victims in any of the listed Strategies as part of the funds availability notice process.

- A. Strategy 1. Housing Substantial Rehabilitation/Reconstruction**
(targets rebuilding housing severely damaged or destroyed by Ivan)

- a. **Summary of the Strategy: Substantial Rehabilitation/Reconstruction**
(owner occupied units)

Brief Description:

The City of Pensacola and Escambia County have formed a local Consortium for purposes of receiving Federal, State, and/or other funds that support the local mission of preserving and producing affordable workforce housing. Examples of such programs include, but are not limited to: HOME, Florida Housing Finance Corporation (HOME and HOME Again), Rural Development/USDA, Federal Home Loan Bank, and numerous other Federal, State and local affordable housing initiatives. The HHRP funds provided through Strategy 1 will be expended to support substantial rehabilitation or reconstruction (replacement) of severely substandard, homeowner occupied housing that were directly impacted by Hurricane Ivan.

- b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008
- c. **Income Categories to be served:**
All homes assisted through this activity must be occupied by Extremely Low, Very Low, and Low Income families (ie, with incomes below 80% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart (HHGC):**
The maximum award levels for this strategy are stipulated in the HHGC.
- e. **Terms, Recapture and Default:**
Substantial Rehabilitation/Reconstruction: Deferred Payment Grant (forgivable after five years); Deferred Payment Loan @ 0% interest due and payable upon sale, transfer or rental of the subject unit; or Low Interest Loan @ 5% interest with a maximum 30 year repayment period, or a combination thereof based upon level of family income. The type and level of assistance in each category will be approved by the HHRP (SHIP) Administrator based upon the Board of County Commission or Pensacola City Council approved Housing Rehabilitation Procedures maintained by each jurisdiction. A written description of the current HOME Program sliding scale that is utilized by NEFI/Escambia County and the Pensacola Housing Department/City of Pensacola to determine the level and type of assistance to be provided to eligible clients is available from each jurisdiction.

Loans secured by mortgage and note. The maximum mortgage term is 30 years. As defined in the applicable mortgage and note, full recapture of HHRP funds invested is required upon default, unless a forgiveness provision is incorporated into the mortgage and note (as with Deferred Payment Grants) in which case the undepreciated portion shall be due and payable upon default.

- f. **Recipient Selection Criteria:**
Assistance provided on a first come/first served basis following advertisement of the availability of HHRP resources. When an extensive waiting list exists for the strategy, applicants are added to the list in first come/first served order. An extensive wait lists exist for this strategy.
- g. **Sponsor Selection Criteria:**
Not applicable. This strategy is implemented directly by County and City housing staff.
- h. **Additional Information:** NONE

B. Strategy 2. Home Purchase Assistance (Second Mortgage Program)

- a. **Summary of the Strategy:** Home Purchase Assistance (Second Mortgage Program for Homebuyers)

Brief Description:

HHRP funds will be made available to support the purchase of newly constructed affordable housing unit on a one-time basis to income eligible homebuyers primarily including low and moderate income families. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer, however, each homebuyer shall receive the minimum level of assistance required to enable the purchase of an existing or newly constructed home which does not exceed the HHRP (SHIP) maximum sales prices as updated annually. A minimum of 60% of the permanent mortgage financing will be provided by participating lenders. Permanent first mortgage financing (exceeding the HHRP Purchase Assistance) will be provided through financial institutions and private developers/contractors without local guarantee, thereby leveraging a significant volume of private sector financing.

- b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008
- c. **Income Categories to be served:**
Families purchasing homes through this strategy must have incomes below 120% of the area median income. Typically, the local governments strive to target 80% of the assistance to families with incomes below 80% of area median, however, inflated post-Ivan sales prices may make this target more difficult to maintain with HHRP funds. No families shall be assisted with incomes exceeding 120% of median income.
- d. **Maximum award as noted on the Hurricane Housing Goals Chart (HHGC):**
The maximum award levels for this strategy are stipulated in the HHGC.

- e. **Terms, Recapture and Default:**
Purchase Assistance: Deferred Payment Loan @ 0% interest secured by mortgage and note due upon default as a result of the sale, transfer or rental of the housing unit. Maximum term is 30 years or the term of the first mortgage whichever is less. Repayment requirements are: full repayment is required upon default within one year; 20% of the amount of the HHRP assistance is forgiven after one year, with the balance due and payable if the sale, transfer, encumbrance, or rental of the subject housing unit occurs within the term of the first mortgage. Assuming the original qualifying homebuyer occupies the home, without default, for the full duration of the first mortgage, the 80% balance of the HHRP assistance is also forgivable.
- f. **Recipient Selection Criteria:**
 Assistance provided on a first come/first served basis following annual advertisement of the availability of HHRP resources. Waiting lists exist for this strategy from prior year activities, and new applicants will be added to the existing list.
- g. **Sponsor Selection Criteria:**
 Not applicable to this strategy. Activities will be administered directly by County and City housing staff.
- h. **Additional Information:** NONE

C. Strategy 3. Targeted New Construction Subsidy (First Time Homebuyers):

- a. **Summary of the Strategy: New Construction Subsidy (First Time Homebuyers)**
 Brief Description:
 HHRP funds will be made available to area non-profit housing agencies and/or non-profit housing developers to partially underwrite the costs of constructing affordable homes for families that cannot otherwise qualify for a mortgage through normal lending channels. These funds will enhance affordability and enable the non-profit housing sector to increase the number of affordable housing units produced for HHRP eligible homebuyers within the local area. The focus of this strategy is upon unit production primarily targeting very low income families.
- b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008
- c. **Income Categories to be served:**
 A minimum of 50% of the families purchasing homes through this activity must have incomes below 50% of the median income. All remaining families must have incomes that do not exceed 80% of median income.

- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
The maximum award level for this strategy is stipulated in the HDGC.
- e. **Terms, Recapture and Default:**
Targeted New Construction Subsidy: Deferred Payment Loan @ 0% interest secured by mortgage and note due and payable upon default. Maximum term is 30 years. The homebuyer(s) participating in this strategy may enter a short-term lease-purchase option upon initial occupancy of the HHRP assisted housing unit, however, in all instances, the conversion to permanent homeownership status shall occur within the applicable HHRP expenditure deadlines. Repayment shall be required upon sale, transfer or rental of the housing unit, however, due to the fact that this activity targets very low income families, a provision is included which gives the homeowner the option to release the unit back to the Sponsor agency so that it can be subsequently resold to another HHRP eligible family (documented) in lieu of repayment (whereupon the mortgage is reassigned to the newly qualifying family).
- f. **Recipient Selection Criteria:**
Assistance provided on a first come/first served basis following annual advertisement of the availability of HHRP resources. Waiting lists exist for this strategy from prior year activities, and new applicants will be added to the existing list.
- g. **Sponsor Selection Criteria:**
Selection will be based upon responses to an advertised request for proposal. Selection criteria will include:
- a) non-profit agency's locally based expertise in affordable single family housing construction and marketing and demonstrated capacity to produce new housing units that are affordable to very low income families;
 - b) amount of non-HHRP funds or value of in-kind services committed as HHRP leverage;
 - c) unit production goals and HHRP cost per unit in relation to HHRP funding request;
 - d) HHRP repayment terms requested (ie, loan guarantee, deferred loan, or grant); and
 - e) percentage of units targeted to very low income families;
 - f) commitment to reasonable design standards as promulgated by the local governments.
- Proposals meeting the RFP requirements will be evaluated by the Housing Partnership or a Committee thereof to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission and City Council. The RFP may solicit participation for the full term of the HHRP initiative.
- h. **Additional Information:** NONE

D. Strategy 4. Home Construction and/or Development Financing

a. Summary of the Strategy: Home Construction and/or Development Financing (including Urban Infill housing)

Brief Description:

HHRP funds will be used to fully or partially finance the acquisition of property, individual construction, or large scale development of new affordable housing units for sale and occupancy by HHRP eligible homebuyers on a Countywide basis. The homes will be produced by: (1) providing short term, interim construction financing to local non-profit or for profit residential builders/developers combined with optional conversion of all or a portion of the construction financing to a long-term deferred second mortgage to enhance affordability for the HHRP eligible homebuyer, or (2) through mortgage reduction assistance (soft second mortgage) provided to enable SHIP eligible families to directly purchase newly constructed homes available on the open market. Completed homes will be purchased by approved HHRP eligible families with permanent first mortgage financing provided by area private financial institutions. A minimum of 60% of the permanent mortgage financing will be provided by participating lenders. The remainder, or a portion thereof, may be held as a deferred HHRP second mortgage to provide affordability of the home for the lower income homebuyer.

This strategy also incorporates the Urban Infill concept or stimulating investment in declining urban area such as locally designated Community Redevelopment Areas (CRA); Escambia County, Pensacola and Century Enterprise Zones (EZ), the Pensacola Front Porch Community, and similar areas “targeted” for redevelopment by offering financial incentives to encourage the redevelopment of abandoned or vacant Urban Infill properties by private developers/builders, non-profit corporations, lenders, and individual citizens. Utilizing HHRP, SHIP, HUD, or other public and private sector resources, the Urban Infill component of this Strategy encompasses:

- (a) the identification and evaluation of urban Infill sites/properties (including vacant parcels and/or salvageable abandoned buildings) suitable for the production of newly constructed or renovated housing utilizing criteria established jointly Escambia County, the City of Pensacola, and representatives of targeted neighborhoods;
- (b) attaining control or ownership of properties, through acquisition, donation, or other means as may be appropriate, that support the overall Infill housing and redevelopment goals established in the or the applicable Comprehensive, CRA or EZ Plan(s); and
- (c) effectively redeveloping such properties, through construction or renovation, to meet the single family affordable housing needs of residents of local neighborhood(s). Due to the importance of the neighborhood revitalization mission, HHRP financial resources shall

be allocated in support of the Urban Infill element of this overall Housing Development Strategy in the most flexible manner allowed under the governing regulations.

b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008

c. **Income Categories to be served:**

All of the homes produced through this activity will be sold to families with incomes below 120% of the median income. A minimum of 60% of the newly developed homes will be sold to families with incomes below 80% of the area median.

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

The maximum award level for this strategy is stipulated in the HDGC.

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

Home Construction and/or Development Financing: Deferred Payment Loan @ 0% interest secured by mortgage and note due upon default as a result of the sale, transfer or rental of the housing unit. Maximum term is 30 years or the term of the first mortgage whichever is less. Repayment requirements are: full repayment is required upon default within one year; 20% of the amount of the HHRP assistance is forgiven after one year, with the balance due and payable if the sale, transfer, encumbrance, or rental of the subject housing unit occurs within the term of the first mortgage. Assuming the original qualifying homebuyer occupies the home, without default, for the full duration of the first mortgage, the 80% balance of the HHRP assistance is also forgivable.

f. **Recipient Selection Criteria:**

Assistance provided on a first come/first served basis following advertisement of the availability of HHRP resources. Homebuyer eligibility and certification activities will be performed in-house.

g. **Sponsor Selection Criteria:**

Local government staff will work individually with local non-profits, builders, developers, property owners and homebuyers on a first come/first served basis following public announcement of the availability. The application process for sponsors will be continuous until funds are exhausted. Generally, selection will be based upon responses to an advertised request for proposal, and will be for a the full HHRP period. Selection criteria will include:

- a) demonstrated affordable housing production and preferably locally based expertise in affordable single family housing construction, development and marketing;
- b) housing unit production goals and per unit cost in relation to HHRP funding requested;
- c) amount of non-HHRP funds or value of other services committed as HHRP leverage;

- d) the provision of homebuyer education/counseling as a core component
- e) housing production/development schedule (i.e., ability to produce units in a timely manner)
- f) commitment to reasonable design standards as promulgated by the local governments.
- g) Builders or developers who have not been under contract with the Escambia/Pensacola SHIP Program as a participating builder/developer within the past two years will be limited to construction of one house at a time until a minimum of three homes have been successfully built and sold in accordance with the provisions of this Strategy and the required Housing Development Agreement.

h. **Additional Information:** NONE

E. Strategy 5. Housing Repair Assistance (includes work performed by private contractors and volunteer-based initiatives)

a. **Summary of the Strategy:** Housing Repair Assistance (Homeownership)

Brief Description:

HHRP funds will be used to provide moderate rehabilitation or emergency repair assistance for very low, low and moderate income owner occupied homes to address one or more of the following: roofing repair/replacement; hurricane damage repair (including interior/exterior repairs); electrical, plumbing, sanitary disposal; life/safety conditions; structural code deficiencies; painting/siding; handicapped accessibility needs; window/door replacement; insulation/energy efficiency improvements; and other related repairs. Repairs will target health and safety concerns with priority for hurricane repair/recovery needs. Plans are to utilize both private contractors and volunteer based organizations to undertake this strategy. HHRP funds will directly support a combination of professional contracted construction services, the purchase/reimbursement of building materials, and/or payment for service delivery costs associated with completion of the work on eligible homes.

b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008

c. **Income Categories to be served:**

A minimum of 90% of the homes repaired through this activity must be owned by families with incomes below 80% of the median income. Priority will be given to families with incomes below 50% of the median income

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

The maximum award level for this strategy is stipulated in the HDGC.

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

Housing Repair Assistance: Direct Depreciable Loan to Homeowner. Secured by officially recorded lien that is forgivable at the end of 5 years. The undepreciated portion of the lien must be repaid upon default by the homeowner. Default is defined as the sale, rental or transfer of ownership of the property during the five (5) year period.

The only exception to this policy will be home repair cases where all of the work is performed totally by volunteer labor with “no warranty”. In this event, the HHRP assistance provided to the eligible homeowner will be in the form of a Direct Grant, and no lien or mortgage will be filed on the subject property.

f. **Recipient Selection Criteria:**

Assistance provided on a first come/first served basis following annual advertisement of the availability of SHIP resources. Extensive waiting lists exist for this strategy from prior year activities, and new applicants will be added to the existing list.

g. **Sponsor Selection Criteria:**

Unless implemented directly by County/NEFI, City, or West Florida Regional Planning Council Staff, selection will be based upon responses to an advertised request for proposal. Selection criteria will include:

- a) experience of agency in managing emergency or moderate housing repair
- b) assistance activities;
- c) projected HHRP cost per housing unit;
- d) commitment of non-HHRP funds as leverage for HHRP dollars
- e) unit production goals for housing repair in relation to HHRP funds requested;
- f) commitment to limit assistance to very low and low income families; and
- g) implementation and unit production schedule

Proposals meeting the RFP requirements will be evaluated by the Escambia/Pensacola Housing Partnership to determine the agency(ies) or organization(s) that will implement the strategy. Final selection and contract approval will be provided by the County Commission and City Council. The RFP will solicit participation for the full HHRP period.

h. **Additional Information:** NONE

F. Strategy 6. Rental Development

a. **Summary of the Strategy: Rental Development (rental unit production)**

Brief Description:

HHRP funds will support the development of quality, affordable, preferably mixed income rental housing for eligible persons through new construction, acquisition of property or existing rental units, and/or rehabilitation of existing substandard rental units. These rental development

project(s) will be undertaken in partnership with a local Community Housing Development Organization (CHDO), Public Housing Authority (PHA), a 501(c)(3) non-profit affordable housing sponsor, and/or private for-profit developers selected through one or more open proposal submission(s). HHRP funds will support non-profit and private-for-profit sponsored affordable rental housing developments typically in conjunction with financing provided by the Florida Housing Finance Corporation (FHFC), the U. S. Department of Housing and Urban Development (HUD), the U. S. Department of Agriculture (USDA), local bonding authorities, public housing authorities, or other similar rental development sponsoring agencies.

b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008

c. **Income Categories to be served:**

All of the rental units developed through this strategy must be occupied by very low and low income families (below 80% of the median) and at least 10% of the families must be extremely low income (below 30% of the median) at initial occupancy.

d. **Maximum award is noted on the Housing Delivery Goals Charts (HDGC):**
The maximum award levels for this strategy are stipulated in the HDGC.

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

Rental Development: Deferred Payment Loan @ 0% or below market interest rate (typically for a 20-25 year term forgivable in annual increments over the full term of the mortgage assuming compliance with all HHRP requirements by the Sponsor agency). Secured by mortgage and note. Maximum term is 25 years, unless a longer term is specifically required by HUD or the FHFC as a condition for project financing. As defined in the applicable mortgage and note, full recapture of HHRP funds invested is required upon default, unless a forgiveness provision (depreciating balance) is incorporated into the mortgage and note in which case the undepreciated portion shall be due and payable upon default.

Compliance monitoring shall be performed annually by NEFI, as agent for Escambia County, and/or the Pensacola Housing Department for the minimum period required by HHRP through monitoring Section 8 rental/lease documents or by direct review of Sponsor agency documentation to establish compliance with Program affordability requirements with respect to tenant occupancy, income levels, and rent rates. For FHFC or HUD financed projects that also receive HHRP local support, occupancy, rent, and housing quality compliance documentation secured by FHFC, HUD or their designated contract monitor shall be deemed acceptable in meeting this requirement. The sale of properties assisted with HHRP funds shall require approval of the Board of County Commissioners and Pensacola City Council, and shall be acceptable (without

repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note.

f. **Recipient Selection Criteria:**

Assistance provided on a first come/first served basis following advertisement of the availability of HHRP resources. When an extensive waiting list exists for the strategy, applicants are added to the list in first come/first served order. Extensive wait lists exist for this strategy.

g. **Sponsor Selection Criteria:**

CHDO, PHA, and/or Non-Profit Sponsored Development: Non-profit sponsored rental development project(s) will be completed through contract with an eligible CHDO, PHA, or 501(c)(3) non-profit agency. Selection will be based upon agency response to a request for proposal issued to all eligible CHDO's (for HOME CHDO set-aside activities), PHA(s), or non-profit developers of affordable rental housing. Project selection criteria shall include the following, as applicable:

- a) agency must be a locally designated CHDO (HOME set-aside funds), PHA, or a 501(c)(3) non-profit;
- b) agency's rental unit portfolio;
- c) agency's previous rental development experience;
- d) conformity with Escambia Consortium Consolidated Plan rental development goal(s)
- e) total (aggregate) cost per unit-all funding sources;
- f) Subsidy level per unit;
- g) HHRP cost per unit;
- h) ratio of private funds to public funds;
- i) ratio of other funds to HHRP funds;
- j) compliance with new construction preference;
- k) rental development bedroom size mix (2 bedrooms preferred);
- l) proposed development site located in a designated Community Redevelopment Area (CRA) or Enterprise Zone;
- m) target date for Project commitment and completion if selected;
- n) form of assistance requested (ie, deferred payment loan, low interest loan, loan guarantee, etc.;

For-Profit Sponsored Development: For solely "local" projects that do not involve other funding partners (FHFC, HUD, DCA, or USDA), at the option of the County and City, for-profit sponsored rental developments may be handled through a separate proposal solicitation that will be based upon a detailed Request for Proposals to be developed specifically for the HHRP initiative. The selection criteria will mirror many of those cited above, but will require significantly greater detail and disclosure of financial data in order to determine

the level of local commitment required from HHRP resources, the contribution of the proposed project to Hurricane Ivan Rental Development Recovery Goals as established by the County and City, and unit production scheduling.

For projects jointly financed with FHFC, HUD, DCA, USDA or similar authorities, the County and City may elect to rely on the competitive review and ranking process established by the FHFC, HUD, DCA, or USDA for purposes of determining the project(s) to which local HHRP funds will be committed.

Locally, proposals will be evaluated by designated County and City housing staff and/or a Project Review Team. Final selection and contract approval will be provided by the County Commission and/or City Council.

h. **Additional Information:** NONE

G. Strategy 7. Development of Residential Units Targeting Special Needs Housing

a. **Summary of the Strategy: Development of Residential Units Targeting Special Needs Housing (Rental)**

Brief Description:

HHRP and/or ELI funds will be used to assist local non-profit sponsors in developing special needs housing for HHRP eligible clients through acquisition, rehabilitation, and/or new construction of suitable units. Special needs groups shall generally include, but not be solely limited to: homeless persons, mentally or physically handicapped persons, or victims of domestic violence. Such units shall be utilized by the subject non-profit sponsor to meet short or long-term housing needs of HHRP eligible persons. Operational costs after initial acquisition shall be the responsibility of the sponsoring agency.

b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008

c. **Income Categories to be served:**

100% of families assisted through this strategy must have incomes below 50% of the median income at the time of initial occupancy.

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

The maximum award level for this strategy is stipulated in the HDGC.

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

Direct Grant to provide special needs housing. Mortgage term is not applicable to this Strategy.

f. **Recipient Selection Criteria:**

Properties secured through this activity shall be limited to occupancy by persons or families who are homeless or have special needs and who are under active case management by the Sponsor agency. Sponsor agency(s) shall provide income, occupancy and case management documentation to the HHRP (SHIP) Administrator at least quarterly.

g. **Sponsor Selection Criteria:**

Acquisition/rehabilitation/development actions will be planned and implemented in cooperation with the EscaRosa Coalition on the Homeless, Inc., the local Homeless Continuum of Care (CoC) agency recognized by the State of Florida Office on Homelessness. If required, the selection of sponsors for management of the special needs housing units will be based upon responses to an advertised request for proposal. Selection criteria will include the:

- a) consistency of the proposed project with the Escambia/Santa Rosa Continuum of Care Plan.
- b) non-profit sponsor's past experience and demonstrated performance in management/operation of housing for special needs population(s);
- b) proposed total HHRP cost per unit;
- c) housing unit production goals and production schedule;
- d) level of long-term commitment to assist very low income families having special housing needs; and
- e) level of prioritization afforded the project by the EscaRosa Coalition on the Homeless.

The Homeless Coalition will serve as the key agency for purposes of coordinating this and determining the most effective utilization of HHRP funds to benefit of those with special needs.

h. **Additional Information:** NONE

H. Strategy 8. Tenant Assistance – Security and Utility Connection Deposits

a. **Summary of the Strategy: Security and Utility Connection Deposits (rental - tenants)**

Brief Description:

The City of Pensacola administers the Section 8 Rental Assistance and Tenant Based Rental Assistance (TBRA) Programs throughout Escambia County. Due to the severe impact of Hurricane Ivan on the affordable rental market in this community, a critical recovery component for very low income tenants or former tenants is the inability to provide security and utility deposits required to secure affordable rental occupancy in the local area. HHRP funds will be utilized to assist families that were impacted by Hurricane Ivan with meeting security and utility deposit requirements which will allow them to secure needed housing.

- b. **Fiscal Years Covered:** July 1, 2005 – June 30, 2008
- c. **Income Categories to be served:**
All homes assisted through this activity must be occupied by extremely low and very low, and Low Income families (i.e., with incomes below 50% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart (HHGC):**
The maximum award levels for this strategy are stipulated in the HHGC.
- e. **Terms, Recapture and Default:**
Security Deposits and Utility Deposits: Direct grant to the HHRP eligible individual or family. No payment will be required of the eligible family, but should funds returned after the deposit period they will be re-deposited into the HHRP fund for reuse in funding other HHRP eligible strategies. The assistance will be implemented in accordance with the current TBRA Program, and all families will be income certified in accordance with Section 8 procedures.
- f. **Recipient Selection Criteria:**
Assistance provided on a first come/first served basis following advertisement of the availability of HHRP resources. When an extensive waiting list exists for the strategy, applicants are added to the list in first come/first served order. A wait lists exist for this strategy.
- g. **Sponsor Selection Criteria:**
Not applicable. This strategy is implemented directly by City of Pensacola housing staff.
- h. **Additional Information:** NONE

III. Extremely Low Income Strategy:

- a. **Strategies from Section II specifically targeting ELI:**
 - Strategy #6 – Rental Development
HHRP funds will be provided to create long-term affordable ELI multi-family units in at least one Escambia County Long Term Recovery Plan priority rental development project, specifically including, but possibly not limited to Morris Court Redevelopment.
 - Strategy #7 – Development of Special Needs Housing for the Homeless
With HHRP support, the EscaRosa Coalition on the homeless will work closely with Escambia County, the City of Pensacola, and homeless service agencies to plan and develop housing units targeting the CoC based needs of homeless ELI persons and

- b. **Recipient Selection Criteria:**
The ELI Rental Development project has been prioritized for implementation in the Long Term Recovery Plan. No further selection process is anticipated. The Homeless Facility Development project will be coordinated by the EscaRosa Coalition on the Homeless based upon the agency's State designation as the CoC coordinating entity for the two County area. There is no other similar umbrella homeless service agency in the area. In the event housing units are developed by individual homeless service delivery agencies under this strategy, the Sponsor Selection process denoted in Strategy 7 above will be enlisted.

- c. **Additional Information:** NONE

IV. Community Planning Strategy:

- a. **Summary of the Strategy (including organizations involved, roles):**
The recovery from Hurricane Ivan has truly been a community effort, one that has witnessed an ever broadening range of non-profit agencies, organizations, governmental bodies, businesses, churches, social service delivery agencies, emergency preparedness officials, federal/state/local officials, individuals, and a significant commitment of support from many groups from near and far. The intent of the following summary is to capture the blend of community planning effort that has been accomplished. Unquestionably, the list provided on the next page does not include all of the agencies and organizations that have committed resources to the recovery, otherwise the list would be many pages in length.

Summary of the Strategy (including organizations involved, roles):

Collaborating Organizations	Housing Recovery Role
<ul style="list-style-type: none"> ➤ Escambia County Board of Commissioners ➤ Pensacola City Council ➤ Century Town Council ➤ Escambia County Neighborhood & Environmental Services Department/Neighborhood Enterprise Fd., Inc. ➤ Pensacola Housing Department 	<ul style="list-style-type: none"> ➤ Policy Direction/Leadership ➤ Policy Direction/Leadership ➤ Policy Direction/Leadership ➤ Coordination, short/long term planning & implementation
<ul style="list-style-type: none"> ➤ West Florida Regional Planning Council ➤ Rebuild Northwest Florida, Inc. 	<ul style="list-style-type: none"> ➤ Coordination, short/long term planning & implementation ➤ Coordination, short/long term planning & implementation ➤ Public/Private/Faith based Mobilization, fund raising for housing recovery, advocacy
<ul style="list-style-type: none"> ➤ FEMA Long Term Recovery Team 	<ul style="list-style-type: none"> ➤ Long Term Recovery Plan and extensive community input process
<ul style="list-style-type: none"> ➤ Escambia County and Pensacola Community Redevelopment Agencies ➤ Florida Department of Community Affairs 	<ul style="list-style-type: none"> ➤ Policy direction regarding infill housing, property issues ➤ Coordination & mitigation planning
<ul style="list-style-type: none"> ➤ Interfaith Housing Coalition 	<ul style="list-style-type: none"> ➤ Mobilizing/coordinating faith based housing recovery efforts
<ul style="list-style-type: none"> ➤ EscaRosa Coalition on the Homeless, Inc. (and partner homeless service delivery agencies) ➤ Escambia County Community Services Department 	<ul style="list-style-type: none"> ➤ Lead agency for Escambia & Santa Rosa County CoC ➤ Administration of Hurricane Relief Fund (repairs)
<ul style="list-style-type: none"> ➤ United Way of Escambia County, Inc. 	<ul style="list-style-type: none"> ➤ Extensive involvement in community planning, recovery, and service coordination
<ul style="list-style-type: none"> ➤ Area Housing Commission ➤ Escambia County Housing Finance Authority ➤ Homebuilders Association of West Florida ➤ Pensacola Association of Realtors ➤ Pensacola Habitat for Humanity, Inc. ➤ Community Enterprise Investments, Inc. 	<ul style="list-style-type: none"> ➤ Public Housing Agency ➤ Local housing finance authority ➤ Coordination & planning ➤ Coordination & Planning ➤ Affordable Housing Developer ➤ Affordable Housing Developer & CHDO
<ul style="list-style-type: none"> ➤ AMR at Pensacola, Inc. 	<ul style="list-style-type: none"> ➤ Affordable Housing Developer & CHDO
<ul style="list-style-type: none"> ➤ Circle, Inc. 	<ul style="list-style-type: none"> ➤ Affordable Housing Developer & CHDO
<ul style="list-style-type: none"> ➤ Escambia Community Land Trust (CLT) ➤ American Red Cross 	<ul style="list-style-type: none"> ➤ Affordable Housing CLT ➤ Disaster planning and recovery coordination
<ul style="list-style-type: none"> ➤ Catholic Charities, Inc. 	<ul style="list-style-type: none"> ➤ Recovery support, housing recovery planning & support for Interfaith Housing Coalition
<ul style="list-style-type: none"> ➤ Methodist Home for the Aging, Inc. 	<ul style="list-style-type: none"> ➤ Non-Profit Housing Developer

b. **Strategies from Section II to be included in Community Collaboration:**

Strategy 5 - Housing Repair Assistance

Community collaboration funds will primarily support construction and material costs primarily required to assist lower income families with making repairs to their homes that were damaged by Hurricane Ivan. Extensive use of volunteer labor is planned as a major component of the collaborative effort.

Strategy 4 - Home Construction and/or Development Financing

This is a secondary priority for utilization of Community Collaboration funds. Any balance of funds not required to address the above priority will be allocated and expended to support costs associated with development of new affordable housing units for HHRP eligible families.

c. **Additional Information:** NONE

IV. Administrative Budget

a. **Brief Summary of Anticipated Administrative Expenses:**

Escambia County and the City of Pensacola both have very competent housing staff, but the total capacity has been historically based upon the limited size of our local affordable housing programs. The impending allocation of over \$23,000,000 in HHRP and related funds, with a three year spendout period, will unquestionably require supplemental staffing both at administrative levels and in the service delivery arena. Likewise, our primarily non-profit service delivery agencies will require augmented staffing if we are to collectively accomplish the timely and productive use of HHRP funds. It is anticipated that the total 15% in administrative allowance will be required. The funds will support limited term augmentations to County and City staff, County indirect costs, administrative personnel placed that must be made available within various partner agencies to build capacity and productivity, program operational support, training, program outreach, and related matters.

a. **Estimated Administrative Costs:**

Projected Administrative Costs	2005/06	2006/07	2007/08
<u>Program Management:</u>			

a. Escambia County: Neighborhood Enterprise Foundation, Inc. (Agent for County)	\$ 150,000	\$ 150,000	\$ 150,000
b. City of Pensacola: Pensacola Housing Department	\$ 185,000	\$ 180,000	\$ 170,000
c. West Florida Regional Planning Council (project management/ implementation services)	\$ 75,000	\$ 75,000	\$ 65,000
Each administering entity or their designated agent(s), shall receive not more than fifteen (15%) percent of the jurisdictions respective SHIP allocation to meet Program administrative, planning, oversight, coordination, fiscal management, and monitoring requirements.			
<u>Fiscal Management</u>			
a. Escambia County: Indirect Cost/Fiscal Management Office Escambia County shall receive a maximum of three (3%) percent of the HHRP allocation to meet the costs required for proper fiscal management/reporting, record-keeping, data processing, administrative and legal support, receipt and distribution of funds, general accounting and audit coordination	\$ 535,870		
<u>Equipment:</u> (Such as: Computer hardware/ software, vehicle(s), etc.)	\$ 35,000	\$ 7,500	\$ 5,500
<u>Travel for Training/Workshops:</u> (Local and Out of County Travel for Affordable Housing Staff and partner Agencies)	\$ 8,500	\$ 4,500	\$ 3,500
<u>Contractual Services:</u>			
a. Contract Staffing (Professional Support: Development Review/ Analysis, Technical Support, Database Development, Monitoring)	\$ 85,000	\$ 95,000	\$ 60,000
b. Program Support Costs (Such as: property research, title work, legal support, survey work, appraisals, mapping, etc.)	\$ 65,000	\$ 75,000	\$ 43,965
<u>Staffing Support for Partner Agencies:</u>			
a. HHRP Contract Personnel (HHRP financed Staff enhancements within partner non-profit agencies to address capacity and unit production requirements)	\$ 140,000	\$ 170,000	\$ 145,000
Subtotals	\$ 1,279,370	\$ 757,000	\$ 642,965

GRAND TOTAL \$2,679,335

VII. EXHIBITS:

A. Hurricane Housing Goals Chart (HHGC) For Each Fiscal Year Covered in the Plan

Completed HHGC for each fiscal year is attached as **Exhibit A.**

B. Certification Page:

Signed Certification is attached as **Exhibit B.**

C. Program Information Sheet:

Completed program information sheet is attached as **Exhibit C.**

D. Community Planning Documentation:

Escambia County and City of Pensacola Resolution: See **Exhibit D.**

Escambia/Pensacola HHRP Interlocal Agreement: See **Exhibit E.**

Evidence of community planning and collaboration efforts: See **Exhibit F.**

HURRICANE HOUSING DELIVERY GOALS CHART

FOR

July 1, 2005 – June 30, 2008

(INSERTED ON THE FOLLOWING PAGE)

Exhibit B

ESCAMBIA/PENSACOLA
HURRICANE HOUSING RECOVERY PROGRAM
CERTIFICATIONS

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: ESCAMBIA 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.

_____ By: _____
Witness

_____ George Touart, County Administrator
Escambia County _____
Witness Type Name and Title

Date

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: CITY OF PENSACOLA

- (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.

_____ By: _____
Witness

_____ Tom Bonfield, City Manager
City of Pensacola _____
Witness Type Name and Title

Date

Exhibit C

ESCAMBIA/PENSACOLA
PROGRAM INFORMATION SHEET

HURRICANE HOUSING RECOVERY PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: ESCAMBIA COUNTY, FLORIDA

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): J. W. Dickson, Chairman

ADDRESS: P.O. Box 1591, Pensacola, Florida 32597

HHRP/SHIP ADMINISTRATOR: Randy Wilkerson

ADDRESS: P.O. Box 18178, Pensacola, Florida 32523

TELEPHONE (850) 458-0466 FAX (850) 458-0464

EMAIL ADDRESS: randy_wilkerson@co.escambia.fl.us

ADDITIONAL SHIP CONTACTS: Denise Manna, NEFI Finance Director

ADDRESS: P.O. Box 18178, Pensacola, Florida 32523

EMAIL ADDRESS:

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

CITY OF PENSACOLA

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000-598

MAIL DISBURSEMENT TO: Escambia County Clerk of the Circuit Court

ADDRESS: 223 Palafox Place

Pensacola, Florida 32502-5845

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:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000

TALLAHASSEE, FL 32301 Fax: (850) 922-7253

HURRICANE HOUSING RECOVERY PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: CITY OF PENSACOLA

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): John Fogg, Mayor

ADDRESS: P. O. Box 12910, Pensacola, Florida 32521

HHRP/SHIP ADMINISTRATOR: Pat Hubbard

ADDRESS: P. O. Box 12910, Pensacola, Florida 32521

TELEPHONE: (850) 595-1665 FAX: (850) 595-1280

EMAIL ADDRESS: phubbard@ci.pensacola.fl.us

ADDITIONAL SHIP CONTACTS: Jimmie McFall

ADDRESS: P. O. Box 12910, Pensacola, Florida 32521

EMAIL ADDRESS: jmcfall@ci.pensacola.fl.us

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

ESCAMBIA COUNTY, FLORIDA

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: N/A. SEE ABOVE FOR ESCAMBIA COUNTY FID #

MAIL DISBURSEMENT TO: N/A

ADDRESS: N/A

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:

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

Exhibit D

RESOLUTIONS APPROVING
ESCAMBIA/PENSACOLA
HURRICANE HOUSING RECOVERY PLAN

RESOLUTION NUMBER R2005-

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA COUNTY, FLORIDA APPROVING THE ESCAMBIA/PENSACOLA HURRICANE HOUSING ASSISTANCE PLAN AS REQUIRED BY THE HURRICANE HOUSING RECOVERY (HHR) PROGRAM, CHAPTER 420.9079(3), FLORIDA STATUTES; AND FLORIDA HOUSING FINANCE CORPORATION (FHFC) EMERGENCY RULE 67ER-05 AND PROPOSED RULE 67-55, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN AND/OR COUNTY ADMINISTRATOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE HURRICANE HOUSING RECOVERY PLAN FOR

REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, in 1992, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, in 2005, after four hurricanes impacted the State of Florida, the Florida Legislature amended the William E. Sadowski Affordable Housing Act, by the addition of Chapter 420.9079 Subsection 3 Florida Statutes, to provide policy direction and funding required to implement the Hurricane Housing Recovery (HHR) Program, and

WHEREAS, using general direction cited in the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, the Florida Housing Finance Corporation (FHFC) has promulgated Emergency Rule Chapter 67ER-05 and proposed final implementing Rule Chapter 67-55 to govern the utilization of HHR funds by participating local governments as delineated in Chapter 420.9079 Subsection 3(b), 3(c), and 3(d); and

WHEREAS, the HHR Rule requires local governments to prepare and obtain FHFC approval of a Hurricane Housing Assistance Plan in accordance with FHFC requirements, and

WHEREAS, eligible housing recovery strategies, benefit threshold and set-aside requirements, maximum per unit subsidy levels, income eligibility thresholds, implementation methodologies, and maximum purchase price levels are delineated in the Hurricane Housing Assistance Plan; and

WHEREAS, Neighborhood Enterprise Foundation, Inc. (NEFI), an operating division of the Escambia County Neighborhood and Environmental Services Department, and the City of Pensacola Housing Department have jointly prepared the Escambia/Pensacola Hurricane Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Commission finds that it is in the best interest of the public for **Escambia County** to submit the Local Housing Assistance Plan for review and approval so as to qualify for said Hurricane Housing Recovery (HHR) Program funds;

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

Section 1: The Board of County Commissioners of Escambia County, Florida hereby approves the Escambia/Pensacola Hurricane Housing Assistance Plan, as attached hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Subsection 3, Florida Statutes, for fiscal year: 2005/2006.

Section 2: The Chairman of the Board of County Commissioners and/or the County Administrator, are hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Escambia/Pensacola Hurricane Housing Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of said program.

Section 3: The County Administrator (or City Manager on behalf of the City of Pensacola) or their designee(s), specifically including the Executive Director of NEFI (County) and/or the Director of the Pensacola Housing Department (City), are authorized to execute letters, forms, documents, reports, or revisions to the Hurricane Housing Recovery Plan as may be required by Florida Housing Finance Corporation prior to, during implementation, or upon completion of the Hurricane Housing Recovery Program and the Hurricane Housing Assistance Plan.

Section 4: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS _____ DAY OF _____, 2005.

**ESCAMBIA COUNTY, FLORIDA, acting
by and through its BOARD OF COUNTY
COMMISSIONERS**

Attest: Ernie Lee Magaha
Clerk of the Circuit Court

BY: _____
J. W. Dickson, Chairman

By: _____
Deputy Clerk

BCC Approved: July 7, 2005

(S E A L)

County Legal Approval:

**CITY OF PENSACOLA APPROVAL RESOLUTION
TO BE INSERTED HERE IN FINAL DOCUMENT**

**CITY OF PENSACOLA APPROVAL RESOLUTION
TO BE INSERTED HERE IN FINAL DOCUMENT**

Exhibit E

ESCAMBIA/PENSACOLA

HURRICANE HOUSING RECOVERY PLAN

INTERLOCAL AGREEMENT

Final Draft:6/15/05

INTERLOCAL AGREEMENT

THIS INTERLOCAL AGREEMENT made and entered into this _____ day of _____, 2005, by and between **ESCAMBIA COUNTY**, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners (the "County"), and the **CITY OF PENSACOLA**, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council (the "City"):

WITNESSETH:

WHEREAS, the City and County have legal authority to perform general government services within their respective jurisdiction; and,

WHEREAS, the City and County are authorized by Florida Statutes Chapter 163.01 et seq., to enter into Interlocal Agreements and thereby cooperatively utilize their powers and resources in the most efficient manner possible; and

WHEREAS, the William E. Sadowski Affordable Housing Act (Chapter 92-317, Laws of Florida, incorporated herein by reference) created Section 420.9072, et seq. Florida Statutes, (the "State Housing Initiatives Partnership Program" ("SHIP")), and

WHEREAS, Chapter 420 Florida Statutes was duly amended in 2005 by the Florida Legislature to incorporate specific language implementing the Hurricane Housing Recovery (HHR) Program to authorize affordable housing recovery funds to be distributed to approved counties and eligible municipalities within the County pursuant to an Interlocal Agreement; and

WHEREAS, Escambia County is an approved County and the City of Pensacola is an eligible municipality within the County; and

WHEREAS, the County and City desire to jointly utilize Hurricane Housing Recovery (HHR) Program allocations pursuant to this Interlocal Agreement; and

WHEREAS, the County and the City have determined that HHR Program funds can be more effectively and efficiently utilized and managed through an Interlocal Agreement.

NOW THEREFORE, in consideration of the mutual covenants and agreements hereinafter set forth, the parties hereto agree as follows:

1. The City and the County do hereby agree that the HHR Program funds which are to be distributed to the County as provided in Chapter 420, Florida Statutes, shall be

allocated jointly to the County and City for purposes identified in the mutually approved Escambia/Pensacola Hurricane Housing Assistance Plan ("HHAP"). The implementation of various HHR financed affordable housing activities shall be undertaken cooperatively by the County, acting through its agent, Neighborhood Enterprise Foundation, Inc., and the City, through its Department of Housing.

2. Unless earlier terminated, pursuant to other provisions of this Interlocal Agreement, the term of this Agreement shall run concurrent with the distribution of HHR Program funds which are allocated jointly to the County and the City, and shall minimally continue for the duration of the Escambia/Pensacola Hurricane Housing Assistance Plan.

3. The City and the County direct the Florida Housing Finance Corporation (the "Corporation") to distribute and allocate the HHR Program funds in accordance with this Interlocal Agreement and authorize the Corporation to rely on the City's and County's stated intent and their authority to execute this interlocal agreement.

4. The HHR Program funds so distributed will be deposited in a single depository trust fund account created and managed by Escambia County, which shall be administered by the Finance Division of the Office of the Clerk of the Circuit Court. This account shall be known as the Hurricane Housing Trust Fund (hereinafter referred to as "Local HHR Fund"), to which HHR funds are distributed by the State of Florida/Florida Housing Finance Corporation. The Corporation will be notified of any change in the Local HHR Fund status and the parties agree to have such Local HHR Fund audited annually as required by Chapter 420, Florida Statutes and Rules 67-37, 67ER-05 and 67-55, Florida Administrative Code. Since all distributions from the Local HHR Fund shall be processed by Escambia County, parties hereto agree that the Comprehensive Single Entity Audit of the accounts and records of the County with respect to Local HHR revenues and

expenditures shall constitute the audit for the Interlocal Entity as described in the HHR and/or State Housing Initiatives Partnership (SHIP) Program Rule(s). The parties hereto agree that the Local HHR Fund may be allocated a pro-rata charge by the County based upon the cost of the independent audit.

5. Provided this Interlocal Agreement remains effective between the City and the County, both parties agree that they will not do anything to jeopardize the other party's right to receive its allocation from the Local HHR Fund.

6. The parties to this Agreement have both adopted an Affordable Housing Incentive Plan and mutually understand that the relevant law requires the continuing monitoring and implementation of said Plan for the purpose of enhancing and providing affordable housing. Both parties agree to cooperate in ensuring that the requirements and spirit of applicable law are satisfied.

7. Neither party shall use any revenues distributed and allocated for purposes other than those authorized by 420.9072(7), Florida Statutes, or as stipulated in Florida Housing Finance Corporation Administrative Rules 67-37, 67ER-05 and 67-55 (as each may be applicable to the HHR Program).

8. If at any time during the term of this Interlocal Agreement, the City or the County which are the parties to this Interlocal Agreement believe that the intent of the parties as set forth herein is not being accomplished, or that the terms of the Interlocal Agreement are not fair, such entity may, upon the giving of ninety days written notice, renegotiate the terms and provisions of this Interlocal Agreement to be effective on the first day of the next fiscal year. If the parties are unable to so renegotiate the terms and provisions of this Interlocal Agreement prior to the commencement of the next fiscal year the noticing party shall cease to be a party to this Interlocal Agreement and this Interlocal Agreement shall terminate and be of

no further force or effect as to such party and the funds shall be allocated and managed separately by each jurisdiction.

9. If either party shall cease to be eligible for allocation and distribution of Hurricane Housing Recovery (HHR) monies, such party's allocation of the funds shall remain in the State HHR Fund to be used by the Corporation.

10. The parties to this agreement shall cooperatively prepare and submit a single consolidated annual report incorporating all activities undertaken with HHR funds in compliance with reporting provisions of Administrative Rule 67ER-05 and 67-55.

11. For all purposes herein, the term "Interlocal Agreement" shall mean this Interlocal Agreement, and the provisions thereof.

12. This Interlocal Agreement shall become effective when filed with the minutes and official records of Escambia County as administered by Clerk of the Circuit Court. The County shall be responsible for such filing as soon as this Agreement has been fully executed.

IN WITNESS WHEREOF, the said municipal corporation in pursuance of due and legal action of its City Council has executed these presents causing its name to be signed by its City Manager and its corporate seal to be affixed, and Escambia County, a political subdivision of the State of Florida, has caused these presents to be executed in its name by its Board of County Commissioners, acting by its Chairman of said Board, the day and year first written above.

COUNTY OF ESCAMBIA,
acting by and through its Board of
County Commissioners
P. O. Box 1591, Pensacola, FL 32597

By: _____
J. W. Dickson, Chairman

Attest: Ernie Lee Magaha
Clerk of the Circuit Court

BCC Approved: July 7, 2005

By: _____
Deputy Clerk

(S E A L)

County Legal Approval:

CITY OF PENSACOLA,
acting by and through its City Council
P. O. Box 12910, Pensacola, FL 32521

By: _____
Thomas J. Bonfield, City Manager

Attest: Shirley F. White
City Clerk

By: _____

S E A L

APPROVED AS TO FORM AND EXECUTION:

DATE: _____

By: _____
Don J. Caton, City Attorney

Exhibit F

EVIDENCE OF COMMUNITY PLANNING
ACTIVITIES IN ESCAMBIA COUNTY

AGENDA

AFFORDABLE HOUSING LONG TERM RECOVERY GROUP

April 27, 2005 - 2:30 pm

**City Housing Department
4501 Twin Oaks Drive**

AGENDA

- I. Welcome and Introduction
- II. Overview of Housing Recovery Efforts
- III. Discussion of Housing Priorities

SUMMARY
AFFORDABLE HOUSING LONG TERM RECOVERY MEETING

City of Pensacola Housing Department
April 27, 2005
2:30 PM

The meeting was called to order and opening remarks were made by Pat Hubbard, Director of the City Housing Department, and Randy Wilkerson, Executive Director of Neighborhood Enterprise Foundation, Inc. (NEFI). Pat stated the purpose of the meeting was to discuss and gather information on how the community's affordable housing providers could assist in meeting the goals established for the long term recovery plan in the aftermath of Hurricane Ivan.

The community's long term affordable housing goals were discussed. Pat stated that major damage from Hurricane Ivan resulted in approximately 2,400 families moving into temporary trailers and approximately 5,000 units either being destroyed or receiving major damage.

Randy stated that larger complexes of affordable rental housing would be encouraged at this juncture. He stated that approximately 1,000 rental units remain out of commission and if or when they return to the rental market, they probably would not be affordable to low/moderate income families. He asked that housing providers consider different arenas of development, such as tax credit programs and/or large rental developments. He recognized Rebuild of NW Florida and the FEMA Long Term Recovery Committee in their efforts to get homeowners back into their homes. He expressed the immediate need of adequate rental housing, which has not been addressed thus far.

Pat emphasized the importance of leveraging the funding received. She stated that they would be looking to all of the affordable housing providers in the community to see what they have in the pipeline, what they can provide in the future, where the gaps are, and what is needed to get their projects completed. The emphasis will be on maximizing unit production with the one-time "SHIP-Like" funds.

There was a discussion regarding the lack of construction assistance and referrals for renters. Rick Humphreys asked whether the "2,400 in temporary trailers" were people or families. Pat stated that there was a total of **2,400 "families"** in the travel trailers and they had no where to go until additional rental housing became available.

Mark Dufva asked what the immediate priority was. Randy stated that the long term goal was to produce 2000 rental units within 4 years. Mark suggested that housing providers explore new ideas and approaches. There was a discussion regarding the need to break down the boundaries for regulations and permitting so that the long term recovery projects could go forward without a delay. Matthew Lopez, State DCA, stated this would not be a problem at the state level. There was a discussion about the NIMBY affect and finding suitable land for affordable housing development.

Randy went over the long term recovery goals in other categories:

- 1) Repair 1300 damaged houses in 12 months;
- 2) New rental housing production: At least 200 - 250 affordable units per year for the next 4 years.

He pointed out that the organizations that provide services for the homeless have also been impacted and their needs must be addressed to increase their capacity.

In summary, he stated the long term recovery goals include additional rental units, repair of damaged housing, additional housing production, and assistance to address the needs of the homeless and provide emergency housing.

He reiterated to the affordable housing providers to submit to either him or Pat Hubbard by May 4th, information on their existing capacity (and in the works) and their elevated capacity.

There was a discussion regarding the implementation of the long term plan. Randy stated he expected a "community" Plan would have to be developed for approval by the state once the ground rules were established.

There was a discussion regarding the 1889 House bill and 1110 Senate bill which was to go before the Florida legislature within the next 6 days. John Wyche suggested someone prepare a letter supporting the full funding of these Bills and forward to the group for individual mailing. Randy and Pat agreed to provide this information to the group.

It was the consensus of the group to meet again on Tuesday, May 10, at 3:00 pm at the Housing Department.

The meeting was adjourned at 4:15 pm.

APPROPRIABLE HOUSING LONG TERM RECOVERY GROUP
 APRIL 27, 2005 - 2:30 PM

NAME	MAILING ADDRESS	E-MAIL ADDRESS	AGENCY REPRESENTING	PHONE NUMBER
Dee Shuman	300 S. Goodwin St	goodwin@spring.net	CEH	515-46234
Don Stewart	"	"	"	"
Eric Shier	307 North A	erickshier@comcast.net	DFW	909-2955
Marvin Givens Sr.	421 N. Rowe St	marvin@3333.com	REACT	503-0812
Concetta Slaty	1196 W. Lakeside		ESC, CAP	505-3536
James Briggs	1305 W. Graham	oxygen@cap-america.com	CAP	438-4021
John J. Jumper	"	john@cap-america.com	"	"
Paula Reid	33 W. Brent Lane	PaulaReid@bellcom.net	Rebuild AMBA	9778627
Bob Beard	203 Spring	beard@bellcom.net	AMC	41-2112
Jerry Quarters	22 Bond Lane	larry@jerryquarters.net	FEED LTR	203-94-2257
Libby Stewart	72 Taylor Ave	libby@jerryquarters.com	MALTTT	474-4771
Tim Sycet	"	tim@jerryquarters.com	St. George Housing	(407) 970-2408
Jane M. McLean	P.O. Box 1503 22251	mcklean@jerryquarters.net	George J. F. LTR	850-438-7416
John W. P. Jones	P.O. Box 17583 30522	john@jerryquarters.com	George J. F. LTR	850-505-7939
Richard Stewart	1914 N. Coast	Richard@jerryquarters.net	George J. F. LTR	934-2157
Raymond J. Stetson	2510 Cedar St. #930	raymond@jerryquarters.com	George J. F. LTR	932-7677
W. Helen Finberg	100 7th Avenue S, Ste 800	helen@jerryquarters.com	George J. F. LTR	727-885-0000

AFFORDABLE HOUSING LONG TERM RECOVERY GROUP
APRIL 27, 2005 - 2:30 PM

NAME	MAILING ADDRESS	E-MAIL ADDRESS	AGENCY REPRESENTING	PHONE NUMBER
Mark Duffin	11 A. 3 ST. 38561	duffin.maj@delaware.gov	Catholic Charities	955-3516
John H. Wycbe	Ed. Maple Woods Ct #558	johnh@delaware.gov	Executive Center	978-9673
William Anderson	P.O. Box 37014	william@delaware.gov	PAE	455-2158
By Robert	25 W. Cedar St. 2nd floor	robert@delaware.gov	Eschbach County PA	412-302
Robert Strauss	25 W. Cedar St. 3rd floor	robert@delaware.gov	"	412-302
Robert Lopez	25 Cedar St.	robert@delaware.gov	State of Delaware	919-410-7486

AGENDA

AFFORDABLE HOUSING LONG TERM RECOVERY GROUP

May 10, 2005 - 3:00 pm

**City Housing Department
4501 Twin Oaks Drive**

AGENDA

- I. Welcome and Opening Remarks
- II. Update of State SHIP-Like Funding and Schedule
- III. Status of Information Received Regarding Affordable Housing Production
- IV. Miscellaneous - Discussion

AFFORDABLE HOUSING LONG TERM RECOVERY GROUP
 MAY 14, 2005 - 3:00 PM

NAME	MAILING ADDRESS	E-MAIL ADDRESS	AGENCY REPRESENTING	PHONE NUMBER
Cliff Puffene	25 W. Cedar Street 221 22		Essex Co. HFA	432-7671
Kathy Norton	" " " "		" "	" "
Gordon Johnson	" " " "		" "	" "
Brenda Skay	1180 W. Leonard		E.S.C. C.R.A.	595-3217
Mike Rogers	P.O. Box 18370 Kansas City, MO 64114		A.H.C.	438-8561
Bonnie Fleming	1100 S. 1st St. St. Louis, MO 63104	flemingj@bush.com	Rebuild	438-2009
Alison Jackson	6700 N. Main St. St. Louis, MO 63117	Alison@bush.com	St. Louis, Mo	435-2112
ANNIE STAMP			Portland, ME	
John H. Wych	11 Maplewood St. 30	john.wych@revel.com	E.C.C.L.T.	478-9023
James H. Wych			REI	
Pat Wilson			City Housing	
Lois Wilson			REI	
Joey			FEMA	



Escambia County



LONG-TERM RECOVERY PLAN

MARCH 2005

ESCAMBIA COUNTY LONG-TERM RECOVERY PLAN

Introduction

This Long-Term Recovery Plan expresses Escambia County's vision for rebuilding the community in the aftermath of the devastating destruction of Hurricane Ivan. Responding to the severe impact of the hurricane, the Federal Emergency Management Agency (FEMA) and the State of Florida's Department of Community Affairs (DCA) instituted a Long-Term Recovery Initiative designed to provide an extra measure of support for Escambia County's recovery effort.

Unlike a traditional planning document that presents general guidance to a community, the Long-Term Recovery Plan is an action-oriented menu of key projects intended to be used for making critical funding and resource allocation decisions. This Long-Term Recovery Plan is also available at www.dca.state.fl.us/recovery/ldrsc.htm.

Within this Long-Term Recovery Plan, you will find projects that form the foundation of a revitalized Escambia County. These projects are divided into three categories based upon their "recovery value": High, Moderate, and Community Interest. The High Value recovery projects are the most urgently needed and all available resources should be focused on immediate implementation. The Moderate Value projects, although not essential to recovery, are likely to produce substantial benefits for the community and should be pursued as time and funding permit over the next few years. Community Interest projects are those that are of relatively less significance, but are still worthy of more discussion and thoughtful consideration as recovery proceeds.

Now that the Recovery Plan has been completed, the challenge is to secure funding for the key projects. As we have discussed from the outset, the Long-Term Recovery Initiative does not come with dedicated funding. We must rely on our partners in the federal and state governments to help. Since most of the major government agencies have actively participated throughout this planning process, and have expressed a strong willingness to aid Escambia County, there is much reason for optimism.

It is important to remember that not all projects are of equal importance, and not all need to be initiated simultaneously. Recovery from a disaster of this scale is a process, not an event, and it will continue for several years; although, as funding is committed to the first few high priority projects, progress in Escambia County will become evident in a relatively short time period. Based on past experience on similar recovery projects, Escambia County can expect to see a significant amount of activity during the first eighteen to twenty-four months post-disaster and then gradually transition into a more normal growth and development pattern.

Disasters can create unique opportunities, and now with the Recovery Plan in place, Escambia County is well positioned to take full advantage of the chance to rebuild a more vibrant, better prepared, and sustainable community.



This Escambia County Long-Term Recovery Plan is the product of an intensive eight-week process involving a multitude of meetings between the Long-Term Recovery Team, local officials, business owners, civic groups, and citizens. Thousands of interested members of this community turned out for public planning meetings or stopped by the Recovery Office to share their ideas on how to rebuild Pensacola, Century and other parts of Escambia County. Hundreds of completed comment sheets provided an invaluable source of feedback used to refine and prioritize the projects.

Escambia County was a special place before the hurricane, and that hasn't changed. The unbeatable community spirit, and resolve to build back — better and safer — will continue to aid progress toward implementation of the plan. At the heart of the Escambia County Long-Term Recovery Plan is a simple guiding principle — keep the things that have always made Escambia County a great place to live, work and own a business, and suggest ways to build upon the strengths of the community in order to make it even more prosperous, appealing, and livable.