

CITY OF LAKELAND, FLORIDA

Hurricane Housing Recovery (HHR) Program

HURRICANE HOUSING ASSISTANCE PLAN

Program Year:

July 1, 2005 - June 30, 2006



**COMMUNITY DEVELOPMENT DEPARTMENT
HOUSING DIVISION**

September 6, 2005



**EQUAL HOUSING
OPPORTUNITY**

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CITY OF LAKELAND HURRICANE HOUSING ASSISTANCE PLAN

I. PROGRAM DESCRIPTION

A. Name of County: Polk County, Florida

Name of Participating Local Government: City of Lakeland, Florida

Base Allocation Request, **City of Lakeland:** \$2,302,125.00

Extremely Low Income Request: \$0

Community Planning Request: \$0

Name of participating local government(s) in the **Interlocal Agreement;**

City of Lakeland, City of Winter Haven, and Polk County, Florida

Base Allocation, **Polk County:** \$10,284,506.00

Base Allocation, **City of Lakeland:** \$2,302,125.00

Base Allocation, **City of Winter Haven:** \$697,412.00

Extremely Low Income Request, **Polk County:** \$2,656,809.00

Community Planning Request, **Polk County:** \$1,771,206.00

Interlocal : Yes X No

The three participating jurisdictions entered into an Interlocal Agreement dated _____, 2005, a copy of which is attached hereto as Exhibit E. Under the terms of the agreement, each jurisdiction will directly apply for and administer a per capita share of the Base Allocation. The jurisdictions agree that the Extremely Low Income Request and the Community Planning Request shall be applied for, administered, and monitored by Polk County through Requests for Proposals (RFP's) with each jurisdiction participating in the review of the proposals for approval.

II. HHRP HOUSING STRATEGIES:

NOTE: Strategies which are already being used under the SHIP program as well as new strategies should be listed in this section.

Provide Description:

A. Name of the Strategy: Home Purchase Assistance

a. Summary of the Strategy:

The City of Lakeland will provide home purchase assistance such as down payment and closing costs. It is anticipated that homes purchased will include new homes, existing homes, and existing homes with need of rehabilitation. Applications will be made through a nonprofit that will provide required and approved home ownership counseling, and application processing. Eligible clients are assisted on a "first-ready, first-served" basis. Completed applications will be forwarded to the City of Lakeland's Housing Division for home purchase assistance approval. Clients contribute a minimum of \$1,000 of their own funds toward the purchase of homes. Habitat clients contribute \$250-\$500 and 500 hours of sweat equity. HOPE VI home purchase applicants shall contribute \$500 to \$ 1,000 toward the purchase of homes in the designated HOPE VI developments: Magnolia Pointe, Heritage Oaks, and Washington Oaks, based on other funding requirements.

Leveraged funds may include City general funds, lending institutions funding for first mortgage financing, HOPE VI, Mid Town CRA Tax Increment Financing, and federal and/or state HOME funds.

b. Fiscal Years Covered:

Plan Year: July 1, 2005 through June 30, 2006

This is a one year plan 2005 – 2006. However, funding will be expended over a three year period 2005-2006, 2006-2007, and 2007-2008. (A fourth year extension requires approval by Florida Housing Finance Corporation.)

c. Income Categories to be served:

Home Ownership --- The income limits for the City's HHR program adjusted by family size are based on tables established by the U.S. Department of Housing and Urban Development (HUD) and provided by the Florida Housing Finance Corporation (FHFC). These tables are provided each year and forwarded to the jurisdictions utilizing

federal and state funds. The City's income table will be updated annually to reflect changes in the income limits as provided by the Florida Housing Finance Corporation.

"Affordable" means that monthly mortgage payments, including taxes and insurance, do not exceed 30 percent of an amount representing the percentage of the area's median annual gross income for the household. However, it is not intended to limit an individual household's ability to devote more than 30 percent of its income for housing. Housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the institutional first mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark. This strategy will serve very low, low, and moderate-income clients – up to 120% of the area median income.

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

Maximum Purchase Price --- The maximum purchase price limits for the City's home purchase assistance program are set forth on the Hurricane Housing Goals Chart.

Maximum HHR Award for the Home Purchase Assistance is set forth on the Hurricane Housing Goals Chart.

e. Terms, Recapture and Default:

The home purchase assistance provided by the City using HHR funds will be in the form of a deferred payment loan. There shall be no interest charged on said deferred payment loan. The City shall take a second lien position to allow mortgagees to assume first mortgage priority. Assistance to HOPE VI clients may require modified loan terms as approved by the City Commission to facilitate project completion.

The principal balance of the deferred payment loan shall be due without interest at the occurrence of any one the following four events, whichever occurs first:

- a) death of recipient or recipients;
- b) selling or transfer title to property;
- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration);
- d) property not maintained to a minimum housing standard.

The loan shall be forgiven in full at the end of 30 years.

Financial assistance provided to one client may be assumed by a new client if that client qualifies under the guidelines for the specific funding source or sources. The assistance may be modified if the new client does not qualify for the same level of subsidy.

f. Recipient Selection Criteria:

Recipients for assistance are defined as very low, low, or moderate income households. Eligible clients are assisted on a “first-ready, first-served” basis. Completed applications will be forwarded to a consortium member for approval on first mortgage financing and to the City of Lakeland’s Housing Division for home purchase assistance approval. Clients contribute a minimum of \$1,000 of their own funds toward the purchase of homes. Habitat clients contribute \$250-\$500 and 500 hours of sweat equity. HOPE VI home purchase applicants shall contribute \$500 - \$1,000 toward the purchase of homes in the designated HOPE VI developments: Magnolia Pointe, Heritage Oaks, and Washington Oaks.

g. Sponsor Selection Criteria:

The City of Lakeland Housing Division will administer this strategy.

h. Additional Information:

Mobile homes are not eligible for assistance.

B. Name of the Strategy: Owner Occupied Housing Emergency Repair ---

a. Summary of the Strategy:

The City will provide owner occupied housing emergency repair. Funds shall be used to correct code violations or other conditions that create a health or safety threat to the owners who occupy the housing. Repairs may be considered emergency in nature if they are needed to prevent further damage to the structure. This strategy will serve very low, low, and moderate-income clients.

b. Fiscal Years Covered:

Plan Year: July 1, 2005 through June 30, 2006

This is a one year plan 2005 – 2006. However, funding will be expended over a three year period 2005-2006, 2006-2007, and 2007-2008. (A fourth year extension requires approval by Florida Housing Finance Corporation.)

c. Income Categories to be served:

The income limits for the City's HHR program adjusted by family size are based on tables established by the U.S. Department of Housing and Urban Development (HUD) and provided by the Florida Housing Finance Corporation (FHFC). These tables are provided each year and forwarded to the jurisdictions utilizing federal and state funds. The City's income table will be updated annually to reflect changes in the income limits as provided by the Florida Housing Finance Corporation. This strategy will serve very low, low, and moderate-income clients – up to 120% of the area median income.

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

The maximum HHR award for Emergency Repair is set forth on the Hurricane Housing Goals Chart.

e. Terms, Recapture and Default:

The emergency repairs provided by the City using HHR funds will be in the form of a deferred loan. The ten year deferred payment loans are forgiven at the rate of 10% per year.

There will be no interest charged on said deferred loan.

The portion of the deferred loan remaining will be due without interest in the event of:

- a) death of recipient or recipients;
- b) selling or transfer title to property;
- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration);
- d) property not maintained to a minimum housing standard.

Financial assistance provided to one client may be assumed by a new client if that client qualifies under the guidelines for the specific funding source or sources. The assistance may be modified if the new client does not qualify for the same level of subsidy.

f. Recipient Selection Criteria:

This strategy will serve very low, low, and moderate-income clients. The Housing Division staff will accept applications, determine the nature of the emergency, and qualify the clients based on income requirements. Eligible clients are assisted on a "first-ready, first-served" basis.

g. Sponsor Selection Criteria:

The City of Lakeland Housing Division will administer this strategy.

h. Additional Information:

Mobile homes are not eligible for assistance.

C. Name of the Strategy: Owner Occupied Housing Rehabilitation

a. Summary of the Strategy:

Funds will be used to perform substantial owner occupied housing rehabilitation. Rehabilitation will include repair to correct code violations and to provide general renovation of the housing stock. Rehabilitation is intended to extend the life of the housing stock. When the cost to rehabilitate the existing home exceeds 65% of the cost to construct a replacement home, reconstruction on the same lot may be performed.

b. Fiscal Years Covered:

Plan Year: July 1, 2005 through June 30, 2006

This is a one year plan 2005 – 2006. However, funding will be expended over a three year period 2005-2006, 2006-2007, and 2007-2008. (A fourth year extension requires approval by Florida Housing Finance Corporation.)

c. Income Categories to be served:

This strategy will serve very low, low, and moderate income clients. The income limits for the City's HHR program adjusted by family size are based on tables established by the U.S. Department of Housing and Urban Development (HUD) and provided by the Florida Housing Finance Corporation (FHFC). These tables are provided each year and forwarded to the jurisdictions utilizing federal and state funds. The City's income table will be updated annually to reflect changes in the income limits provided by the Florida Housing Finance Corporation. This strategy will serve very low, low, and moderate-income clients – up to 120% of the area median income.

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

The maximum HHR award for housing rehabilitation is set forth on the Hurricane Housing Goals Chart.

e. Terms, Recapture and Default:

The housing rehabilitation assistance provided by the City using HHR funds will be in the form of a deferred payment loan. Ten (10) year deferred payment loans are forgiven at the rate of 10% per year. Fifteen (15) year deferred payment loans are forgiven at the rate of 6.50% per year for the first 14 years and the final 9% is forgiven at the end of year 15.

There will be no interest charged on said deferred loan.

<u>Amount of Assistance</u>	<u>Length of Deferred Loan</u>
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Up to \$40,000	10 years
Over \$40,000*	15 years

* Does not include reconstruction.

The portion of the deferred loan remaining will be due without interest in the event of:

- a) death of recipient or recipients;
- b) selling or transfer title to property;
- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration.)
- d) property not maintained to a minimum housing standard.

Reconstruction:

Reconstruction costs shall be in the form of a deferred payment loan. There shall be no interest charged on said deferred payment loan.

The reconstruction costs shall be forgiven at the rate of 3.50% per year for the first 14 years and 4.5% shall be forgiven at the end of year 15 and the remaining 50% will be forgiven at the end of year 30.

The client shall and will pay in full any outstanding balance in the event of the following:

- a) death of recipient or recipients
- b) selling or transfer title to property
- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration)
- d) property not maintained to a minimum housing standard

Financial assistance provided to one client may be assumed by a new client if that client qualifies under the guidelines for the specific funding source or sources. The assistance may be modified if the new client does not qualify for the same level of subsidy.

f. Recipient Selection Criteria:

This strategy will serve very low, low, and moderate-income clients. The Housing Division staff will accept applications, determine the extent of the needed rehabilitation, and qualify the clients based on income requirements. Additional assistance in this regard may include relocation. Clients are assisted on a “first-ready, first-served” basis.

g. Sponsor Selection Criteria:

The City of Lakeland Housing Division will administer this strategy.

h. Additional Information:

Mobile homes are not eligible for assistance.

D. Name of the Strategy: Disaster Assistance

a. Summary of the Strategy:

HHR funds may be used to provide emergency repair in the aftermath of a disaster. A disaster may be determined (declared) locally by city, state, or federal officials. Funds will be used to address emergency housing repair. The intent of this strategy is to address the immediate health and safety needs of eligible clients in the event of a disaster. Relocation assistance may be provided. Generally, such needs may include purchase of emergency supplies for income eligible households to weatherproof damaged homes, provide interim repairs to avoid further damage, tree and debris removal, or other assistance as may be necessary to make individual housing units habitable. This assistance would additionally be for non-insured repairs such as insurance deductible expenses. New construction or reconstruction of housing units will be eligible as part of this strategy. Because of the emergency nature of this strategy, the City may implement an expedited income verification process.

b. Fiscal Years Covered:

Plan Year: July 1, 2005 through June 30, 2006

This is a one year plan 2005 – 2006. However, funding will be expended

over a three year period 2005-2006, 2006-2007, and 2007-2008. (A fourth year extension requires approval by Florida Housing Finance Corporation.)

c. Income Categories to be served:

This strategy will serve very low, low, and moderate income clients. The income limits for the City's housing program adjusted by family size are based on tables established by the U.S. Department of Housing and Urban Development (HUD) and provided by the Florida Housing Finance Corporation (FHFC). These tables are provided each year and forwarded to the jurisdictions utilizing federal and state funds. The City's income table will be updated annually to reflect changes in the income limits as provided by the Florida Housing Finance Corporation. This strategy will serve very low, low, and moderate-income clients – up to 120% of the area median income.

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

The maximum HHR award for Disaster Relief is set forth on the Hurricane Housing Goals Chart.

e. Terms, Recapture and Default:

Disaster assistance provided by the City using HHR funds will be in the form of a deferred payment loan. Five year deferred payment loans are forgiven at a rate of 20% a year. Ten year deferred payment loans are forgiven at the rate of 10% per year. Fifteen year deferred payment loans are forgiven at the rate of 6.50% per year for the first fourteen years and the final 9% is forgiven at the end of the fifteenth year. (**See Rehabilitation/Reconstruction and New Construction Strategies for terms of deferred payment loans.)

There will be no interest charged on said deferred loan.

<u>Amount of Assistance</u>	<u>Length of Deferred Loan</u>
Up to \$5,000	5 years
Over \$ 5,000 to \$10,000	10 years
Over \$40,000**	15 years

** Does not include reconstruction or new construction.

The portion of the deferred loan remaining will be due without interest in the event of:

- a) death of recipient or recipients;
- b) selling or transfer title to property;

- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration);
- d) property not maintained to a minimum housing standard.

Financial assistance provided to one client may be assumed by a new client if that client qualifies under the guidelines for the specific funding source or sources. The assistance may be modified if the new client does not qualify for the same level of subsidy.

f. Recipient Selection Criteria:

This strategy will serve very low, low, and moderate-income clients. The Housing Division staff will accept applications, determine the nature of the emergency in the aftermath of a disaster, and qualify the clients based on income requirements. Eligible clients are assisted on a "first-ready, first-served" basis.

g. Sponsor Selection Criteria:

The City of Lakeland Housing Division will administer this strategy.

h. Additional Information:

Mobile homes are not eligible for assistance.

E. Name of the Strategy: New Housing Construction

a. Summary of the Strategy:

HHR funds may be used to provide new home construction on a different lot. Funds will be used to build new housing units for clients whose current owner-occupied unit is scheduled to be demolished. When the cost to rehabilitate the existing home exceeds 65% of the cost to construct a replacement home, construction on a different lot may be performed within the city limits of Lakeland. Relocation assistance may be provided. This will be a voluntary relocation by the client. When appropriate, the lot vacated by the client shall be utilized by the City for other clients needing affordable housing. Should the subject lot or surrounding area no longer be conducive to single family housing construction, consideration shall be given to City redevelopment plans in the area and the lot incorporated into the City's redevelopment efforts.

b. Fiscal Years Covered:

Plan Year: July 1, 2005 through June 30, 2006

This is a one year plan 2005 – 2006. However, funding will be expended over a three year period 2005-2006, 2006-2007, and 2007-2008. (A fourth year extension requires approval by Florida Housing Finance Corporation.)

c. Income Categories to be served:

The income limits for the City's housing program adjusted by family size are based on tables established by the U.S. Department of Housing and Urban Development (HUD) and provided by the Florida Housing Finance Corporation (FHFC). These tables are provided each year and forwarded to the jurisdictions utilizing federal and state funds. The City's income table will be updated annually to reflect changes in the income limits as provided by the Florida Housing Finance Corporation. This strategy will serve very low, low, and moderate-income clients – up to 120% of the area median income.

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

The maximum HHR award for New Housing Construction is set forth on the Hurricane Housing Goals Chart.

e. Terms, Recapture and Default:

New construction costs shall be in the form of a deferred payment loan. There shall be no interest charged on said deferred payment loan.

The new construction costs shall be forgiven at the rate of 3.50% per year for the first 14 years and 4.5% shall be forgiven at the end of year 15 and the remaining 50% will be forgiven at the end of year 30.

The client shall and will pay in full any outstanding balance in the event of the following:

- a) death of recipient or recipients
- b) selling or transfer title to property
- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration)
- d) property not maintained to a minimum housing standard

Financial assistance provided to one client may be assumed by a new client if that client qualifies under the guidelines for the specific funding source or sources. The assistance may be modified if the new client

does not qualify for the same level of subsidy.

f. Recipient Selection Criteria:

This strategy will serve very low, low, and moderate-income clients. The Housing Division staff will accept applications, determine the extent of the needed new construction, and qualify the clients based on income requirements. Additional assistance in this regard may include relocation. Clients are assisted on a “first-ready, first-served” basis.

g. Sponsor Selection Criteria:

The City of Lakeland Housing Division will administer this strategy.

h. Additional Information:

Mobile homes are not eligible for assistance.

F. Name of the Strategy: Long-Term Recovery Community Collaboration

a. Summary of the Strategy:

HHR funds may be used to provide assistance to Polk County’s long-term recovery committee as a community collaboration strategy. Rebuild Polk After Disaster (RPAD) is a local not for profit, 501(c)(3) agency that was formed as a long term recovery committee to assist with disaster recovery utilizing grants and volunteer labor. The current focus of RPAD is repair of owner occupied housing that was damaged by the 2004 Florida hurricanes. RPAD’s membership includes representatives of American Red Cross, United Way, Catholic Charities, Project Hope of Peace River Center, Salvation Army, faith-based disaster relief agencies, local churches, and interested citizens. RPAD utilizes grant funding to pay for administration, materials and other costs of repairs, and directs volunteer repair efforts.

HHR funding under this strategy shall provide funding for licensed and insured subcontractors to do certain tasks that cannot be performed by volunteer labor. Subcontractor work may include labor and material supplies for plumbing, electrical, roofing, window replacement, cabinets, floor covering, and air conditioning repairs for the medically needy.

b. Fiscal Years Covered:

Plan Year: July 1, 2005 through June 30, 2006

This is a one year plan 2005 – 2006. However, funding will be expended over a three year period 2005-2006, 2006-2007, and 2007-2008. (A

fourth year extension requires approval by Florida Housing Finance Corporation.)

c. Income Categories to be served:

The income limits for the City's housing program adjusted by family size are based on tables established by the U.S. Department of Housing and Urban Development (HUD) and provided by the Florida Housing Finance Corporation (FHFC). These tables are provided each year and forwarded to the jurisdictions utilizing federal and state funds. The City's income table will be updated annually to reflect changes in the income limits as provided by the Florida Housing Finance Corporation. This strategy will serve very low, low, and moderate-income clients – up to 120% of the area median income.

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

The maximum HHR award for Long-Term Recovery Community Collaboration is set forth on the Hurricane Housing Goals Chart.

e. Terms, Recapture and Default:

Assistance provided by RPAD using HHR funds will be in the form of a deferred payment loan payable to the City of Lakeland. Five year deferred payment loans are forgiven at a rate of 20% a year. Ten year deferred payment loans are forgiven at the rate of 10% per year.

There will be no interest charged on the deferred loan.

<u>Amount of Assistance</u>	<u>Length of Deferred Loan</u>
Up to \$5,000	5 years
Over \$5,000 up to \$20,000	10 years

The portion of the loan remaining will be due without interest in the event of:

- a) death of recipient or recipients;
- b) selling or transfer title to property;
- c) property is no longer maintained as maker's principal residence (such as renting or leasing of property with or without consideration);
- d) property not maintained to a minimum housing standard.

Financial assistance provided to one client may be assumed by a new client if that client qualifies under the guidelines for the specific funding source or sources. The assistance may be modified if the new client does

not qualify for the same level of subsidy.

f. Recipient Selection Criteria:

This strategy will serve very low, low, and moderate-income clients. The RPAD staff will accept applications, determine the extent of the needed repairs, and qualify the clients based on income requirements. No relocation assistance shall be provided under this strategy. Clients are assisted on a “first-ready, first-served” basis.

g. Sponsor Selection Criteria:

RPAD will administer this strategy as the sole long-term recovery committee established and recognized in Polk County.

h. Additional Information:

Under this strategy, limited repair on post-1994 manufactured homes shall be eligible. Homes must be owned occupied (including land) with wind load rating sufficient for the location. Cases will be reviewed on a case-by-case basis for eligibility. Repair assistance shall not be provided to illegal non-conforming manufactured homes.

III. Extremely Low Income Strategy:

This strategy is addressed in the Interlocal Agreement between the City of Lakeland, Polk County, and City of Winter Haven. This strategy will not be reflected on the City’s Hurricane Housing Delivery Goals Chart, but will be included in the HHAP submitted by Polk County.

IV. Community Planning Strategy:

This strategy is addressed in the Interlocal Agreement between the City of Lakeland, Polk County, and City of Winter Haven. This strategy will not be reflected on the City’s Hurricane Housing Delivery Goals Chart, but will be included in the HHAP submitted by Polk County.

V. Administrative Budget:

a. Provide a brief administrative summary of expenses:

The following City staff shall carry out the administration of the Hurricane Housing Assistance Plan: Housing Division Manager, Housing Programs Coordinator, Housing Finance Officer, and Planning Assistant. These administrators will prepare the necessary HHAP, provide for citizen notification or participation, track funding expenditures, prepare annual reports, and perform such other functions necessary for the successful

implementation of the HHR grant within the guidelines of the City's HHAP. Administrators will maintain timesheets in this regard. The City allocates 15% of the HHR funds for administration expenses. Activity delivery or service delivery costs may also be charged to administration. Activity delivery staff includes Rehabilitation Specialist, Housing Finance Officers, Office Assistant, Account Clerk, and Housing Division Manager.

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

Table 1

This is a one year plan 2005 – 2006. However, funding will be expended over a three year period 2005-2006, 2006-2007, and 2007-2008. (A fourth year extension requires approval by Florida Housing Finance Corporation.) Administration expenses, therefore, have been spread over a three year period.

Administration Expenses	FY 2005-2006	FY 2006-2007	FY 2007-2008	Total Budget
Legal Ads	\$750	\$750	\$750	\$2,250
Printing	\$750	\$750	\$750	\$2,250
Equipment (Non-Capital)	\$750	\$750	\$750	\$2,250
Computer	\$9,000	\$9,000	\$9,000	\$27,000
Office Supplies	\$2,232	\$2,232	\$2,232	\$6,696
Training	\$4,000	\$4,000	\$4,000	\$12,000
Travel	\$1,250	\$1,250	\$1,250	\$3,750
Payroll	\$96,374	\$96,374	\$96,375	\$278,123
TOTAL	\$115,106	\$115,106	\$115,107	\$345,319

VI. Explain any issues outstanding for compliance or non-compliance with the Hurricane Housing Recovery Program (HHRP):

There are no outstanding issues for compliance or non-compliance.

VII. EXHIBITS:

- 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:**
 There is an Interlocal Agreement between City of Lakeland, City of Winter Haven, and Polk County.
- F.** **Adopting Resolution:** Original signed, dated, witnessed or attested adopting Resolution.

FLORIDA HOUSING FINANCE CORPORATION									Sources of Funds:		HHRP			\$ 2,302,125.00	
HURRICANE HOUSING DELIVERY GOALS CHART											Community Planning Partnership			\$ -	
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005-2006												Subtotal		\$ 2,302,125.00	
Name of Local Government: City of Lakeland, Florida											ELI Funds			\$ -	
											TOTAL AVAILABLE FUNDS:			\$ 2,302,125.00	
									New Construction	Rehab/Repair	Without Construction		D	E	F
HOME OWNERSHIP	ELI	Max.	VLI	Max.	LI	Max.	MI	Max.	HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Total ELI	Total HHRP & Partnership	Total	Total
STRATEGIES	Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units
HOME PURCHASE ASSISTANCE	0	\$24,000	2	\$24,000	13	\$24,000	26	\$14,000	\$363,000.00	\$0.00	\$363,000.00	\$0.00	\$726,000.00	32%	41
EMERGENCY REPAIR	3	\$20,000	4	\$20,000	3	\$20,000	1	\$20,000	\$0.00	\$75,000.00	\$0.00	\$0.00	\$75,000.00	3%	11
REHABILITATION	7	\$100,000	7	\$100,000	7	\$100,000	3	\$100,000	\$0.00	\$920,806.00	\$0.00	\$0.00	\$920,806.00	40%	24
DISASTER RELIEF	3	\$100,000	3	\$100,000	4	\$100,000	2	\$100,000	\$0.00	\$165,000.00	\$0.00	\$0.00	\$165,000.00	7%	12
NEW CONSTRUCTION	0	\$100,000	0	\$100,000	0	\$100,000	0	\$100,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
REBUILD POLK AFTER DISASTE	5	\$20,000	8	\$20,000	7	\$20,000	0	\$20,000	\$0.00	\$70,000.00	\$0.00	\$0.00	\$70,000.00	3%	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
Subtotal 1 (Home Ownership)	18		24		34		32		\$363,000.00	\$1,230,806.00	\$363,000.00	\$0.00	\$1,956,806.00	85%	108
RENTAL	ELI	Max.	VLI	Max.	LI	Max.	MI	Max.	New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP & Partnership	Total	Total
STRATEGIES	Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units
NA														0%	0
														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													\$345,319.00	15%	
Admin. From Program Income															
Home Ownership Counseling													\$0.00	0%	
GRAND TOTAL															
Add Subtotals 1 & 2, plus all Adm	18		24		34		32		\$363,000.00	\$1,230,806.00	\$363,000.00		\$2,302,125.00	100.00%	108
Maximum Allowable Purchase Price:									New	\$ 150,000.00	Existing	\$ 130,000.00			
Allocation Breakdown			Amount		%				Projected Program Income:	\$ -	Max Amount Program Income For Admin:			\$0.00	
Very-Low Income			\$690,671		30%				Projected Recaptured Funds:	\$ -					
Low Income			\$690,671		30%				Distribution:	\$ 2,302,125					
Moderate Income			\$575,554		25%				Total Available Funds:	\$ 2,302,125					
TOTAL			\$1,956,896		85%										