

CITY OF OCALA

**HURRICANE HOUSING RECOVERY (HHR) PROGRAM
HURRICANE HOUSING ASSISTANCE PLAN**

I. PROGRAM DESCRIPTION

A. Name of County: Marion

Base Allocation Request: \$168,393

Extremely Low Income Request: \$33,678

Community Planning Request: \$0

II. HHRP HOUSING STRATEGIES

A. Owner-Occupied Housing Rehabilitation/Reconstruction

- a. Summary of the Strategy: With emphasis on storm victims, roof replacement/repair and other structural rehabilitation of owner-occupied (or temporarily abandoned) sub-standard housing units, or reconstruction where rehabilitation is not feasible, in order to bring systems to standard condition and make houses insurable. Activity may occur as a supplement to the City's Community Development Block Grant, SHIP or HOME Rehabilitation programs or as a separate activity following the same guidelines. Reconstruction follows HOME program guidelines which requires at least 50% private mortgage funds.
- b. Fiscal Years Covered: 2005-2006, 2006-2007, 2007-2008
- c. Income Categories to be served: Below 80% MFI (Low income, very-low, and extremely low).
- d. Maximum award as noted on the Hurricane Housing Goals Chart:
Very-low and low income: \$ 15,000
Extremely low income: \$ 20,000
- e. Terms, Recapture and Default: HHRP monies are provided as a no-interest loan recorded as a second mortgage for twenty years. For extremely-low income households, the loan is forgiven at 20% a year, or 10% a year if total cost exceeds \$10,000, and 5% a year for Reconstruction/Demolition.

If the house is sold within the lien period to a non-HHRP-eligible household, or rented out to any other household, remaining balance of HHRP loan is repaid to the HHRP Trust Fund, or the Local Housing Trust Fund following termination of the HHR Program per Rule 67ER05-4(10).
- f. Recipient Selection Criteria: Rehabilitation clients with outstanding repair needs

from declared disasters (based on FEMA/insurance claim documentation), then rehabilitation clients currently on the Community Development Block Grant Rehabilitation Program waiting list. Clients are served on a first-come, first-served basis based on application date and receipt of necessary documentation by the City, except that priority is given for emergency situations where an immediate threat to health or safety exists.

III. Extremely Low Income Strategy:

A. Owner-Occupied Housing Rehabilitation/Reconstruction

- a. Summary of the Strategy: With emphasis on storm victims, roof replacement/repair and other structural rehabilitation of owner-occupied (or temporarily abandoned) sub-standard housing units, or reconstruction where rehabilitation is not feasible, in order to bring systems to standard condition and make houses insurable. Activity may occur as a supplement to the City's Community Development Block Grant, SHIP or HOME Rehabilitation programs or as a separate activity following the same guidelines. Reconstruction follows HOME program guidelines which requires at least 50% private mortgage funds.
- b. Fiscal Years Covered: 2005-2006, 2006-2007, 2007-2008
- c. Income Categories to be served: Below 30% MFI (extremely low-income).
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$20,000
- e. Terms, Recapture and Default: HHRP monies are provided as a no-interest loan recorded as a second mortgage. For extremely-low income households, the loan is forgiven at 20% a year, or 10% a year if total cost exceeds \$10,000, and 5% a year for Reconstruction/Demolition.

If the house is sold within the lien period to a non-HHRP-eligible household, or rented out to any other household, remaining balance of HHRP loan is repaid to the HHRP Trust Fund, or the Local Housing Trust Fund following termination of the HHR Program per Rule 67ER05-4(10).

- f. Recipient Selection Criteria: Rehabilitation clients with outstanding repair needs from declared disasters (based on FEMA/insurance claim documentation), then rehabilitation clients currently on the Community Development Block Grant Rehabilitation Program waiting list. Clients are served on a first-come, first-served basis based on application date and receipt of necessary documentation by the City, except that priority is given for emergency situations where an immediate threat to health or safety exists.

V. Administrative Budget:

- a. **Provide a brief administrative summary of expenses:** The program shares funds, staff and equipment with an existing rehabilitation program. Administrative funds are budgeted to pay City staff costs for direct program costs and advertising for outreach efforts. Funds may also be used to pay non-profit organizations or other local governments for staff time and advertising to perform outreach and intake efforts throughout the County.
- b. **Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below:**

Fiscal Year	2005-2006
Salaries and Benefits	\$ 6,000
Office Supplies and Equipment	\$ 500
Travel Workshops, etc	\$
Advertising	\$ 2,500
Other (define)	
	<u>\$ 9,000</u>

Fiscal Year	2006-2007
Salaries and Benefits	\$ 8,000
Office Supplies and Equipment	\$ 500
Travel Workshops, etc	\$
Advertising	\$ 1,500
Other (define)	
	<u>\$ 10,000</u>

Fiscal Year	2007-2008
Salaries and Benefits	\$ 1,000
Office Supplies and Equipment	\$ 0
Travel Workshops, etc	\$
Advertising	\$ 0
Other (define)	
	<u>\$ 1,000</u>

- VI. **Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program:** The program is expected to be fully compliant with SHIP guidelines.

EXHIBIT A - ADOPTING RESOLUTION

Resolution

No. 2005-100

A RESOLUTION ADOPTING A HURRICANE HOUSING RECOVERY HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2005-2006, 2006-2007 AND 2007-2008.

WHEREAS, the State of Florida has made available to the City of Ocala a funded program known as the Hurricane Housing Recovery Program; and

WHEREAS, the City must expend funds according to its adopted Housing Assistance Plan; and

WHEREAS, the City wishes to adopt strategies to help lower-income homeowners repair housing damaged by storm events to bring them to safe and sound condition and allow them to obtain insurance against future disasters; and

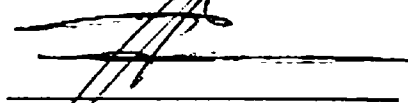
WHEREAS, the administrative cost will not exceed 15% of the local housing distribution as reflected in the administrative budget in the attached plan;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF OCALA, in regular session as follows:

That the City Council of Ocala adopts a Hurricane Housing Recovery Housing Assistance Plan for state fiscal years 2005-2006, 2006-2007 and 2007-2008.

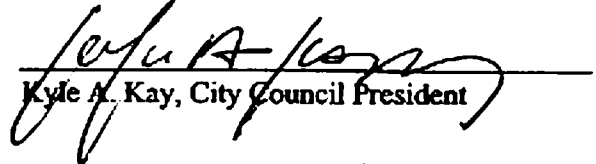
THIS RESOLUTION dated and adopted this 23rd day of August, 2005

Approved as to form and legality:



Patrick G. Gilligan
City Attorney

CITY OF OCALA



Kyle A. Kay, City Council President

Attest: Valerie J. Forster
Valerie J. Forster, City Clerk

THIS IS TO CERTIFY THE FOREGOING TO
BE A TRUE AND ACCURATE COPY
Wesley J. Ramsey
DEPUTY CITY CLERK

EXHIBIT B: HURRICANE HOUSING GOALS CHART

FLORIDA HOUSING FINANCE CORPORATION									Sources of Funds:		HHRP			\$ 168,393.00		
HURRICANE HOUSING DELIVERY GOALS CHART											Community Planning Partnership			\$ -		
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005-2006												Subtotal		\$ 168,393.00		
Name of Local Government: City of Ocala											ELI Funds			\$ 33,678.00		
											TOTAL AVAILABLE FUNDS:			\$ 202,071.00		
									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	
									Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units	
Owner-occupied rehabilitation	1	20,000	3	\$15,000	2	\$15,000	N/A		\$0.00	\$75,000.00	\$0.00	\$20,000.00	\$95,000.00	56%	6	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0	
Subtotal 1 (Home Ownership)	1	20000	3	\$45,000.00	2	\$30,000.00	0		\$0.00	\$75,000.00	\$0.00	\$20,000.00	\$95,000.00	56%	6	
RENTAL STRATEGIES									New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP & Partnership Dollars	Total Percentage	Total Units	
									Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units	
														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													\$9,000.00	4%		
Admin. From Program Income																
Home Ownership Counseling													\$0.00	0%		
GRAND TOTAL																
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	1	20000	3	\$45,000.00	2		0		\$0.00	\$75,000.00	\$0.00	\$20,000.00	\$104,000.00	61.76%	6	
Maximum Allowable Purchase Price:									New	\$ -	Existing	\$ -				
Allocation Breakdown									Amount		%					
Very-Low Income				\$20,000.00					Projected Program Income:	\$ -	Max Amount Program Income For Admin:		\$0.00			
Low Income				\$45,000.00					Projected Recaptured Funds:	\$ -						
Moderate Income				\$30,000.00					Distribution:	\$ -						
TOTAL				\$95,000.00					Total Available Funds:	\$104,000.00						
														18-Aug-05		

FLORIDA HOUSING FINANCE CORPORATION									Sources of Funds:			HHRP			\$ 168,393.00
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership			\$ -
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2007-2008													Subtotal		\$ 168,393.00
Name of Local Government: City of Ocala												ELI Funds			\$ 33,678.00
												TOTAL AVAILABLE FUNDS:			\$ 202,071.00
									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
									Dollars	Dollars	Dollars	Dollars			
Owner-occupied rehabilitation												\$13,678.00		0%	5
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
Subtotal 1 (Home Ownership)									0	0	0	\$0.00	\$0.00	0%	5
RENTAL STRATEGIES									New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP & Partnership Dollars	Total Percentage	Total Units
									Dollars	Dollars	Dollars	Dollars			
														0%	0
														0%	0
														0%	0
														0%	0
														0%	0
Subtotal 2 (Non-Home Ownership)									0	0	0	\$0.00	\$0.00	0%	0
Administration Fees													\$1,000.00	0%	
Admin. From Program Income															
Home Ownership Counseling													\$0.00	0%	
GRAND TOTAL															
Add Subtotals 1 & 2, plus all Admin. & HO Counseling									0	0	\$0.00	0	0	0%	5
Maximum Allowable Purchase Price:															
									New	\$ -	Existing	\$ -			
Allocation Breakdown															
									Amount	%	Projected Program Income:	\$ -	Max Amount Program Income For Admin:	\$0.00	
Very-Low Income									\$80,000.00	92%	Projected Recaptured Funds:	\$ -			
Low Income									\$7,071.00	8%	Distribution:	\$ 1,000.00			
Moderate Income											Total Available Funds:	\$1,000.00			
TOTAL									\$87,071.00	100%				18-Aug-05	

EXHIBIT C: CERTIFICATION PAGE

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: City of Ocala

- (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 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 both 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.

EXHIBIT D: INFORMATION PAGE

Hurricane Housing Recovery Program Plan
INFORMATION SHEET

LOCAL GOVERNMENT: _____ City of Ocala _____

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): _____ City Council President _____

ADDRESS: _____ PO Box 1270 _____
_____ Ocala, FL 34478 _____

PROGRAM ADMINISTRATOR _____ Jim Simon _____

ADDRESS: _____ PO Box 1270 _____
_____ Ocala, FL 34478 _____

TELEPHONE:(352) _____ 629-8322 _____ FAX:(352) _____ 867-1781 _____

EMAIL ADDRESS: _____ JSimon@OcalaFL.org _____

ADDITIONAL CONTACTS: _____

ADDRESS: _____

EMAIL ADDRESS: _____

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

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: _____

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

X 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

EXHIBIT F: TIMELINE

