



MARION COUNTY

HURRICANE HOUSING RECOVERY ASSISTANCE PROGRAM

HURRICANE HOUSING ASSISTANCE PLAN (HHAP)

Marion County Board of County Commissioners
Community Services Department
Evelyn Rusciolelli, Director
2303 SW 17th Street, Suite 101
Ocala, Florida 34471
352-671-8770

Adopted August 16, 2005
By Resolution _____

I. PROGRAM DESCRIPTION

A. Name of County: MARION

Base Allocation Request: \$1,045,924

Extremely Low Income Request: \$209,185

Community Planning Request: \$139,457

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

Marion Long Term Recovery Organization and the American Red Cross

II. HHRP HOUSING STRATEGIES

A. Name of the Strategy: Demolition & Replacement Housing

- a. Summary of the Strategy:** This strategy is designed to replace existing uninhabitable or dilapidated structures and mobile homes for homeowners that do not have alternative housing or financial resources to alleviate the situation. The home must be located in Marion County, owner-occupied, with clear title and all taxes and assessments paid up to date. The existing structure must be certified by the Marion County Building Department as uninhabitable and the Community Services Department as not suitable for rehabilitation.

Marion County will bid demolition, construction and replacement of housing on behalf of the homeowner according to Marion County Procurement Code.

- b. Fiscal Years Covered:** 2005/2006, 2006/2007, 2007/2008

- c. Income Categories to be served:** Very low and extremely low-income

- d. Maximum award as noted on the Hurricane Housing Goals Chart:** \$40,000

- e. Terms, Recapture and Default:** Marion County will provide an interest free loan, with equal monthly payments of the principle loan balance amortized for 30 years. Payments will also include equal monthly escrow installments for taxes, insurance, termite policy, and any other related housing costs. The homeowner may prepay the balance in full or make prepayments without penalty. Default will occur if payments are not made timely or if the mortgagee does not occupy the home as their primary residence. The County reserves the right to foreclose in default situations.

f. Recipient Selection Criteria:

Applications submitted prior to October 1, 2006 that meet the following criteria will be given priority preference:

1. The owner-occupied site built or manufactured home is uninhabitable or non-repairable due to hurricanes or related flooding; and
2. The family has been displaced or is living in a Travel Trailer provided by FEMA.

All other applications will be accepted on a first-come/ first served basis and will be processed if no priority applications are pending or after October 1, 2006, whichever comes first. All applicants will be required to provide accurate documentation for income and qualification determination as requested. Funds will be encumbered on a first qualified basis.

g. Sponsor Selection Criteria: Not applicable

- h. Additional Information:** Mobile or manufactured homes that were certified as uninhabitable and are not repairable may be replaced with a new manufactured home on a case by case basis as deemed appropriate by the County. This option will not be the principle means of replacement and will only be used when certain conditions exist such as: homelessness, site constraints, and income.

HHR funds will be leveraged with SHIP, HOME and ADDI funds when deemed appropriate to ensure homeowner affordability. These additional funding sources will be no-interest, deferred payment mortgages. Funding is available to Marion County residents who reside outside the city limits of Ocala.

B. Name of the Strategy: Rehabilitation Loan Program

- a. Summary of the Strategy:** This program is designed to assist eligible homeowners with needed repairs or hazard mitigation alterations to improve their health, safety and well-being or contribute to the structural integrity and preservation of their owner-occupied home. The home must be suitable for rehabilitation as determined by the Community Services Rehabilitation Construction Coordinator. Loans for assistance may include costs related to all eligible repairs, inspections, work write-ups, and closing costs.
- b. Fiscal Years Covered:** 2005/2006, 2006/2007, 2007/2008
- c. Income Categories to be served:** Extremely low, very low and low
- d. Maximum award as noted on the Hurricane Housing Goals Chart:** \$20,000
- e. Terms, Recapture and Default:** Marion County provides an interest free, deferred payment loan. Payment is due upon sale or refinance. Refinance may be approved if a request is submitted in writing and such refinance will lower the monthly payment and cash is not taken from equity. The homeowner may repay the loan in full under the above circumstances or prepay without penalty.

Default of the loan occurs if the original owner of said mortgage or note no longer lives in the home or title is transferred, voluntarily or by operation of law which includes but is not limited to death of the surviving mortgage holder or foreclosure. Default requires immediate repayment of the SHIP loan in full. The County reserves the right to foreclose if payment is not made.

- f. Recipient Selection Criteria:** An applicant may submit a completed SHIP Application to Marion County Community Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first served basis.
- g. Sponsor Selection Criteria:** Not applicable
- h. Additional Information:** Units assisted must be within Marion County, but located outside the city limits of Ocala. Manufactured or mobile homes are not eligible for assistance.

III. Extremely Low Income Strategy:

Marion County will use the extremely low Income funding with:

- **Strategy A: Demolition and Replacement Housing;**
- **Strategy B: Rehabilitation Loan Program; and**
- **Strategy IV: Collaborative Rebuilding** to assist the extremely low households.

IV. Community Planning Strategy: Collaborative Rebuilding

- a. **Summary of the Strategy:** In an effort to assist the community with its long term recovery needs, Marion County, in collaboration with the Marion Long Term Recovery Coalition and the American Red Cross, will provide funding for needed building materials and permits to assist those families still needing repairs to their owner-occupied homes.
- b. **Fiscal Years Covered: 2005/2006, 2006/2007, 2007/2008**
- c. **Income categories to be served:** Extremely Low and Very Low
- d. **Maximum award as noted on the Hurricane Housing Goals Chart: \$10,000**
- e. **Terms, Recapture and Default:** No interest, deferred loan
- f. **Recipient Selection Criteria:** Applicants will be referred by the Red Cross and the Marion County Long Term Recovery Organization. The American Red Cross is responsible for long term recovery case management of families in our area. Applicants will be required to submit an application and will be processed on a first/come, first/served basis.
- g. **Sponsor Selection Criteria, if applicable:** The Marion County Long Term Recovery Coalition will partner with volunteer, faith-based non-profits agencies to make the needed repairs.
- h. **Additional Information:** Owner occupied site built or manufactured housing will be allowed to be repaired under this strategy. This strategy is available to Marion County residents who live outside the City of Ocala.

V. Administrative Budget:

- a. Provide a brief administrative summary of expenses:** Administrative expenses will be spread over the three-year expenditure period until final closeout.
- b. Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below:**

Fiscal Year	2005/06
Salaries and Benefits	\$ 56,182
Office Supplies and Equipment	\$ 6,385
Travel Workshops, etc	\$ 350
Advertising	\$ 1,500
Operating—rent, postage, phone, etc	\$ 5,311
	<u>\$ 69,728</u>

Fiscal Year	2006/07
Salaries and Benefits	\$ 60,429
Office Supplies and Equipment	\$ 2,385
Travel Workshops, etc	\$ 850
Advertising	\$ 500
Operating—rent, postage, phone, etc	\$ 5,564
	<u>\$ 69,728</u>

Fiscal Year	2007/08
Salaries and Benefits	\$ 63,050
Office Supplies and Equipment	\$ 1,085
Travel Workshops, etc	\$ 50
Advertising	\$ 200
Operating—rent, postage, phone, etc	\$ 5,343
	<u>\$ 69,728</u>

VI. Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program:

NOT APPLICABLE

VII. EXHIBITS: A. ADOPTING RESOLUTION

RESOLUTION 05-R-

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MARION COUNTY, FLORIDA, ADOPTING THE LOCAL HURRICANE HOUSING ASSISTANCE PLAN AS REQUIRED BY EMERGENCY RULE 67ER05 IN ACCORDANCE WITH 67-37 FLORIDA ADMINISTRATIVE CODE FOR STATE FISCAL YEARS 2005-2006, 2006-2007 AND 2007-2008; AUTHORIZING THE EXECUTION OF THE REQUIRED STATE FORMS AND CERTIFICATIONS; AUTHORIZING THE SUBMISSION OF THE LOCAL HURRICANE HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Hurricane Housing Recovery (HHR) Program has been enacted by Emergency Rule 67ER05 to assist those areas of the state with the greatest housing damage from the 2004 hurricanes;

WHEREAS, Marion County has been designated as an area affected by the 2004 hurricanes and eligible to request HHR funds as authorized by Emergency Rule 67ER05;

WHEREAS, the HHR Emergency Rule requires eligible local governments to adopt a three-year local Hurricane Housing Assistance Plan (HHAP) detailing the activities to be undertaken as set forth in Rule 67-37.005 FAC;

WHEREAS, not more than fifteen (15%) percent of the program distribution and five (5%) of the program income will be used for administering the Hurricane Housing Recovery Program;

WHEREAS, the Community Services Department has prepared a three-year local Hurricane Housing Assistance Plan;

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Marion County to submit the HHAP to the Florida Housing Finance Corporation for review and approval so as to qualify for said funds; and now therefore,

BE IT RESOLVED by the Board of County Commissioners of Marion County, Florida, that:

- 1: The local Hurricane Housing Assistance Plan (HHAP) for State Fiscal Years 2005-2006, 2006-2007, and 2007-2008, as attached and incorporated hereto, is hereby adopted for submission to the Florida Housing Finance Corporation as required by Emergency Rule 67ER05.
- 2: The County Administrator or his designee is hereby authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the HHAP, and to do all things necessary and proper to carry out the terms and conditions of said program.
- 3: This resolution shall take effect immediately upon its adoption.

DULY ADOPTED in regular session this 16th day of August, 2005.

**BOARD OF COUNTY COMMISSIONERS
MARION COUNTY FLORIDA**

ANDY KESSELRING, CHAIRMAN

ATTEST:

DAVID R. ELLSPERMANN, CLERK

B. Hurricane Housing Goals Chart – 2005/06, 2006/07, 2007, 08

FLORIDA HOUSING FINANCE CORPORATION										Sources of Funds:			HHRP		\$ 1,045,924.00						
HURRICANE HOUSING DELIVERY GOALS CHART													Community Planning Partnership		\$ 139,457.00						
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005/06, 2006/07,										2007/08			Subtotal		\$ 1,185,381.00						
Name of Local Government: MARION COUNTY													ELI Funds		\$ 209,185.00						
										TOTAL AVAILABLE FUNDS:					\$ 1,394,566.00						
										New Construction		Rehab/Repair		Without Construction		D		E		F	
HOME OWNERSHIP STRATEGIES		ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units					
Demolition & Replacement Hous		2	\$40,000	16	\$40,000	0	\$0	0	\$0	\$627,382.00	\$0.00	\$0.00	\$80,000.00	\$ 627,382.00	53%	18					
Rehabilitation Loan Program		4	\$20,000	11	\$20,000	3	\$20,000	0	\$0	\$0.00	\$280,000.00	\$0.00	\$80,000.00	\$ 280,000.00	24%	18					
Collaborative Rebuilding		5	\$10,000	5	\$10,000	2	\$10,000	0	\$0	\$0.00	\$68,815.00	\$0.00	\$49,185.00	\$ 68,815.00	6%	12					
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0					
Subtotal 1 (Home Ownership)		11		32		5		0		\$627,382.00	\$348,815.00	\$0.00	\$209,185.00	\$ 976,197.00	82%	48					
RENTAL STRATEGIES		ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction Dollars	Rehab/Repair Dollars	Without Construction Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units					
None													\$0.00		0%	0					
Subtotal 2 (Non-Home Owner)		0	0	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0					
Administration Fees													\$209,184.00	15%							
Admin. From Program Income													\$0.00								
Home Ownership Counseling													\$0.00	0%							
GRAND TOTAL		11		32		5		0		\$627,382.00	\$348,815.00	\$0.00	\$209,185.00	\$1,185,381.00	100.00%	48					
Purchase Price:												New	\$ 189,682.00	Existing	\$ 189,682.00						

Allocation Breakdown	Amount	%
Very-Low Income	\$1,106,567.00	79%
Low Income	\$78,815.00	6%
Moderate Income	\$0.00	0%
TOTAL	\$1,185,382.00	85%

Projected Program Income:	\$ -	Max Amount Program Income For Admin:	\$0.00
Projected Recaptured Funds:	\$ -		
Distribution:	\$ 1,394,566.00		
Total Available Funds:	\$1,394,566.00		

03-Aug-05

C. Certification Page

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local government: **Marion 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 of 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 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.

**BOARD OF COUNTY COMMISSIONERS
MARION COUNTY, FLORIDA**

ANDY KESSELRING, CHAIRMAN

ATTEST:

D. Program Information Sheet

Hurricane Housing Recovery Program Plan

INFORMATION SHEET

LOCAL GOVERNMENT: Marion County Board of County Commissioners

CHIEF ELECTED OFFICIAL: Andy Kesselring, Chairman

ADDRESS: 601 SE 25th Avenue, Ocala, FL 34471

PROGRAM ADMINISTRATOR: Evelyn Rusciolelli

ADDRESS: 2303 SE 17th Street, Suite 101, Ocala, FL 34471

TELEPHONE :(352)671-8770 FAX:(352)620-3992

EMAILADDRESS: Evelyn.rusciolelli@marioncountyfl.org

ADDITIONAL CONTACTS: Shawna Chancey

ADDRESS: 2303 SE 17th Street, Suite 101, Ocala, FL 34471

EMAIL ADDRESS: Shawna.chancey@marioncountyfl.org

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

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000735

MAIL DISBURSEMENT TO:

ADDRESS:

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: HHRP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000 TALLAHASSEE, FL 32301 Fax: (850) 488-9809

E. Community Planning Documentation:



(352) 732-9696 office
(352) 732-9608 fax
www.uwmc.org

"Uniting Local Resources to Help Our Neighbors"

**United Way
of Marion County**

1401 N.E. Second St.
P.O. Box 1086
Ocala, FL 34478

August 1, 2005

Ms. Evelyn Rusciolelli
Director, Marion County Community Services
Suite 101
2303 S.E. 17th Street
Ocala, Florida 34471

Dear Evelyn,

Our newly formed Marion County Long Term Recovery organization is extremely grateful for the help and support furnished by Community Services.

It is our understanding that you will be able to assist qualified applicants with hurricane related housing repairs from the Hurricane Housing Recovery Plan. The American Red Cross will be doing the needed case management work to assure those being assisted are eligible for this help.

In addition, the LTR is requesting other funding sources for both financial and in kind aid for these Marion County residents. Marion County was the fifteenth heaviest damaged Florida county from last year's series of hurricanes. We are one of only a handful of counties not to have a fully operational LTR organization at this time. Your quick response to our call for help will aid immeasurably in getting us up to speed very quickly. We expect to have our corporate charter and 501c3 request available to Tallahassee late this week or early next week.

Thank you for your continued support and concern for our residents most affected by these events.

Sincerely,

Peter D. Foy
Vice President, Community Initiatives





American Red Cross

Florida's Coast to Coast Chapter

Headquarters

American Red Cross of Volusia and Flagler Counties

341 White Street
Daytona Beach, FL 32114
(386) 226-1400
(386) 258-8848 (Fax)
1-866-245-9180 (Toll Free)
www.daytonared-cross.org

American Red Cross of Citrus and Hernando Counties

7449 W. Gulf to Lake Blvd.
Crystal River, FL 34429
(352) 564-8455
(352) 564-8462 (Fax)

American Red Cross of Lake and Sumter Counties

1211 W. Main Street
Leesburg, FL 34748
(352) 314-0883
(352) 314-0885 (Fax)

American Red Cross of Marion County

P.O. Box 807
Ocala, FL 34478
(352) 622-3457
(352) 732-859X (Fax)

August 4, 2005

Evelyn S. Rusciolelli, Director
Marion County Community Services
2303 SE 17th Street
Suite 101
Ocala, FL 34471

Dear Evelyn,

Thank you so much for your consideration in meeting with myself and the Disaster Services Director, Ellen Newton to discuss the collaboration which will occur between us, Marion County Long Term Recovery Committee and the Marion County Community Services.

With the assistance of the Hurricane Housing Recovery Funds we should be able to identify and assist those persons with Hurricane damage from the storms of 2004. The American Red Cross will be doing the case management for the Marion County Long Term Recovery Committee and with your assistance we should be able to purchase building materials and use volunteer labor to make repairs on homes damaged by the storms and assist clients in their recovery

With this cooperation the dollars will go further and more families will be able to make recovery. Thank you again so much for your assistance.

Linda M Richard
American Red Cross
Long Term Recovery
Case Management Supervisor



United Way
A Member Agency

*A bequest is a gift that keeps on giving.
Please remember the Florida's Coast to Coast Chapter.*

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										TOTAL AVAILABLE FUNDS:		\$ 1,394,566.00						
										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		
Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units		
Demolition & Replacement Housing	2	\$40,000	16	\$40,000	0	\$0	0	0	\$0	\$627,382.00	\$0.00	\$0.00	\$80,000.00	\$ 627,382.00	53%	18		
Rehabilitation Loan Program	4	\$20,000	11	\$20,000	3	\$20,000	0	0	\$0	\$0.00	\$280,000.00	\$0.00	\$80,000.00	\$ 280,000.00	24%	18		
Collaborative Rebuilding	5	\$10,000	5	\$10,000	2	\$10,000	0	0	\$0	\$0.00	\$68,815.00	\$0.00	\$49,185.00	\$ 68,815.00	6%	12		
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0		
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RENTAL STRATEGIES																		
None													\$0.00		0%	0		
															0%	0		
Subtotal 2 (Non-Home Ownership)	0	0	0	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0		
Administration Fees														\$209,184.00	15%			
Admin. From Program Income														\$0.00				
Home Ownership Counseling														\$0.00	0%			
GRAND TOTAL	11		32		5		0			\$627,382.00	\$348,815.00	\$0.00	\$209,185.00	\$1,185,381.00	100.00%	48		
<small>Add Subtotals 1 & 2, plus all Admin. & HO Counseling</small>																		
Maximum Allowable Purchase Price:										New	\$ 189,682.00	Existing	\$ 189,682.00					
Allocation Breakdown										Amount		%		Projected Program Income:		\$ -	Max Amount Program Income For Admin:	\$0.00
Very-Low Income										\$1,106,567.00		79%		Projected Recaptured Funds:		\$ -		
Low Income										\$78,815.00		6%		Distribution:		\$ 1,394,566.00		
Moderate Income										\$0.00		0%		Total Available Funds:		\$1,394,566.00		
TOTAL										\$1,185,382.00		85%						26-Jan-06
- 8 -																		