

Martin County Board Of County Commissioners

Hurricane Housing Assistance Plan (*HHAP*)

REVISION 1 October 2005

I. PROGRAM DISCRIPTION

A. Martin County

Base Allocation Request: \$6,605,068_____

Extremely Low Income Request: \$1,321,014_____

Community Planning Request: \$880,676 _____

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

The City of Stuart, Town of Ocean Breeze, Habitat for Humanity, M.I.S.S. Inc. of the Treasure Coast, Indiantown Non-Profit Housing Inc., Council on Aging, American Red Cross and other service providing agencies.

II. HHRP HOUSING STRATEGY:

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

A. Name of the Strategy: Rehabilitation

- a. Summary of Strategy: This strategy is to assist existing homeowners in the repair and substantial replacement of owner occupied properties.
- b. Fiscal Years Covered: The fiscal years covered in this plan are: 2005/06, 2006/07 and 2007/08.
- c. Income Categories to be served: At least 20% of the funds will serve the extremely low income (ELI) households, 30% will serve very low and 30% low income households. The remaining 20% will serve any combination of ELI, very low, low or moderate income households.
- d. Maximum award: The maximum award amount for any income level is \$60,000.00
- e. Terms, Recapture and Default: The term of the no interest loan will be ~~30~~ 15 years, at which point all funds will be returned to the County, if the property is still occupied by the original applicant, then the loan will be forgiven. If the

- property is sold or ownership transferred, the entire amount of the loan will be returned to the County. The County will record lien documents to that effect.
- f. Recipient Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Selection criteria will be based on State and local SHIP requirements, with priority given the lowest income and special needs housing. Applications will be available year round as long as funding is available. Awards will be made on a first come first serve bases, as funding is available.
 - g. Sponsor Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Applicants will have a two-month period to submit applications. The Grants and Affordable Housing Advisory Committee (GAHAC) and a Staff committee will review and rank all applicants and make funding recommendations to the Board of County Commissioners.
 - h. Additional Information

B. Name of the Strategy: New Construction

- a. Summary of Strategy: This strategy is to assist in the funding of new single-family units.
- b. Fiscal Years Covered: Fiscal years covered are 2005/06, 2006/07 and 2007/08.
- c. Income Categories to be served: At least 20% of the funds will serve the extremely low income (ELI) households, 30% will serve the very low, and another 30% will serve low income households. The remaining 20% of funds will be spent on any combination of ELI, very low, low and moderate.
- d. Maximum Award: The maximum award amount for any income level will be \$100,000.
- e. Terms, Recapture and Default: The term of the no interest loan will be ~~30~~ 15 years, at which point all funds will be returned to the County, if the property is still occupied by the original applicant, then the loan will be forgiven. If the property is sold or ownership transferred, the entire amount of the loan will be returned to the County. The County will record lien documents to that effect.
- f. Recipient Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Selection criteria will be based on State and local SHIP requirements, with priority given the lowest income and special needs housing. Applications will be available year round as long as funding is available. Awards will be made on a first come first serve basis, as funding is available.
- g. Sponsor Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Applicants will have a two-

month period to submit applications. The Grants and Affordable Housing Advisory Committee (GAHAC) and a Staff committee will review and rank all applicants and make funding recommendations to the Board of County Commissioners.

- h. Additional Information: These funds can be matched with other funding sources both public and private for maximum leveraging.

C. Name of the Strategy: Manufactured/Mobile Home Repair-Replacement

- a. Summary of Strategy: This strategy is to fund the replacement of pre-1994 manufactured or mobile homes and for replacement or repair of post-1994 manufactured or mobile homes.
- b. Fiscal Years Covered: Fiscal years covered are 2005/06, 2006/07 and 2007/08.
- c. Income Categories to be served: At least 20% of the funds will serve the extremely low income (ELI) households, 30% will serve the very low, and another 30% will serve low income households. The remaining 20% of funds will be spent on any combination of ELI, very low, low and moderate.
- d. Maximum Award: The maximum award amount for any income level will be \$80,000.
- e. Terms, Recapture and Default: The term of the no interest loan will be 30 15 years, at which point all funds will be returned to the County, if the property is still occupied by the original applicant, then the loan will be forgiven. If the property is sold or ownership transferred, the entire amount of the loan will be returned to the County. The County will record lien documents to that effect.
- f. Recipient Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Selection criteria will be based on State and local SHIP requirements, with priority given the lowest income and special needs housing. Applications will be available year round as long as funding is available. Awards will be made on a first come first serve basis, as funding is available.
- g. Sponsor Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Applicants will have a two-month period to submit applications. The Grants and Affordable Housing Advisory Committee (GAHAC) and a Staff committee will review and rank all applicants and make funding recommendations to the Board of County Commissioners.
- h. Additional Information: These funds can be matched with other funding sources both public and private for maximum leveraging

D. Name of the Strategy: Emergency Assistance/Hazard Mitigation

Summary of Strategy: This strategy is to assist individuals in minor repairs, building materials, hazard mitigation, leverage with other private and public resources for housing re-entry assistance, such as security and utility deposits. This strategy shall also include rental maintenance and homeless prevention, to assist existing renters from eviction, when renters can show the ability to maintain occupancy once assistance is given. For existing homeowners foreclosure prevention will be made available. Direct mortgage payments of up to three months can be made directly to the primary lender, homeowner must show corrective action is being taken including counseling if necessary.

Fiscal Years Covered: Fiscal years covered are 2005/06, 2006/07 and 2007/08.

Income Categories to be served: At least 20% of the funds will serve the extremely low income (ELI) households, 30% will serve the very low, and another 30% will serve low income households. The remaining 20% of funds will be spent on any combination of ELI, very low, low and moderate.

Maximum Award: The maximum award amount for any income level will be \$10,000.

Terms, Recapture and Default: These funds will be in the form of a Grant. No recapture provision will be required.

Recipient Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Selection criteria will be based on State and local SHIP requirements, with priority given the lowest income and special needs housing. Applications will be available year round as long as funding is available. Awards will be made on a first come first serve basis, as funding is available.

Sponsor Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Applicants will have a two-month period to submit applications. The Grants and Affordable Housing Advisory Committee (GAHAC) and a Staff committee will review and rank all applicants and make funding recommendations to the Board of County Commissioners.

Additional Information: These funds can be matched with other funding sources both public and private for maximum leveraging.

E. Community Based Organizations/Collaborations

Summary of Strategy: This strategy is to fund organizations, either for-profit or non-profit organizations that have demonstrated the ability to deliver affordable housing needs throughout the County.

Fiscal Years Covered: Fiscal years covered are 2005/06, 2006/07 and 2007/08.

Income Categories to be served: At least 20% of the funds will serve the extremely low income (ELI) households, 30% will serve the very low, and

another 30% will serve low income households. The remaining 20% of funds will be spent on any combination of ELI, very low, low and moderate.

Maximum Award: There will not be a maximum award amount to any given organization. However all organizations funded must utilize the maximum award amounts per individual served as stated above in each strategy A thru D.

Terms, Recapture and Default: Shall apply to the individuals served by the organizations and will be the same as stated above in strategy A thru D.

Recipient Selection Criteria: Each organization requesting funds will provide the County with their selection criteria when applying to the County. The County will recommend organizations utilizing selection criteria similar to the County's selection criteria with emphasis given to the lowest income households.

Sponsor Selection Criteria: The County will advertise the availability of HHR funding in accordance with Rule 67-37 F.A.C. Applicants will have a two-month period to submit applications. Applicants will be required to provide qualifying documentation as indicated in the County's Local Housing Assistance Plan (LHAP). The Grants and Affordable Housing Advisory Committee (GAHAC) and a Staff committee will review and rank all applicants and make funding recommendations to the Board of County Commissioners.

Additional Information: These funds can be matched with other funding sources both public and private for maximum leveraging.

If the proposed project is for rental housing other than rental assistance, which is a Grant, the CBO or Eligible sponsor shall be required to submit yearly reports to Martin County for fifteen years, documenting that the eligible units do not exceed the maximum rental rates and the units are occupied by eligible households as required by the FHFC. Rental housing offered for sale during this fifteen year period must give another eligible sponsor first right of refusal, or the total amount shall be returned to the County. The County will record the appropriate declarations of covenants and restrictions.

III. Extremely Low Income Strategy:

- a. Strategies from Section II to be included to serve ELI: All strategies will earmark 20% of the funds in that strategy to the extremely low income (ELI) households.
- b. Recipient Selection Criteria: All strategies will give first priority to the ELI households.
- c. Additional Information:

IV. Community Planning Strategy:

- a. Summary of the Strategy (including organization involved, role): The City of Stuart, Town of Ocean Breeze, Habitat for Humanity, M.I.S.S. Inc. of the Treasure Coast, Indiantown Non-Profit Housing Inc., Council on Aging,

American Red Cross, Martin County Community Services Department and other service providing agencies were all included in the HHAP planning process.

- b. Strategies from Section II to be included in Community Collaboration: All Community Organizations will have access and be able to provide services under any and all strategies listed in HHAP.
- c. Additional Information: The City of Stuart and Martin County have worked closely since the inception of the County's LHAP to provide safe decent affordable housing within the City limits. The County and City recently completed a 12 home subdivision on City owned land, "Forest Park" which is a great partnership success story. The City is considering doing another such project and will need the County's partnership to be successful again. The County will set aside funds for the City in order to meet its Community Collaboration requirements. The County and City may enter into an inter-local agreement to accomplish this. The City's housing consultant is also working with the Town of Ocean Breeze, a mobile home town, to insure the needs in that community are met.

V. Administrative Budget:

- a. Provide a brief administrative summary of expenses:
- b. Up to 15% of the allocation may be used for the administrative expenses: relating to direct program administration. Provide information below: The total administrative budget for this three (3) year period is: \$1,316,758.00.

Fiscal Year	
Salaries and benefits	\$690,000.00_____
Office Supplies and Equipment	\$151,000.00_____
Travel Workshops, ect.	\$175,000.00_____
Advertising	\$50,000.00_____
Other (define):	\$250,758.00_____
Funds for the establishment of The Martin County Community Land Trust (CLT) and other related Items. CBO's will also be eligible to for administrative expenses.	

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

- C. Hurricane Housing Goals Chart (HHGC) For each year covered**
- F. Certification Page**
- G. Program Information Sheet**
- H. Community Planning Documentation:**
Letters, resolutions or interlocal agreements detailing the community planning agreement: