

**NAME OF LOCAL GOVERNMENT:**

**LAKE COUNTY BOARD OF COUNTY COMMISSIONERS**

**HURRICANE HOUSING RECOVERY  
ASSISTANCE PLAN**

**FISCAL YEARS**

**2005 - 2006**

**2006 - 2007**

**2007 - 2008**

**I. PROGRAM DESCRIPTION**

<b>A. Name County:</b>	<b>Lake County</b>
<b>Base Allocation Request:</b>	<b><u>\$773,192.00</u></b>
<b>Extremely Low Income Request:</b>	<b><u>\$154,638.00</u></b>
<b>Community Planning Request:</b>	<b><u>\$103,092.00</u></b>

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

- 1) City of Astatula
- 2) City of Clermont
- 3) City of Eustis
- 4) City of Groveland
- 5) City of Howey-In-The-Hills
- 6) Town of Lady Lake
- 7) City of Leesburg
- 8) City of Mascotte
- 9) City of Minneola
- 10) City of Montverde
- 11) City of Mr. Dora
- 12) City of Tavares
- 13) City of Umatilla

**II. HHRP Housing Strategies**

**Description:**

Hurricane Housing Recovery (HHR) program funds shall be used to implement the Hurricane Housing Assistance Plan. The benefit of assistance provided through the HHR program must be for eligible persons occupying eligible housing.

Applicants will be required to contractually agree to all HHR program guidelines, mortgage requirements, recapture provisions, and certify that the unit assisted is their principal residence.

To support the intent of the HHR program and to ensure accountability; funds will not be released from the Lake County Hurricane Housing Recovery Trust Fund unless and until an agreement is endorsed. This

agreement provides for a lien against the property and possible recaptures of the awarded funds.

Absolutely no funds will be dispersed for work commencing before funding approval and the placement of a lien.

In the case of rehabilitation of an existing unit, the unit's assessed value including the cost of repairs cannot exceed the maximum amount of \$125,000.00. Lake County's assessed value will be determined by the Property Appraiser's Office.

**A. Name of the Strategy:**

Home Rehabilitation, Demolition and Replacement Strategy

a. Summary of the Strategy:

Assistance will be distributed for home rehabilitation, and in the event of cost effectiveness rehabilitation, demolition and replacement assistance will be provided. Eligible usage of funding under this strategy shall include:

- ◆ Weatherization activities, home repairs, as well as necessary repairs to correct substantial code violations.
- ◆ Repairs and alterations in order to improve health, safety and well being or to contribute to the structural integrity and preservation of the unit are included.
- ◆ Demolition and Replacement Housing.

b. Fiscal Years Covered:

2005/06, 2006/07, 2007/2008

c. Income Categories to be Served:

- ◆ Extremely Low (below 30% AMI)
- ◆ Very Low (below 50% AMI)
- ◆ Low (below 80% AMI)

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

- ◆ Repairs - \$30,000.00  
(Inclusive of \$2,500 for temporary relocation)
- ◆ Demolition and Replacement - \$125,000.00

- ◆ Contingency - \$ 5,000.00

e. Terms, Recapture and Default:

This program will provide an interest-free deferred payment loan to qualified, eligible applicants. All loans are deferred until point of sale, transfer, moving, refinancing with a cash pay out, refinancing with higher interest rate, refinance with more than 2% lender's fees, or failure to occupy the home.

Refinancing for additional living space due to an increase in household size will be exempt from this recapture provision.

f. Recipients Selection Criteria:

Lake County shall maintain a waiting list as needed. To prioritize the need for assistance, the following selection criteria have been established:

- ◆ Extremely low income elderly individuals seeking assistance.
- ◆ Extremely low income handicapped individuals seeking assistance.
- ◆ Extremely low income individuals seeking assistance
- ◆ Very-low income elderly individuals seeking assistance
- ◆ Very-low income handicapped individuals seeking assistance.
- ◆ Very low income individuals seeking assistance.
- ◆ Low-income elderly individuals seeking assistance
- ◆ Low-income handicapped individuals seeking assistance.
- ◆ Low income individuals seeking assistance.

The above selection criteria will be utilized within the year that the services were requested.

Within the recipient selection criteria, applications are ranked according to the standing of a household's income relative to the income limit of the applicable income bracket for a household of the same size. The standing of a household's income equals the percentage of the income limit for the applicable income bracket adjusted for the examined household's size that the household's anticipated gross annual income represents. This percentage is determined by the division operation where the dividend is the anticipated gross annual income for an application; and where the divisor is the income limit for the applicable income bracket adjusted for the household size of the application. The lower the percentage, the higher the rank for the application; the higher the

percentage, the lower the rank. This percentage shall be called the relative poverty percentage.

An elderly person is a person sixty-two (62) years or older. A handicapped person is a person who has applied for and receives social security disability and who owns and resides in the home to be repaired or replaced. Additionally, a household with a non-owner handicapped member qualifies that household for handicap status for the selection criteria.

Applicants applying for assistance must demonstrate the following:

- ◆ Income eligibility
- ◆ Owner occupancy
- ◆ Current on first mortgage, property taxes, and/or assessments
- ◆ Property must be free from any federal liens or judgements
- ◆ Completion of the required Homeowner Maintenance Training Classes. The HHR Administrator shall be authorized to waive the educational requirements on a case by case basis.

HHR funds may be used to repair post 1994 manufactured homes if the homeowner owns the home and the land. Additionally, HHR funds may be used to replace pre 1994 manufactured homes or mobile homes, if the homeowner owns the home and the land. Replacements will be with like amenities and a manufactured home which bears the Department of Community Affairs Insignia seal. Applicants are only eligible for one time assistance.

g. Sponsor Section Criteria, If Applicable: Not Applicable

h. Additional Information:

To encourage leveraging of program funds, applications that contain a match commitment of 25% or more of the requested amount may have priority over all applications in the same criteria.

Loans may be made in conjunction with HOME, CDBG, USDA Rural Development Agency, weatherization programs and other bond programs.

**B. Name of the Strategy:**

Impact Fee Strategy:

a. Summary of the Strategy:

HHR funds may be awarded for impact fees to eligible persons purchasing eligible housing. These funds shall be in the form of a grant at a rate of 50% or 25% of the total impact fees based on eligibility and impact fee amounts.

b. Fiscal Years Covered:

2005/06, 2006/07, 2007/2008

c. Income Categories to be served:

- ◆ Extremely Low Individuals (below 30% AMI)
- ◆ Very Low Individuals (below 50% AMI)
- ◆ Low Individuals (below 80% AMI)

d. Maximum award as noted on the Hurricane Housing Goals Charts.

- ◆ \$4,000.00
- ◆ Twenty-five percent (25%) will be awarded to household incomes designated as extremely low or very low income.
- ◆ Fifty percent (50%) will be awarded to household incomes designated as low income.

e. Terms, Recapture and Default:

These funds are in the form of a grant with no recapture provisions applicable.

f. Recipient Selection Criteria:

To prioritize the need for assistance, the following selection criteria have been established:

- ◆ Extremely low income elderly individuals seeking assistance.
- ◆ Extremely low income handicapped individuals seeking assistance.
- ◆ Extremely low income individuals seeking assistance
- ◆ Very-low income elderly individual seeking assistance.
- ◆ Very-low income handicapped individuals seeking assistance.
- ◆ Very-Low income individuals seeking assistance.
- ◆ Low-income elderly individuals seeking assistance.
- ◆ Low-income handicapped individuals seeking assistance.
- ◆ Low-income individuals seeking assistance.

The above selection criteria will be utilized within the year that the services were requested.

Within the recipient selection criteria, applications are ranked according to the standing of a household's income relative to the income limit of the applicable income bracket for a household of the same size. The standing of a household's income equals the percentage of the income limit for the applicable income bracket adjusted for the examined household's size that the household's anticipated gross annual income represents. This percentage is determined by the division operation where the dividend is the anticipated gross annual income for an application; and where the divisor is the income limit for the applicable income bracket adjusted for the household size of the application. The lower the percentage, the higher the rank for the application; the higher the percentage, the lower the rank. This percentage shall be called the relative poverty percentage.

An elderly person is a person sixty-two (62) years or older. A handicapped person is a person who has applied for and receives social security disability and who owns and resides in the home to be repaired or replaced. Additionally, a household with a non-owner handicapped member qualifies that household for handicap status for the selection criteria.

Applicants applying for assistance must demonstrate the following:

- ◆ Income eligibility
  - ◆ Owner occupancy
  - ◆ Property must be free from any federal liens or Federal judgments
- g. Sponsor Selection Criteria, if applicable: Not Applicable
- h. Additional Information: No additional information

**C. Name of the Strategy:**

Foreclosure Prevention

- a. Summary of the Strategy:

HHR funds may be awarded for mortgage foreclosure prevention to eligible persons, occupying eligible housing. These funds shall be in the form of a grant and shall provide for one-time assistance

only. Individuals requesting assistance must be able to prove with documentation that their financial situation is temporary and due to a change in the family status that was beyond the individual's control.

b. Fiscal Years Covered:

2005/06, 2006/07, 2007/2008

c. Income Categories to be served:

- ◆ Extremely Low Individuals (below 30% AMI)
- ◆ Very Low Individuals (below 50% AMI)
- ◆ Low Individuals (below 80% AMI)

d. Maximum award as noted on the Hurricane Housing Goals Charts.

- ◆ The maximum award amount shall be for \$3,000.00 or three-months of mortgage payments, whichever is less.

e. Terms, Recapture and Default:

These funds are in the form of a grant with no recapture provisions applicable.

f. Recipient Selection Criteria:

To prioritize the need for assistance, the following selection criteria have been established:

- ◆ Extremely low income elderly individual seeking assistance.
- ◆ Extremely low income handicapped individual seeking assistance.
- ◆ Extremely low individuals seeking assistance.
- ◆ Very-low income elderly individual seeking assistance.
- ◆ Very-low income handicapped individual seeking assistance.
- ◆ Very-low income individuals seeking assistance.
- ◆ Low-income elderly individual seeking assistance.
- ◆ Low-income handicapped individual seeking assistance.
- ◆ Low-income individuals seeking assistance.

The above selection criteria will be utilized within the year that the services were requested.



Within the recipient selection criteria, applications are ranked according to the standing of a household's income relative to the income limit of the applicable income bracket for a household of the same size. The standing of a household's income equals the percentage of the income limit for the applicable income bracket adjusted for the examined household's size that the household's anticipated gross annual income represents. This percentage is determined by the division operation where the dividend is the anticipated gross annual income for an application; and where the divisor is the income limit for the applicable income bracket adjusted for the household size of the application. The lower the percentage, the higher the rank for the application; the higher the percentage, the lower the rank. This percentage shall be called the relative poverty percentage.

An elderly person is a person sixty-two (62) years or older. A handicapped person is a person who has applied for and receives social security disability and who owns and resides in the home to be repaired or replaced. Additionally, a household with a non-owner handicapped member qualifies that household for handicap status for the selection criteria.

Applicants applying for assistance must demonstrate the following:

- ◆ Income eligibility
  - ◆ Owner occupancy
  - ◆ Property must be free from any federal liens or federal judgments
- g. Sponsor Section Criteria, If Applicable: Not Applicable
- h. Additional Information: No additional information.

### **III. Extremely Low Income Strategy:**

- a. Summary of the Strategy:

To supplement strategies A – C as stated above. (Recent clarification for FHFC suggests that it is not necessary to repeat the previously listed strategies; however, instead make reference to them as I did above and as was done for the Community Planning Strategy.

- b. Fiscal Years Covered:

2005/06, 2006/07, 2007/2008

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

As outlined in the above referenced strategies A – C.

- d. Terms, Recapture and Default:

Those assisted under the Housing Rehabilitation, Demolition and Replacement Strategy will receive an interest-free deferred payment loan to qualified, eligible applicants. All loans are deferred until point of sale, transfer, moving, refinancing with a cash pay out, refinancing with higher interest rate, refinance with more than 2% lender's fees, or failure to occupy the home.

Refinancing for additional living space due to an increase in household size will be exempt from this recapture provision.

Those assisted under the Impact Fee Strategy and Foreclosure Prevention Strategy will receive a grant.

- e. Recipients Selection Criteria:

Lake County shall maintain a waiting list as needed. To prioritize the need for assistance, the following selection criteria have been established:

- ◆ Extremely low elderly seeking assistance.
- ◆ Extremely low handicapped seeking assistance.
- ◆ Extremely low individuals seeking assistance.

The above selection criteria will be utilized within the year that the services were requested.

Within the recipient selection criteria, applications are ranked according to the standing of a household's income relative to the income limit of the applicable income bracket for a household of the same size. The standing of a household's income equals the percentage of the income limit for the applicable income bracket adjusted for the examined household's size that the household's anticipated gross annual income represents. This percentage is determined by the division operation where the dividend is the anticipated gross annual income for an application; and where the divisor is the income limit for the applicable income bracket adjusted for the household size of the application. The lower the

percentage, the higher the rank for the application; the higher the percentage, the lower the rank. This percentage shall be called the relative poverty percentage.

An elderly person is a person sixty-two (62) years or older. A handicapped person is a person who has applied for and receives social security disability and who owns and resides in the home to be repaired or replaced. Additionally, a household with a non-owner handicapped member qualifies that household for handicap status for the selection criteria.

Applicants applying for assistance must demonstrate the following:

- ◆ Income eligibility
- ◆ Owner occupancy
- ◆ Current on first mortgage, property taxes, and/or assessments
- ◆ Property must be free from any federal liens or federal judgments.
- ◆ Completion of the required Homeowner Maintenance Training Classes. The HHR Administrator shall be authorized to waive the educational requirements on a case by case basis.

HHR funds may be used to repair post 1994 manufactured homes if the homeowner owns the home and the land. Additionally, HHR funds may be used to replace pre 1994 manufactured homes or mobile homes, if the homeowner owns the home and the land. Replacements will be with like amenities and a manufactured home which bears the Department of Community Affairs Insignia seal. Applicants are only eligible for one time assistance.

f. Sponsor Selection Criteria, if applicable: Not Applicable

g. Additional Information:

To encourage leveraging of program funds, applications that contain a match commitment of 25% or more of the requested amount may have priority over all applications in the same criteria.

Loans may be made in conjunction with SHIP, HOME, CDBG, USDA Rural Development Agency, weatherization programs and other bond programs.

h. Sponsor Selection Criteria, if applicable: Not applicable.

i. Additional Information: No additional information.

#### **IV. Community Planning Strategy:**

##### **a. Summary of the Strategy (including organizations involved, roles)**

A Community Collaboration Workshop was held. All thirteen (13) cities and townships and their community partners were invited to the workshop to discuss the best use of the Hurricane Housing Recovery Program Funds for the citizens of Lake County. This workshop was held June 22, 2005.

We will be working within all cities and townships as well as unincorporated areas to implement strategies as listed in Section II and Section III.

The community planning documents outlining the workshop are attached as Exhibit D.

#### **V. Administrative Budget:**

##### **a. Provide a brief administrative summary of expenses:**

The County Manager and/or the administrators of the Hurricane Housing Recovery Assistance Plan shall administer this program to assure compliance in accordance with the guidelines of this plan.

The administration shall include, however, not be limited to monitoring the success of the program, arrange advertisements, and conduct community-planning workshops to include the community and local partners in the activities of the program.

Additionally, the program implementation cost will include the actual application intake process, income certification review, reports, education, eligibility criteria qualification, inspections, processing of loan documents as well as the encumbrance and expenditure of hurricane recovery assistance funds.

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

Fiscal Year	
Salaries and Benefits	\$ 139,440.59
Office Supplies and Equipment	\$ 6,311.71
Travel Workshops, etc	\$ 450.00
Advertising	\$ 1,200.00
Other (define):	
Loans & Grants	\$ 876,283.70
HEP B Vaccinations	\$ 240.00
Rents, Lease, Utilities	\$ 6,996.00
Total:	\$1,030,922.00

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

There are two homes with extenuating circumstances that will require additional funds to address the housing needs of the homeowners. We are currently scheduled to present this to the Board of County Commissioners for approval to expend SHIP funds in excess of the limit specified per household in the Local Housing Assistance Plan.

**VII. Exhibits:**

- a. Hurricane Housing Goals Chart (HHGC) For Each Fiscal Year Covered.
- b. Certification Page
- c. Program Information Sheet
- d. Community Planning Documentation:  
(Letters, resolutions or interlocal agreements detailing the community planning agreement:

FLORIDA HOUSING FINANCE CORPORATION										Sources of Funds:		HHRP		\$ 773,192.00		
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership		\$ 103,092.00		
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005 - 2006													Subtotal	\$ 876,284.00		
Name of Local Government: Lake County												ELI Funds		\$ 154,638.00		
												TOTAL AVAILABLE FUNDS:		\$ 1,030,922.00		
										New Construction	Rehab/Repair	Without Construction	D	E	F	
HOME OWNERSHIP STRATEGIES										HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Total ELI	Total HHRP & Partnership Dollars	Total Percentage	Total Units
	ELI	Max.	VL	Max.	LI	Max.	MI	Max.		Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units
	Units	Award	Units	Award	Units	Award	Units	Award								
Home Rehabilitation-Demolition & Replacement	5	\$125,000	8	\$125,000	7	\$125,000	0	\$0		\$0.00	\$633,115.19	\$0.00	\$111,725.96	\$744,841.15	72%	20
Impact Fee Assistance	5	\$4,000.00	9	\$4,000.00	8	\$4,000.00	0	\$0		\$0.00	\$0.00	\$74,484.14	\$13,144.23	\$87,628.37	9%	22
Foreclosure Prevention	5	\$3,000.00	9	\$3,000.00	6	\$3,000.00	0	\$0		\$0.00	\$0.00	\$37,242.07	\$6,572.11	\$43,814.18	4%	20
										\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
										\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
										\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
										\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
										\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Subtotal 1 (Home Ownership)	15		26		21		0			\$0.00	\$633,115.19	\$111,726.21	\$131,442.30	\$876,283.70	85%	62
RENTAL STRATEGIES										New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP & Partnership Dollars	Total Percentage	Total Units
	ELI	Max.	VL	Max.	LI	Max.	MI	Max.		Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units
	Units	Award	Units	Award	Units	Award	Units	Award								
N/A															0%	0
															0%	0
															0%	0
															0%	0
Subtotal 2 (Non-Home Ownership)	0	0	0	0	0	0	0	0		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Administration Fees														\$154,638.30	15%	
Admin. From Program Income																
Home Ownership Counseling														\$0.00	0%	
<b>GRAND TOTAL</b>																
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	0		26	\$0.00	21		0			\$0.00	\$633,115.19	\$111,726.21		\$154,638.30	15.00%	62
Maximum Allowable																
Purchase Price:										New	\$ -	Existing	\$ -			
Allocation Breakdown			Amount		%					Projected Program Income:	\$ -	Max Amount Program Income For Admin:		\$0.00		
Very-Low Income			\$372,420.70		42.5%					Projected Recaptured Funds:	\$ -					
Low Income			\$372,420.70		42.5%					Distribution:	\$ -					
Moderate Income			\$0.00		0.0%					Total Available Funds:	\$ 1,030,922.00					
TOTAL					85%											26-Jan-06