City of Melbourne



Hurricane Housing Recovery (HHR) Housing Assistance Plan July 2005

Prepared by the Staff of the Housing & Community Development Department Approved by Melbourne City Council on August 9, 2005

Hurricane Housing Recovery (HHR) Program

HOUSING ASSISTANCE PLAN July 2005

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I. PROGRAM DESCRIPTION

A. City of Melbourne:

Base Allocation Request: \$2,449,030

Extremely Low Income Request: \$0.00

Community Planning Request: <u>\$0.00</u>

Name of participating local governments in the Community Planning Strategy:

Brevard County, City of Melbourne, City of Titusville, City of Cocoa, City of Palm Bay

II. HOUSING STRATEGIES

A. Homeownership ~ Housing Rehabilitation

a. <u>Summary of Strategy:</u> This strategy provides for the rehabilitation of existing homes that are in substandard condition and may include demolition, relocation and reconstruction if a home is beyond financial feasibility to repair.

b. <u>State Fiscal Year</u>: 2005-2006, 2006-2007, and 2007-2008

c. <u>Income Criteria:</u> This strategy will serve residents with household incomes at or below 80 percent of median income (very low- and low-income households) as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida, which limits are published annually by HUD and distributed by the Florida Housing Finance Corporation for use in the SHIP program.

d. <u>Maximum Award:</u> Maximum award levels are as follows:

| Rehabilitation | \$60,000 |
|----------------|----------|
| Reconstruction | \$75,000 |

e. <u>Terms, Recapture and Default:</u> Assistance to homeowners served under this strategy will be in the form of a deferred payment 0% interest loan secured by a lien on the property in accordance with the following schedule:

| Level of Assistance | Lien Period | Amortization |
|----------------------|-------------|---------------|
| Under \$15,000 | 5 years | 20% per year |
| \$15,000 to \$40,000 | 10 years | 10% per year |
| More than \$40,000 | 15 years | 6.7% per year |

Funds will be recaptured according to the above schedule if the property ceases to be the principal residence of the owner or title is transferred within the lien period. Homeowners are

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encouraged to make voluntary loan payments to the City during their lien period in order to build equity in their homes.

f. <u>Recipient Selection Criteria:</u> Eligible applicants will be approved for assistance on a first come first qualified basis subject to funding availability. In compliance with established City policy, other selection criteria are as follows:

• Applicants must be able to demonstrate the ability to pay property taxes, insurance, utilities, and mortgage payments if applicable.

• Applicants receiving demolition/reconstruction assistance must be able to secure an affordable mortgage from an institutional first mortgage lender or be able to provide sufficient cash resources with which to pay for the reconstructed home.

• First time applicants will be given priority over previously assisted persons. Exceptions may be made for Eligible Property Owners in cases where living conditions threaten the personal health and safety of the household.

• Applicants must be in good standing with the City (e.g. city utility accounts and property taxes must be current and property must be free of code enforcement liens or any other assessments unless owner is engaged in process of paying off any such obligations).

• Applicants must own and occupy the assisted home as their primary residence.

• Households with incomes at 51%-80% of median family income must contribute at least \$1 for every \$20 of assistance from the City and

• Households with incomes at 30%-50% of the median family income must contribute at least \$1 for every \$40 of assistance from the City.

• Households with incomes below 30% of the median family income shall be exempt from the minimum contribution requirement.

g. <u>Sponsor Selection Criteria</u>: To assist in the timely serving of clients and expenditure of HHR funds, one (1) Eligible Sponsor may be selected to administer a portion of the HHR ~ Housing Rehabilitation Strategy (rehabilitation only) funds on behalf of the City using criteria such as, but not limited to, the following:

• Eligible sponsors must be not-for-profit organizations whose primary purpose is the provision of affordable housing.

• Eligible sponsors must have the demonstrated capacity and experience to administer the program.

• Eligible sponsors must be able to operate the program from an office site located so as to be convenient to Melbourne residents.

• Eligible sponsors who have employed personnel from the WAGES and Workforce Development Initiatives programs will be given priority over those sponsors who have not employed personnel from those programs.

• Eligible sponsors who are also Community Housing Development Organizations (CHDO's) will be given priority over those that are not CHDO's.

h. <u>Additional Information:</u> HHR funds will be leveraged with the owner's private sources of funding.

To improve and preserve the integrity of neighborhoods particularly hard-hit by the hurricanes of 2004 and in which a higher percentage of Eligible Households is likely to reside, the City may target specific subdivisions for intensive marketing of this strategy. However, outreach will continue citywide.

B. Homeownership - Purchase Assistance with Sweat Equity

a. <u>Summary of Strategy:</u> The Purchase Assistance with Sweat Equity Strategy provides purchase assistance to very low-and low-income homebuyers purchasing new homes within the city limits of Melbourne in which the mortgage is held by a non-profit, non-institutional first mortgage lender and the homebuyer is required to contribute sweat equity* (at least 250 hours) to the deal.

b. State Fiscal Year: 2005-2006, 2006-2007, and 2007-2008

c. <u>Income Criteria:</u> This strategy will serve residents with household incomes at or below 80 percent of median income (very low- and low-income households) as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida, which limits are published annually by HUD and distributed by the Florida Housing Finance Corporation for use in the SHIP program.

d. <u>Maximum Award:</u> Maximum award levels are as follows:

| Income Level | Maximum Award |
|--------------------------------|---------------|
| Very Low-income (0-50% MFI) | \$25,000 |
| Low Income (51-80% MFI) | \$20,000 |

e. <u>Terms, Recapture and Default</u>: Assistance to homeowners served under this strategy will be in the form of a deferred payment 0% interest loan secured by a lien on the property and forgiven in accordance with the following schedule:

| Level of Assistance | Lien Period | Amortization |
|----------------------|-------------|--------------|
| Under \$15,000 | 5 years | 20% per year |
| \$15,000 to \$25,000 | 10 years | 10% per year |

Funds will be recaptured according to the above schedule if the property ceases to be the principal residence of the owner or title is transferred within the lien period.

f. <u>Recipient Selection Criteria:</u> Eligible applicants will be approved for assistance by an eligible sponsor on a first come, first qualified basis subject to funding availability. Housing counseling and completion of a City-approved homebuyer education class is a requirement for all recipients of program assistance. Preference will be given to first-time homebuyers.

g. <u>Sponsor Selection Criteria:</u> One (1) eligible sponsor will be selected to implement the Purchase Assistance with Sweat Equity Program using criteria such as, but not limited to, the following:

• Eligible sponsors must be not-for-profit organizations whose primary purpose is the provision of affordable housing.

^{*} Sweat equity is equity in a housing unit that is created or earned through an investment of time and labor instead of money. City of Melbourne

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• Eligible sponsors must have the demonstrated capacity and experience to administer the program.

• Eligible sponsors must hold the first mortgage and must require a sweat equity contribution from the homebuyer.

• Eligible sponsors must be able to operate the program from an office site located so as to be convenient to Melbourne residents.

• Eligible sponsors who have employed personnel from the WAGES and Workforce Development Initiatives programs will be given priority over those sponsors who have not employed personnel from those programs.

h. <u>Additional Information</u>: SHIP funds will be leveraged with non-profit first mortgage lender financing, the homebuyer's minimum contribution of at least \$500, and the homebuyer's sweat equity.

To complement the Purchase Assistance with Sweat Equity Strategy, the eligible sponsor will offer a Housing Counseling/Homebuyer Education Program. Mandatory one-on-one counseling will include subjects such as credit report review, determination of housing and debt ratios and what price house the client can afford, as well as post-purchase counseling. A City-approved homebuyer education course is also mandatory for receipt of assistance under this strategy.

C. Homeownership ~ Purchase Assistance

a. <u>Summary of Strategy:</u> The Purchase Assistance Strategy provides down payment, closing costs, and housing rehabilitation funds to homebuyers purchasing homes within the city limits of Melbourne.

b. State Fiscal Year: 2005-2006, 2006-2007, and 2007-2008

c. <u>Income Criteria:</u> This strategy will serve residents with household incomes at or below 80 percent of median income (very low- and low-income households) as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida, which limits are published annually by HUD and distributed by the Florida Housing Finance Corporation for use in the SHIP program.

d. Maximum Award: Maximum award levels are as follows:

| Income Level | Maximum Award for Down Payment & Closing Costs | Additional Award for Home Needing Rehab | <u>Total Maximum</u> <u>Award</u> |
|--------------------------------|---|--|--------------------------------------|
| Very Low-income (0-50% MFI) | \$45,000 | \$5,000 | \$50,000 |
| Low Income (51-80% MFI) | \$35,000 | \$5,000 | \$40,000 |

e. <u>Terms, Recapture and Default</u>: Assistance to homeowners served under this strategy will be in the form of a deferred payment 0% interest loan secured by a lien on the property in accordance with the following schedule:

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| Level of Assistance | Lien Period | Amortization |
|----------------------|-------------|---------------------|
| Under \$15,000 | 5 years | 20% per year |
| \$15,000 to \$40,000 | 10 years | 10% per year |
| More than \$40,000 | 15 years | 6.67% per year |

The portion of the SHIP award used to pay the sponsor's project delivery fee shall constitute a grant to the homebuyer and shall not be included in the lien against the property. Direct assistance to the buyer will be recaptured if at any time prior to the end of the lien period, the property ceases to be the principal residence of the owner or title is transferred.

Homebuyers are encouraged to make voluntary loan payments to the City during their lien period in order to build equity in their homes.

f. <u>Recipient Selection Criteria:</u> Eligible applicants will be approved for assistance on a first come first qualified basis subject to funding availability. Housing counseling and completion of a City-approved homebuyer education class is a requirement for all recipients of purchase assistance. Also, in adherence to established city policy, preference will be given to first-time homebuyers. Very low-income households must contribute at least \$750. Low-income households must contribute at least \$1,250.

g. <u>Sponsor Selection Criteria:</u> One (1) eligible sponsor will be selected to implement the Purchase Assistance Program using criteria such as, but not limited to, the following:

• Eligible sponsors must be not-for-profit organizations whose primary purpose is the provision of affordable housing.

• Eligible sponsors must have the demonstrated capacity and experience to administer the program.

• Eligible sponsors must be able to operate the program from an office site located so as to be convenient to Melbourne residents.

• Eligible sponsors who have employed personnel from the WAGES and Workforce Development Initiatives programs will be given priority over those sponsors who have not employed personnel from those programs.

• Eligible sponsors who are also Community Housing Development Organizations (CHDO's) will be given priority over those that are not CHDO's.

h. <u>Additional Information</u>: SHIP funds will be leveraged with institutional first mortgage lender financing and the homebuyer's private sources of funding.

To complement the Purchase Assistance Strategy, the City or an eligible sponsor will offer a Housing Counseling/Homebuyer Education Program. Mandatory one-on-one counseling will include subjects such as credit report review, determination of housing and debt ratios and what price house the client can afford. A City-approved homebuyer education course is also mandatory for receipt of assistance under the Purchase Assistance Strategy.

D. Rental ~ Rental Development

a. <u>Summary of Strategy:</u> The Rental Development strategy provides funds to eligible sponsors for rehabilitation, new construction and/or acquisition of rental units to be occupied by very low-and low-income persons.

b. State Fiscal Year: 2005-2006, 2006-2007, and 2007-2008

c. <u>Income Criteria:</u> This strategy will serve residents with household incomes at or below 80 percent of median income (very low- and low-income households) as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida, which limits are published annually by HUD and distributed by the Florida Housing Finance Corporation for use in the SHIP program.

d. <u>Maximum Award:</u> Except in cases where the eligible sponsor is a public housing agency or a private not-for-profit, HHR funds will provide a maximum subsidy not to exceed \$15,000 per unit with a 100% match required as follows:

| | <u>Maximum</u> | Match Requirement |
|---------------------------------|----------------|-------------------|
| For Profit Entities | \$15,000 | 100% |
| Private Not-for-Profit Entities | \$15,000 | 0% |
| Public Housing Agencies | \$15,000 | 0% |

When the eligible sponsor is a public housing agency or a private not-for-profit organization, then HHR funds may provide a maximum subsidy not to exceed \$15,000 per unit with no match required.

e. <u>Terms, Recapture and Default</u>: Assistance to eligible sponsors under this strategy will be in the form of a deferred payment 0% interest loan and secured by a lien on the property and forgiven after fifteen (15) years. Funds will be recaptured if, at any time during the lien period, the property is sold or transferred by the Owner, unless the property is sold or transferred to an eligible non-profit organization approved by the City to continue serving the housing needs of low-income persons.

In addition, when the recapture requirement is triggered by sale (voluntary or involuntary), the City will share in the net proceeds from the sale of the property based on the following formula:

| City share of net proceeds = | <u>HHR subsidy</u> HHR subsidy + Owner | x Net Proceeds |
|------------------------------|---|----------------|
| | | |
| | Investment | |

f. <u>Recipient Selection Criteria</u>: Recipients of this strategy must comply with the affordability and monitoring provisions per Chapter 67-37.007(10) and (12), F.A.C. and Florida Statute 420.9075(3)(e).⁺ Priority will be given to projects serving persons with special needs. Special needs persons are defined as persons who are developmentally disabled, mentally ill, substance abusers or persons with HIV and/or AIDS, neglected children, homeless persons or those threatened with homelessness.

⁺ Exception: Per Emergency Rule 67-05 F.A. C., should the rental project be located in a census block group in which at least 51% of the households have incomes at or below 80% of the area median income, and the assistance does not exceed \$10,000 per assisted unit, then only initial certification of tenant income is required and no continuous income compliance is required during the life of the lien.

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g. <u>Sponsor Selection Criteria:</u> Eligible sponsors will be approved for assistance subject to funding availability and in such a manner as to comply with statutory requirements using, but not limited to, the measures described below:

• Eligible sponsors who have employed personnel from the WAGES and Workforce Development Initiatives programs will be given priority over those sponsors who have not employed personnel from those programs.

• Eligible sponsors who set-aside the highest percentage of units for very low-income households will receive preferential consideration for funding over those who set-aside a lower percentage of units.

- Sponsors targeting persons with special needs will be given priority over those who do not.
- Eligible not-for-profit sponsors will be given priority over for-profit sponsors.

• Eligible sponsors who are receiving federal or state funds to finance their project will be given priority over sponsors who are not receiving such financing.

h. <u>Additional Information</u>: Projects selected must be financially feasible and economically viable upon completion. The City of Melbourne will determine financial feasibility and economic viability.

HHR funds will leverage private investment in rental property on a 1:1 basis, except in cases where the eligible sponsor is a public housing or a private not-for-profit agency.

III. EXTREMELY LOW INCOME STRATEGY

The City of Melbourne, in collaboration and cooperation with Brevard County and the cities of Titusville, Cocoa and Palm Bay, agreed to the pooling of their pro rata share of Extremely Low-Income Set-Aside dollars for administration by Brevard County. See copy of Memorandum of Understanding, included as Exhibit E.

IV. COMMUNITY PLANNING STRATEGY

The City of Melbourne, in collaboration and cooperation with Brevard County and the cities of Titusville and Cocoa, agreed to the pooling of their pro rata share of Community Planning Set-Aside dollars for administration by Brevard County. See copy of Memorandum of Understanding, included as Exhibit E.

V. ADMINISTRATIVE BUDGET

a. <u>Summary</u>: The City of Melbourne will use up to 15% of its HHR allocation for allowable administrative expense. Should an Eligible Sponsor be awarded HHR funds to administer a portion of the City's Housing Rehabilitation Strategy, an adequate amount of administrative funds, as determined by the City, will be made available along with the project award. Further, should the City administer the entire Housing Rehabilitation Strategy in-house, administrative funds may be used to fund a temporary, full time Rehabilitation Specialist (or its equivalent) position to handle the additional workload.

Per statute, the sales price or value of new or existing eligible housing may not exceed 90 percent of the average area purchase price in the statistical area in which the eligible housing is located. As established by the United States Department of Treasury, that amount for Melbourne is currently \$189,682. On 7/18/2005 there were only eleven (11) units on the MLS

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listing in Melbourne below the limit. Therefore, the City is setting aside administrative dollars to fund a market study to establish a realistic average area purchase price. Once the study is completed, a technical revision to both the City's Local Housing Assistance Plan and its Hurricane Housing Recovery Plan will be submitted to the FHFC seeking approval for a new purchase price limit.

Finally, should the City receive Rental Development strategy applications associated with other federal or state funding (e.g. bonds, housing credits, etc.), the City may use the services of an outside underwriting firm to better evaluate the feasibility of the project.

b. Administrative Budget:

| Fiscal Year | 2005-2006 | 2006-2007 | 2007-2008 | TOTAL |
|--------------------------------|-----------|-----------|-----------|-----------|
| Salaries & Benefits | \$99,000 | \$112,500 | \$112,500 | \$324,000 |
| Office Supplies & Equipment | \$2,750 | \$5,250 | \$5,250 | \$13,250 |
| Travel, Workshops, etc. | \$2,500 | \$3,500 | \$3,500 | \$10,000 |
| Advertising | \$3,000 | \$3,000 | \$3,000 | \$9,000 |
| Other (Audit, Market Analysis) | \$2,750 | \$750 | \$750 | \$3,750 |
| TOTAL: | \$110,000 | \$125,000 | \$125,000 | \$360,000 |

VI. OUTSTANDING COMPLIANCE OR NON-COMPLIANCE ISSUES WITH THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

Staff of the Housing and Community Development Department are actively working with Matt Jugenheimer of the Compliance Division of the Florida Housing Finance Corporation and Jana Beougher, Compliance Specialist with Seltzer Management Group to resolve compliance issues related to the SHIP Program for state fiscal year 2001-2002. The City of Melbourne has questioned comments regarding its SHIP tracking system and the income eligibility process used in its Tenant Assistance Program.

VII. EXHIBITS

TIMETABLE FOR STATE FISCAL YEAR

Name of Local Government: CITY OF MELBOURNE

| Program | Y | | | Sta | ate I | FY 2 | 200 | 5-20 | 006 | | | | State FY 2006-2007 | | | | | | | | | | | Sta | ate I | FY 2 | 200 | 7-20 | 800 | | | | 2 | 2008 | | | | |
|---------------------------------------|---|---|----|-----|-------|------|-----|------|-----|---|---|---|----------------------------|---|--|--|--|--|--|--|---|--|---|-----|-------|------|-----|------|-----|--|---|---|---|------|---|---|---|---|
| Activities | М | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 7 8 9 10 11 12 1 2 3 4 5 6 | | | | | | | | 7 8 9 10 11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 | | | | | | | | | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Advertise Availability of Funds | | x | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Report | | | | | | | | | | | | | | Х | | | | | | | | | | | Х | | | | | | | | | | | | Х | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Encumbrance Deadline | | | | | | | | | | | | | | | | | | | | | | | Х | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenditure Deadline | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Х | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Final Program Review | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Х | | | | |

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: City of Melbourne

- (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 on 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 Recovery (HHR) 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.

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest: (Seal)

Hurricane Housing Recovery Program INFORMATION SHEET

| LOCAL GOVERNMENT: | City of Melbourne |
|-----------------------------------|--|
| CHIEF ELECTED OFFICIAL | The Honorable Harry C. Goode, Jr., Mayor |
| ADDRESS: | 900 E. Strawbridge Avenue, Melbourne, Florida 32901 |
| PROGRAM ADMINISTRATOR: | Melinda Thomas, Housing & Community Dev. Director |
| ADDRESS: | 695 E. University Blvd., Melbourne, Florida 32901 |
| TELEPHONE:(321) 674-5734 | FAX:(321) 674-5738 |
| EMAIL ADDRESS: | mthomas@melbourneflorida.org |
| ADDITIONAL SHIP CONTACTS: | Joy Willard-Williford, Housing and Community Dev. Planner |
| ADDRESS: | 695 E. University Blvd., Melbourne, Florida 32901 |
| EMAIL ADDRESS: | jwillard-williford@melbourneflorida.org |
| INTERLOCAL AGREEMENT: agreement): | <u>YES</u> /NO (IF yes, list other participants in the inter-local Brevard County, City of Cocoa, City of Palm Bay, City of Titusville |

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000371

| MAIL DISBURSEMENT TO: | City of Melbourne Hurricane Housing Assistance Trust Fund Michele Ennis, Director of Finance |
|-----------------------|--|
| ADDRESS: | 900 E. Strawbridge Avenue |

Melbourne, Florida 32901 OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE

☑ NO CHANGE FROM PREVIOUS ELECTRONIC FORMS SUBMITTED

Provide any additional updates the Corporation should be aware of in the space below:

None.

ATTACHED FORM:

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

MEMORANDUM OF UNDERSTANDING (MOU) BETWEEN BREVARD COUNTY, CITY OF TITUSVILLE, CITY OF COCOA, CITY OF MELBOURNE AND THE CITY OF PALM BAY

The purpose of this Memorandum of Understanding is to list the duties, responsibilities and allocation of resources among the above entitlement communities within Brevard County as it relates to the Hurricane Housing Recovery (HHR) Program in accordance with Emergency Rule 67ER05 and Brevard County's eligibility for \$19,564,862 of HHR funding.

Brevard County will submit on behalf of the entitlement communities, under one cover, individual hurricane housing assistance plans for each entitlement that outlines the utilization of HHR Program funds in each respective jurisdiction. Additionally, Brevard will include in its plan, a countywide affordable rental strategy, outreach and case management strategy jointly funded utilizing Extremely Low-income Set-a-side (ELI) and Community Planning (CP) funds.

Each entitlement agrees to allow Brevard County to apply for ELI and CP funds on their behalf as outlined below:

| Entitlements | Extremely low- income set-aside | Community Planning Funds | Total Contribution |
|--------------|------------------------------------|-----------------------------|-----------------------|
| Brevard Co. | \$1,429,213 | \$952,809 | \$2,382,022 |
| Cocoa | \$200,736 | \$133,825 | \$334,561 |
| Melbourne | \$489,806 | \$326,537 | \$816,343 |
| Palm Bay | \$520,620 | 0 | \$520,620 |
| Titusville | \$294,353 | \$196,236 | \$490,589 |
| Total | \$2,934,728 | \$1,609,407 | \$4,544,135 |

- A. Each entitlement city will be responsible for developing and timely submitting to the County, their individual Hurricane Housing Assistance Plan in accordance with Emergency Rule 67ER05, for submission to the Florida Housing Finance Corporation.
- B. Each entitlement agrees to fund countywide rental projects and long-term hurricane recovery outreach/case management. Funding for each strategy will be allocated as follows:
 - Rental Projects: \$4,244,135
 - Outreach/Case Management: \$300,000
- C. Brevard County agrees to not utilize allowable administrative funds from the initial ELI and CP funding.
- D. <u>**Project Selection:**</u> All participating entitlements agree to work collaboratively to establish a "Project Selection Review Committee". The committee will be made up of nine voting members. These members shall be appointed in the following manner; two appointments each from the cities of Titusville, Cocoa, Melbourne and Brevard County and one appointment from the City of Palm Bay. The "Selection Review Committee" will be responsible for:
 - Selection of a chairperson to preside over process.
 - Development of the Request for Proposals (RFP's) for the Rental and Outreach/Case Management Projects.
 - Review and recommend to their respective Management Staff, City Councils and County Commissions eligible projects for funding. (Each city where a proposed project is to be located will have final approval for the project).
 - E. <u>Program Income/Recaptured Funds:</u> Following the initial allocations, all future income and recaptured funds shall be reprogrammed into eligible projects using the Project Selection

process outlined above. To help offset administrative costs for new projects, the County will utilize the allowable administrative fee.

- F. <u>Monitoring and Reporting:</u> Monitoring and project oversight will be the responsibility of the City where the project is located, or by the County when located outside of the entitlement cities. Monitoring shall be conducted annually as required by the Emergency Rule. A copy of the monitoring and any follow-up correspondence by the Cities shall be forwarded to Brevard County. Brevard County will monitor each City. All monitoring shall be in accordance with the Emergency Rule.
- G. Each entitlement agrees that their individual request for Hurricane Housing Recovery Grant Funding will not exceed the following amounts:

| Entitlements | Total Funds to Each Entitlement |
|--------------|---------------------------------------|
| Brevard Co. | \$11,690,205 |
| Cocoa | \$1,003,681 |
| Melbourne | \$2,449,030 |
| Palm Bay | \$2,950,181 |
| Titusville | \$1,471,765 |
| Total | \$19,564,862 |

H. This MOU may be amended by a mutual written agreement between all parties.

WITNESS OUR HANDS EFFECTIVE _____

2005.

Peggy Busacca, County Manager BREVARD COUNTY BOARD OF COUNTY COMMISSIONERS

Jack M. Schluckebier, City Manager CITY OF MELBOURNE Thomas A. Harmer, City Manager CITY OF TITUSVILLE

Lee Feldman, City Manager CITY OF PALM BAY

Ric Holt, City Manager CITY OF COCOA

RESOLUTION NO.

A RESOLUTION OF THE CITY OF MELBOURNE, BREVARD COUNTY, FLORIDA, APPROVING THE CITY OF MELBOURNE HURRICANE HOUSING RECOVERY (HHR) ASSISTANCE PLAN AS REQUIRED BY THE EMERGENCY RULE CHAPTER 67-05, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CITY MANAGER TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE AND TO CARRY OUT ANY CONDITIONS OF THE PLAN; AUTHORIZING THE SUBMISSION OF THE HURRICANE HOUSING RECOVERY (HHR) ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE EXPENDITURE OF UP TO 15% OF THE ALLOCATION FOR ADMINISTRATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida experienced the destructive impact of four hurricanes in

2004, creating both short-term and long-term housing needs for Floridians; and

WHEREAS, the Hurricane Housing Recovery Program was created upon the recommendation of the Governor's Hurricane Housing Work Group for the purpose of providing funds to assist those areas of the state with the greatest housing damage from the hurricanes suffered by the State of Florida during 2004; and

WHEREAS, Brevard County has been deemed to be a Tier I Eligible Entity for Hurricane Housing Recovery program funds and is working in collaboration with the entitlement cities of Cocoa, Melbourne, Palm Bay, and Titusville to implement a Hurricane Housing Recovery program; and

WHEREAS, the City of Melbourne will receive a one-time allocation of \$2,449,030 to implement a Hurricane Housing Recovery program for City of Melbourne residents; and

WHEREAS, the Emergency Rule Chapter 67-05, Florida Administrative Code, requires local governments to develop a Hurricane Housing Recovery (HHR) Assistance Plan outlining how funds will be used; and

WHEREAS, the Housing and Community Development Department has prepared a Hurricane Housing Recovery (HHR) Assistance Plan for submission to the Florida Housing Finance Corporation under the cover of Brevard County on behalf of the entitlement cities; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Melbourne to submit the Hurricane Housing Recovery (HHR) Assistance Plan for review and approval so as to qualify for said Hurricane Housing Recovery program funds. NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MELBOURNE, BREVARD COUNTY, FLORIDA, that:

<u>SECTION 1</u>. The Council of the City of Melbourne hereby approves the Hurricane Housing Recovery (HHR) Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by Emergency Rule 67-05, Florida Administrative Code.

<u>SECTION 2</u>. Up to fifteen percent (15%) of the HHR annual allocation may be used for administrative expenses pursuant to Emergency Rule 67-05, Florida Administrative Code.

<u>SECTION 3</u>. The City Manager or his designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Hurricane Housing Recovery (HHR) Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of said program.

<u>SECTION 4</u>. This Resolution shall become effective immediately upon adoption in accordance with the Charter of the City of Melbourne.

<u>SECTION 5</u>. This Resolution was adopted at a regular meeting of the City Council on the 9th of August 2005.

By:

Mayor, City of Melbourne

ATTEST:

City Clerk
Resolution No.