



# **City of Fort Pierce**

## **HURRICANE HOUSING RECOVERY PLAN (HHRP)**

Fiscal Years Covered  
2005-06, 2006-07, and 2007-08

Submitted July 19, 2005

## **TABLE OF CONTENTS**

|   | <b>Page</b> |
|---|-------------|
| <b>I.</b> Program Description   | 1           |
| <b>II.</b> Housing Hurricane Recovery Strategies                      | 1           |
| A. Housing Repair/Rehabilitation                                      | 1           |
| B. Replacement of site built housing                                  | 2           |
| C. Downpayment Assistance for new and existing purchases              | 3           |
| D. Acquisition of building materials for home repair and construction | 4           |
| E. Hazard Mitigation  | 5           |
| F. Housing Re-entry Assistance  | 5           |
| G. Foreclosure Eviction Prevention                                    | 6           |
| H. Land Acquisition   | 7           |
| I. Construction and development financing                             | 7           |
| J. Capital to leverage other private and public resources             | 8           |
| <b>III.</b> Extremely Low Income Strategy                             | 9           |
| <b>IV.</b> Community Planning Strategy                                | 11          |
| <b>V.</b> Administrative budget                                       | 12          |
| <b>VI.</b> Compliance Issues  | 13          |
| <b>VII.</b> Exhibits  | 13          |
| A. Timeline for Encumbrance and Expenditure                           |             |
| B. Hurricane Housing Goals Chart (HHGC) for each Fiscal Year Covered  |             |
| C. Certification Page   |             |
| D. Program Information Sheet  |             |
| E. Community Planning Documentation (Collaboration Letter)            |             |
| F. Adopting Resolution  |             |

**I. Program Description**

**A. Name of County: City of Fort Pierce**

Base Allocation Request: \$5,472,493

Extremely Low Income Request: \$1,094,498

Community Collaboration Request: \$729,665

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

- St. Lucie County Community Services
- Port St. Lucie Community Services
- INTACT Long Term Recovery Community Partnership

**B. Program's Purpose**

This Hurricane Housing Recovery Program (HHRP) sets forth the plans for the City of Fort Pierce to provide guidelines, operating procedures, and strategies to be utilized in delivery of housing recovery efforts for extremely low, very low, low, and moderate-income households within the city limits of Fort Pierce, pursuant to Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.

**II. HURRICANE HOUSING RECOVERY PROGRAM HOUSING STRATEGIES**

**A. STRATEGY 1: HOUSING REPAIR/REHABILITATION**

a. **Summary of the Strategy:** Repairs and rehabilitation assistance will be available to existing owner occupied units. The City's Rehabilitation Specialist will inspect homes of eligible applicants to identify work activities, through a work write up, for improvements that are needed for safe and sanitary habitation, correction of substantial code violations, or the creation of additional living space.

Funding may be provided on a case-by-case basis to the INTACT long term recovery organization to assist eligible homeowners with minor repairs that may be performed by volunteers.

b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08

c. **Income Categories to be served:** Very low, low, or moderate income families (ie, with incomes below 120% of the median income).

d. **Maximum award as noted on the Hurricane Housing Goals Chart:**  
\$50,000 for Very low and Low income families  
\$40,000 for Moderate income families

- e. **Terms, Recapture and Default:** Deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income families. Low and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan up to the maximum of a 30 year repayment period, or a combination. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.

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 in which case the un-depreciated portion shall be due and payable upon default.

- f. **Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.
- g. **Sponsor Selection Criteria:** Funds may be made available to eligible households for minor repairs on a case-by-case basis through the INTACT long-term recovery organization.
- h. **Additional information:** None

**B. STRATEGY 2: REPLACEMENT OF SITE BUILT HOUSING**

- a. **Summary of the Strategy:** Reconstruct severely substandard homes of eligible owner occupied single family homes in the city limits of Fort Pierce. Assistance will be provided to homes that are not feasible for rehabilitation based upon structural conditions or rehabilitation costs. Homes will be demolished and rebuilt to current code.
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Eligible applicants must be very low, low, or moderate income families (ie, with incomes below 120% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:**  
\$100,000 for very low and low income families  
\$ 90,000 for moderate income families
- e. **Terms, Recapture and Default:** Deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income

families. Low and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan up to the maximum of a 30 year repayment period, or a combination. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.

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 in which case the un-depreciated portion shall be due and payable upon default.

- f. **Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.
- g. **Sponsor Selection Criteria:** Not applicable.
- h. **Additional information:** None

**C. STRATEGY 3: DOWNPAYMENT ASSISTANCE FOR NEW AND EXISTING PURCHASES**

- a. **Summary of the Strategy:** Assist eligible applicants with purchase of new construction or existing homes, which need repairs, for use as their principal residence. Purchasers of both new and existing homes will be assisted with only the amount required to reduce the purchase price (principal reduction) in order to make the unit affordable, pay for repairs required by the program, pay closing costs, or any combination of these needed, up to the maximum allocation. Monies committed, but not utilized by an applicant, will be returned to the down payment strategy for reallocation. Eligible applicants must contribute a minimum of \$500.
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Eligible applicants must be very low, low, or moderate income families (ie, with incomes below 120% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:**
  - \$40,000 for Very low and Low income families
  - \$30,000 for Moderate income families
- e. **Terms, Recapture and Default:** Deferred payment loan @ 0% interest and/or combination 0% low interest loan for very low income families. Low

and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan up to the maximum of a 30 year repayment period, or a combination. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.

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 in which case the un-depreciated portion shall be due and payable upon default.

- f. **Recipient Selection Criteria:** The city will work with financial institutions in the St. Lucie County Lending Consortium to qualify persons on a case-by-case basis. Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.
- g. **Sponsor Selection Criteria:** Not applicable.
- h. **Additional information:** None

**D. STRATEGY 4: ACQUISITION OF BUILDING MATERIALS**

- a. **Summary of the Strategy:** Homeowners will be assisted with the purchase of building materials for minor repairs to their homes. Funds must be used on materials that will assist with bringing homes up to current code and/or for eligible homeowners to purchase materials to receive assistance from a community service group. Receipts will be required by homeowners, listing materials purchased.
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Eligible applicants must be very low, low, or moderate income families (ie, with incomes below 120% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:** \$1,000
- e. **Terms, Recapture and Default:** Direct grant to eligible applicants. No payment will be required, but should funds be returned after the deposit period, they will be re-deposited into the HHRP fund for reuse in funding other HHRP eligible strategies.
- f. **Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP

funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.

g. **Sponsor Selection Criteria:** Not applicable.

h. **Additional information:** None

**E. STRATEGY 5: HAZARD MITIGATION**

a. **Summary of the Strategy:** Assistance will be provided to eligible homeowners to reduce or eliminate exposure of their lives and property from disasters harm. Funds will be used to assist eligible homeowners with insurance deductible, insurance premiums, and to retrofit residences through installation of roofing straps, shutters, storm doors, and/or garage doors.

b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08

c. **Income Categories to be served:** Very low, low, or moderate income families (ie, with incomes below 120% of the median income).

d. **Maximum award as noted on the Hurricane Housing Goals Chart:** \$5,000

e. **Terms, Recapture and Default:** Deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income families. Low and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan up to the maximum of a 5 year repayment period, or a combination for low and moderate income families. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.

f. **Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.

g. **Sponsor Selection Criteria:** Not applicable.

h. **Additional information:** None

**F. STRATEGY 6: HOUSING RE-ENTRY ASSISTANCE**

a. **Summary of the Strategy:** Provide eligible applicants with funds to assist with temporary storage of household furnishing, security and utility deposits that are required to secure needed housing within the city limits of Fort Pierce.

b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08

- c. **Income Categories to be served:** Eligible applicants must be very low, low, or moderate income families (ie, with incomes below 120% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:** \$2,000
- e. **Terms, Recapture and Default:** Direct grant to eligible applicants. No payment will be required, but should funds be returned after the deposit period, they will be re-deposited into the HHRP fund for reuse in funding other HHRP eligible strategies
- f. **Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists for the strategy, applicants will be added to the list in first come/first serve order.
- g. **Sponsor Selection Criteria:** Not applicable. This strategy is implemented directly by Community Services staff.
- h. **Additional information:** None

**G. STRATEGY 7: FORECLOSURE EVICTION PREVENTION**

- a. **Summary of the Strategy:** Limited amount of funding will be provided to assist with mortgage or rental payments up to (3) three months, to eligible applicants residing within the city limits of Fort Pierce.
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Eligible applicants must be very low, low, or moderate income families (ie, with incomes below 120% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:** \$2,500
- e. **Terms, Recapture and Default:** Direct grant to eligible applicants. No payment will be required, but should funds be returned after the deposit period, they will be re-deposited into the HHRP fund for reuse in funding other HHRP eligible strategies.
- f. **Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.



- g. **Sponsor Selection Criteria:** Not applicable.
- h. **Additional information:** None

**H. STRATEGY 8: LAND ACQUISITION**

- a. **Summary of the Strategy:** Funds will be utilized to purchase individual scattered building lots for homes to be built by Habitat for Humanity or an approved private contractor. The City will collaborate with the County on its builder/lot program or work with approved contractors to develop pre-approved plans for homes that may be constructed on these lots.
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Very low, low, or moderate income families (ie, with incomes below 120% of the median income).
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:**  
\$100,000
- e. **Terms, Recapture and Default:** A mortgage in the amount of the appraised value at the time of construction will be recorded against the property. A deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income families. Low and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan with up to the maximum of a 30 years repayment period, or a combination for low and moderate income families. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.
- f. **Recipient Selection Criteria:** Households must meet income and other qualifying guidelines set forth in the downpayment assistance strategy, have the ability to qualify for a new home being built by Habitat, Sunrise City C.H.D.O., or an approved private or nonprofit contractor and accept the approved plans available for the program.
- g. **Sponsor Selection Criteria:** Developers wishing to work with this program must either respond to a Request for Proposal (RFP), or the City may piggyback on existing contracts that follow under state purchasing guidelines for similar projects.
- h. **Additional information:** None

## I. STRATEGY 9: CONSTRUCTION AND DEVELOPMENT FINANCING

- a. **Summary of the Strategy:** Proposals envisioned for this strategy is as follows:
- Single family bond issuance subsidies or set asides for down payment/closing cost assistance
  - Single-family collaboration ownership strategy with the County and City of Port St. Lucie on property in the County and/or City of Port St. Lucie
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Assistance will be provided to organizations serving households with incomes not to exceed 120% of the Area Median Income.
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:** \$50,000 per unit
- e. **Terms, Recapture and Default:** Deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income families. Low and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan up to the maximum of a 30 year repayment period, or a combination. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.
- f. **Recipient Selection Criteria:** Units must be purchased and occupied by income eligible applicants.
- g. **Sponsor Selection Criteria:** Applications from organizations will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds. Successful candidates will be selected according to the following criteria:
- Proposed development's consistency with City of Fort Pierce's Comprehensive Plan
  - Amount or percentage of private funds leveraged per unit in relation to unit value
  - Organization's past experience with affordable housing developments
  - Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiatives program
  - Ability to complete project before allocated funds must be expended.
- h. **Additional information:** None

**J. STRATEGY 10: CAPITAL TO LEVERAGE PRIVATE AND PUBLIC RESOURCES**

- a. **Summary of the Strategy:** Proposals envisioned for this strategy include the following:
- Single family bond issuance subsidies or set asides for downpayment/closing cost assistance
- b. **Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08
- c. **Income Categories to be served:** Assistance will be provided to organizations serving households with incomes not to exceed 120% of the Area Median Income.
- d. **Maximum award as noted on the Hurricane Housing Goals Chart:** \$50,000 per unit
- e. **Terms, Recapture and Default:** Deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income families. Low and moderate income households will receive a zero (0%) to five (5%) low interest, direct loan up to the maximum of a 30 year repayment period, or a combination. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.
- f. **Recipient Selection Criteria:** Units must be purchased and occupied by income eligible applicants.
- g. **Sponsor Selection Criteria:** Applications from organizations will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds. Successful candidates will be selected according to the following criteria:
- Proposed development's consistency with City of Fort Pierce's Comprehensive Plan
  - Amount or percentage of private funds leveraged per unit in relation to unit value
  - Organization's past experience with affordable housing developments
  - Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiatives program
  - Ability to complete project before allocated funds must be expended.
- h. **Additional information:** None

### III. EXTREMELY LOW INCOME STRATEGY

#### a. Summary of the Strategies:

- Strategy #1 - Repairs and Rehabilitation: Repairs and rehabilitation assistance will be available to existing owner occupied units. The City's Rehabilitation Specialist will inspect homes of eligible applicants to identify work activities, through a work write up, for improvements that are needed for safe and sanitary habitation, correction of substantial code violations, or the creation of additional living space.
- Strategy #2 – Replacement of Site Build Housing: Reconstruct severely substandard homes of eligible owner occupied single family homes in the city limits of Fort Pierce. Assistance will be provided to homes that are not feasible for rehabilitation based upon structural conditions or rehabilitation costs. Homes will be demolished and rebuilt to current code.
- Strategy #4 – Acquisition of Building Materials: Homeowners will be assisted with the purchase of building materials for minor repairs to their homes. Funds must be used on materials that will assist with bringing homes up to current code and/or for eligible homeowner to purchase materials to receive assistance from a community service group. Receipts will be required by homeowners, listing materials purchased.
- Strategy #5: Hazard Mitigation: Assistance will be provided to eligible homeowners to reduce or eliminate exposure of their lives and property from disasters harm. Funds will be used to retrofit owner occupied homes through installation of roofing straps, shutters, storm doors, and/or garage doors.
- Strategy #6: Housing Re-entry Assistance: Provide eligible applicants with funds to assist with temporary storage of household furnishing, security and utility deposits that are required to secure needed housing within the city limits of Fort Pierce.
- Strategy #7: Foreclosure Eviction Prevention: Limited amount of funding will be provided to assist with mortgage or rental payments up to (3) three months, to eligible applicants residing within the city limits of Fort Pierce.
- Strategy #9: Construction and Development Financing: Funds from St. Lucie County and Port St. Lucie may be pooled together if a project is found to be beneficial for all parties.
- Strategy #10: Capital to Leverage Private and Public Resources: Funds from St. Lucie County and Port St. Lucie may be pooled together if a project is found to be beneficial for all parties.

#### b. Fiscal Years Covered: 2005-06, 2006-07, and 2007-08

#### c. Maximum award as noted on the Hurricane Housing Goals Chart:

- Strategy #1- Repairs and Rehabilitation: \$ 50,000

- Strategy #2- Replacement of Site Build Housing: \$100,000
- Strategy #4- Acquisition of Building Materials: \$1,000
- Strategy #5- Hazard Mitigation: \$ 5,000
- Strategy #6- Housing Re-entry Assistance: \$ 2,000
- Strategy #7- Foreclosure Eviction Prevention: \$ 2,500
- Strategy #9- Construction and Development Financing: N/A
- Strategy #10- Capital to Leverage Private and Public Resources: N/A

**d. Terms, Recapture and Default:** Direct grant to eligible applicants for all strategies. No payment will be required, but should funds be returned after the deposit period, they will be re-deposited into the HHRP fund for reuse in funding other HHRP eligible strategies.

**e. Recipient Selection Criteria:** Assistance will be provided on a first come/first served basis following advertisement of the availability of HHRP funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order.

**f. Sponsor Selection Criteria, if applicable:** Not applicable

**g. Additional information:** None

#### IV. COMMUNITY PLANNING STRATEGY

**a. Summary of the Strategy:** This strategy may be coordinated with St. Lucie County and City of Port St. Lucie and funding may be pooled if a project is found to be beneficial for the entire St. Lucie County. Proposals envisioned for this strategy include one or more of the following:

- Funding for subsidies or predevelopment costs required to leverage state or federal funding for multifamily ownership or rental unit to be built in St. Lucie County. These projects may be funded under Construction and Development Financing or Capital to Leverage Private and Public Resources strategies.
- Multi-family/single family bond issuance subsidies or set asides for down payment/closing cost assistance for home ownership or rental projects that assist clients under 120% of median. These projects may be funded under Construction and Development Financing or Capital to Leverage Private and Public Resources strategies
- Coordination with the County and City of Port St. Lucie on providing building materials to INTACT long term recovery organization under the Acquisition of Building Materials Strategy.
- Coordination with INTACT on Minor Home Repairs for eligible homeowners under the Housing Repair/Rehabilitation strategy.

**b. Fiscal Years Covered:** 2005-06, 2006-07, and 2007-08

**c. Maximum award as noted on the Hurricane Housing Goals Chart:**

Strategy #1 – Housing Repair/Rehabilitation:

- \$50,000 for Very low and Low income families
- \$40,000 for Moderate income families

Strategy #4 – Acquisition of Building Materials:

- \$ 1,000 per unit

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

- Strategy #1 – Housing Repair/Rehabilitation: Deferred payment loan @ 0% interest due and payable upon sale, transfer or rental of residence for very low income families; Zero (0%) to five (5%) low interest loan with a maximum of 30 year repayment period, or a combination for low and moderate income families. Interest rate will be determined on a case-by-case basis. Loans will be due and payable upon sale, transfer or rental of residence.
- Strategy #4 – Acquisition of Building Materials: Direct grant to eligible applicants. No payment will be required, but should funds be returned after the deposit period, they will be re-deposited into the HHRP fund for reuse in funding other HHRP eligible strategies

**e. Recipient Selection Criteria:** Not applicable

**f. Sponsor Selection Criteria:** Applications from private or public organizations or Housing Finance Authorities will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor’s organizational and housing-related experience will be required to qualify for HHR funds. On all collaborative projects, selection of successful candidate will be coordinated with the County and City of Port St. Lucie and may include the following criteria:

- Proposed development’s consistency with Comprehensive Plans
- Amount or percentage of private funds leveraged per unit in relation to unit value
- Organization’s past experience with affordable housing developments
- Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiative Program
- Ability to complete project before allocated funds must be expended.

**g. Additional Information:** None

**V. ADMINISTRATIVE BUDGET**

- a. Provide a brief administrative summary of expenses:** The highest administrative expenses are expected to be in the “salaries and benefits” and “contractual services” line items. The City proposes to hire two or three staff members to administer new strategies.

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

|                                      | Fiscal Year<br>2005-06 | Fiscal Year<br>2006-07 | Fiscal Year<br>2007-08 |
|--------------------------------------|------------------------|------------------------|------------------------|
| Salaries and Benefits                | \$50,000               | \$50,000               | \$50,000               |
| Office Supplies and Equipment        | \$5,000                | \$5,000                | \$5,000                |
| Travel Workshops, etc...             | \$2,500                | \$2,500                | \$2,000                |
| Advertising                          | \$2,000                | \$2,000                | \$2,000                |
| Contractual Services                 | \$40,000               | \$40,000               | \$40,000               |
| Equipment/software Maintenance       | \$2,000                | \$2,000                | \$2,000                |
| Accounting and Auditing              | \$2,000                | \$2,000                | \$2,000                |
| Printing/Reproduction                | \$1,000                | \$1,000                | \$1,000                |
| Furniture/Furnishings                | \$2,000                | \$1,000                | \$1,000                |
| Books/Publications/Memberships       | \$2,000                | \$2,000                | \$2,000                |
| Communications/Freight/Postage       | \$1,000                | \$1,000                | \$1,000                |
| <b>TOTAL</b>                         | <b>\$109,000</b>       | <b>\$109,000</b>       | <b>\$107,000</b>       |
| Homeownership Education & Counseling | \$13,716               | \$13,716               | \$14,874               |

- VI. Explain any outstanding compliance issues with the State Housing Initiatives Partnership (SHIP) Program and how those issues are currently being addressed: None

VII. EXHIBITS:

- A. Timeline for Encumbrance and Expenditure **Attachment A**
- B. Hurricane Housing Goals Chart (HHGC) for each fiscal year covered **Attachment B**
- C. Certification Page **Attachment C**
- D. Program Information Sheet **Attachment D**
- E. Community Planning Documentation: Letters, resolutions detailing the community planning agreement, or interlocal agreement **Attachment E**
- F. Adopting Resolution – original signed, dated, witnessed or attested adopting resolution **Attachment F**