

NAME OF LOCAL GOVERNMENT
ORANGE COUNTY

HURRICANE HOUSING RECOVERY (HHR)
HOUSING ASSISTANCE PLAN

I. PROGRAM DESCRIPTION

A. Name of County: ORANGE COUNTY

Base Allocation Request: \$3,382,982

Extremely Low Income Request: \$676,597

Community Planning Request: \$451,064

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

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: **REPAIR OF OWNER OCCUPIED HOUSING**

- a. Summary of the Strategy: This strategy will finance substantial and emergency repairs to owner occupied site built homes occupied by Extremely low and very low-income households. Homes requiring substantial rehabilitation will have a maximum limit of \$35,000; homes requiring emergency repairs will have a maximum limit of \$10,000.
- b. Fiscal Years Covered: 2005-2006; 2006-2007; 2007-2008
- c. Income Categories to be served: Extremely Low, Very Low
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$35,000
- e. Terms, Recapture and Default: A deferred payment loan (DPL) amortized over twenty (20) years at 0% interest will be recorded on properties receiving substantial rehabilitation. Emergency repair grants of up to \$10,000 will be authorized. The DPL will be due and payable as a result of a default on the first mortgage or if the house is sold, refinanced, rented or ceases to be owner occupied. DPL's amortize on a monthly basis for each month the home is owner occupied.
- f. Recipient Selection Criteria: First come, first ready
- g. Sponsor Selection Criteria, if applicable: Not applicable

h. Additional Information: None

B. Name of the Strategy: REPAIR of MULTI-FAMILY RENTAL HOUSING

- a. Summary of the Strategy: This strategy provides assistance to multi-family rental units in need of repairs or improvements or in order to reduce or eliminate exposure of the property to harm from disaster. Units receiving assistance must be set-aside for households that are at or below 80% of area median income. Orange County's financial assistance may be in the form of a grant or a loan.
- 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 per unit
- e. Terms, Recapture and Default: All assisted developments must commit to HUD published rent limits distributed by Florida Housing Finance Corporation for a minimum period of 15 years. HHR funds may be in the form of a grant or fifteen year deferred payment loan. If an assisted development is offered for sale prior to the end of the affordability period the development must maintain the affordability restrictions and provide continued occupancy to eligible persons, regardless of ownership.
- f. Recipient Selection Criteria: A Request for Proposal (RFP) will be issued to solicit applications for assistance. HCD reserves the right to accept or reject any or all applications, with or without cause, to waive technicalities, or to accept the proposal, which in its sole judgment, best serves the interest of the County. Requests for assistance are to be specific in scope and contain sufficient detail to enable HCD to make a determination of assistance. Selection criteria will include economic viability and financial assessment, responsiveness to local housing needs, quality of the proposed communities, ability to proceed, experience and financial strength of applicant and operational costs.
- g. Sponsor Selection Criteria, if applicable: Not applicable.
- h. Additional Information: None

C. Name of the Strategy: MAJOR REPAIR TO MANUFACTURED HOMES

- a. Summary of the Strategy: This strategy will finance repairs of owner occupied post 1994 manufactured homes. An inspection of the manufactured home will be conducted by HCD staff to determine the scope of repairs. The following items are eligible for repair assistance: Roof; plumbing; floor; windows; electrical; air conditioning systems and other items determined to be a hazard.
- 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: \$5,000
- e. Terms, Recapture and Default: Funds provided under this strategy will be in the form of a grant.
- f. Recipient Selection Criteria: First come, first ready
- g. Sponsor Selection Criteria, if applicable: Not applicable
- h. Additional Information: None

D. Name of the Strategy: MINOR REPAIR or RELOCATION ASSISTANCE TO MANUFACTURED HOMES

- a. Summary of the Strategy: This strategy will assist with limited repairs of owner occupied pre 1994 manufactured or mobile homes or relocation assistance to a post 1994 manufactured home. An inspection of the manufactured home will be conducted by HCD staff to determine the level of assistance to be provided. The following items are eligible for limited repair assistance: Roof; plumbing; floor; windows; electrical; air conditioning systems and other items determined to be a hazard. The maximum assistance for limited repairs is \$2,500. If it is determined that the scope of repairs exceed \$2,500 no repair work will be authorized and the owner will be advised that they can receive relocation assistance of up to \$7,500 to purchase a post 1994 manufactured home or a new or existing single family home, town home or condominium. This strategy may be used in conjunction with the downpayment assistance strategies covered in this plan.
- 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: \$7,500

- e. Terms, Recapture and Default: Funds provided under this strategy will be in the form of a grant.
- f. Recipient Selection Criteria: First come, first ready
- g. Sponsor Selection Criteria, if applicable: Not applicable
- h. Additional Information: None

E. Name of the Strategy: DOWNPAYMENT ASSISTANCE

- a. Summary of the Strategy: This strategy will provide assistance to first time homebuyers for downpayment and closing costs associated with purchasing a home. Potential homebuyers must attend a pre-purchase and post purchase education program.
- b. Fiscal Years Covered: 2005-2006; 2006-2007; 2007-2008
- c. Income Categories to be served: Very Low; Low; Moderate
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$30,000
- e. Terms, Recapture and Default: A deferred payment loan (DPL) amortized over twenty (20) years at 0% interest will be recorded on properties receiving assistance. The DPL is due and payable as a result of default on the first mortgage or if the house is sold, refinanced, rented or ceases to be owner occupied. DPL's amortize on a monthly basis for each month the home is owner occupied.
- f. Recipient Selection Criteria: First come, first ready
- g. Sponsor Selection Criteria, if applicable: Not Applicable
- h. Additional Information: None

F. Name of the Strategy: MANUFACTURED HOMES DOWNPAYMENT ASSISTANCE

- a. Summary of the Strategy: This strategy will provide assistance to qualified first time homebuyers for downpayment and closing costs associated with purchasing a new or post 1994 manufactured home. Assistance of up to \$20,000 or 25% of the sales price, whichever is less, is available for new or existing manufactured homes.
- 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: A deferred payment loan (DPL) amortized over ten (10) years at 0% interest will be recorded on properties receiving assistance. The DPL is due and payable as a result of default on the first mortgage or if the home is sold, refinanced, rented or ceases to be owner occupied.
- f. Recipient Selection Criteria: First come, first ready
- g. Sponsor Selection Criteria, if applicable: Not applicable
- h. Additional Information: None

III. Extremely Low Income Strategy: HOUSING ASSISTANCE FOR EXTREMELY LOW INCOME (ELI) HOUSEHOLDS

- a. Summary of the Strategy: This strategy will provide assistance to qualified extremely low-income households applying for assistance under any of the approved strategies covered under this plan.
- b. Fiscal Years Covered: 2005-2006; 2006-2007; 2007-2008
- c. Income Categories to be served: Extremely Low
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$35,000 per unit
- e. Terms, Recapture and Default: The terms, recapture and default provisions of the particular strategy an ELI household applies under will be utilized.
- f. Recipient Selection Criteria: The recipient selection criteria of the particular strategy an ELI household receives assistance under will be utilized.
- g. Sponsor Selection Criteria, if applicable: Not applicable
- h. Additional Information: None

IV. Community Planning Strategy: REPAIR OF OWNER OCCUPIED HOUSING

- a. Summary of the Strategy: This strategy will provide deferred payment loans (DPL) and or grants for the rehabilitation of substandard owner occupied site

built homes located in municipalities within Orange County. Local housing and community development departments in other municipalities will identify homes in their community in need of repairs and coordinate efforts with Orange County’s rehabilitation section to facilitate repairs. Homes requiring substantial rehabilitation will have a maximum limit of \$35,000; homes requiring emergency repairs will have a maximum limit of \$10,000. Each local government’s housing section will provide the program documentation necessary to establish eligibility of the household to Orange County for each household that is to be assisted.

- 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: \$35,000
- e. Terms, Recapture and Default: A deferred payment loan (DPL) amortized over twenty (20) years at 0% interest will be recorded on properties receiving substantial rehabilitation. Emergency repair grants of up to \$10,000 will be authorized. The DPL will be due and payable as a result of a default on the first mortgage or if the house is sold, refinanced, rented or ceases to be owner occupied. DPL’s amortize on a monthly basis for each month the home is owner occupied.
- f. Recipient Selection Criteria: First come, first ready
- g. Sponsor Selection Criteria, if applicable: Not applicable
- h. Additional Information: None

V. Administrative Budget:

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

Fiscal Year's	2005-2008
Salaries and Benefits	\$ 267,000
Office Supplies and Equipment	\$ 25,000
Travel Workshops, etc	\$ 5,000

Advertising	\$ 3,000
Other (define)	
TOTAL	\$ 300,000

VI. Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program: Not applicable

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:**
Letters, resolutions detailing the community planning agreement, or interlocal agreement
- F. Adopting Resolution** – original signed, dated, witnessed or attested adopting resolution

FLORIDA HOUSING FINANCE CORPORATION										Sources of Funds:						\$ 1,010,501.00					
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership				\$ 134,734.00					
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: FY 2005-2006														Subtotal		\$ 1,145,235.00					
Name of Local Government: City of Orlando												ELI Funds				\$ 202,100.00					
												TOTAL AVAILABLE FUNDS:				\$ 1,347,335.00					
										New Construction		Rehab/Repair		Without Construction		D		E		F	
HOME OWNERSHIP STRATEGIES		ELI	Max.	VLI	Max.	LI	Max.	MI	Max.	HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Total ELI	Total HHRP & Partnership Dollars	Total	Total					
		Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Partnership Dollars	Percentage	Units					
Richmond Heights Soil and Stabilization Project						6	\$100,000			\$0.00	\$345,235.00	\$0.00	\$0.00	\$ 345,235.00	26%	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					
Subtotal 1 (Home Ownership)		0		0		6	\$100,000.00	0		\$0.00	\$345,235.00	\$0.00	\$0.00	\$ 345,235.00	26%	6					
RENTAL STRATEGIES		ELI	Max.	VLI	Max.	LI	Max.	MI	Max.	New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP & Partnership Dollars	Total	Total					
		Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Partnership Dollars	Percentage	Units					
Rental Rehabilitation (Parramore neighborhood)		3	\$ 40,000.00	4	\$40,000	6	\$40,000				\$485,892.00		\$101,050.00	\$ 384,842.00	36%	13					
New Construction of Rental Housing (Parramore)		2	\$ 40,000.00	3	\$40,000	3	\$40,000			\$314,108.00			\$101,050.00	\$ 213,058.00	23%	8					
															0%	0					
															0%	0					
Subtotal 2 (Non-Home Ownership)		5	\$ 80,000.00	7	\$ 80,000.00	9	\$ 80,000.00	0	0	\$314,108.00	\$485,892.00	\$0.00	\$202,100.00	\$597,900.00	59%	21					
Administration Fees														\$202,100.00	15%						
Admin. From Program Income																					
Home Ownership Counseling														\$0.00							
GRAND TOTAL																					
Add Subtotals 1 & 2, plus all Admin. & HO Counseling			\$ 80,000.00	7	\$80,000.00	15	\$ 80,000.00	0		\$314,108.00	\$485,892.00	\$0.00	\$202,100.00	\$ 1,145,235.00	100%	27					
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					\$480,000.00		36%			Projected Recaptured Funds:	\$ -										
Low Income					\$665,235.00		49%			Distribution:	\$ 1,347,334.00										
Moderate Income										Total Available Funds:	\$0.00										
TOTAL					\$1,145,235.00											26-Jan-06					

FLORIDA HOUSING FINANCE CORPORATION										Sources of Funds:						\$ 1,010,501.00					
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership				\$ 134,734.00					
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: FY 2006-2007														Subtotal		\$ 1,145,235.00					
Name of Local Government: City of Orlando												ELI Funds				\$ 202,100.00					
												TOTAL AVAILABLE FUNDS:				\$ 1,347,335.00					
										New Construction		Rehab/Repair		Without Construction		D		E		F	
HOME OWNERSHIP STRATEGIES		ELI	Max.	VLI	Max.	LI	Max.	MI	Max.	HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Total ELI	Total HHRP &	Total	Total					
		Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Partnership Dollars	Percentage	Units					
Richmond Heights Soil and Stabilization Project						6	\$100,000			\$0.00	\$345,235.00	\$0.00	\$0.00	\$ 345,235.00	26%	6					
										\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0					
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										\$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		6	\$100,000.00	0		\$0.00	\$345,235.00	\$0.00	\$0.00	\$ 345,235.00	26%	6					
RENTAL STRATEGIES		ELI	Max.	VLI	Max.	LI	Max.	MI	Max.	New Construction	Rehab/Repair	Without Construction	Total ELI	Total HHRP &	Total	Total					
		Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Partnership Dollars	Percentage	Units					
Rental Rehabilitation (Parramore neighborhood)		3	\$ 40,000.00	4	\$40,000	6	\$40,000				\$485,892.00		\$101,050.00	\$ 384,842.00	36%	13					
New Construction of Rental Housing (Parramore)		2	\$ 40,000.00	3	\$40,000	3	\$40,000			\$314,108.00			\$101,050.00	\$ 213,058.00	23%	8					
															0%	0					
															0%	0					
Subtotal 2 (Non-Home Ownership)		5	\$ 80,000.00	7	\$ 80,000.00	9	\$ 80,000.00	0	0	\$314,108.00	\$485,892.00	\$0.00	\$202,100.00	\$597,900.00	59%	21					
Administration Fees														\$202,100.00	15%						
Admin. From Program Income																					
Home Ownership Counseling														\$0.00							
GRAND TOTAL																					
Add Subtotals 1 & 2, plus all Admin. & HO Counseling			\$ 80,000.00	7	\$80,000.00	15	\$ 80,000.00	0		\$314,108.00	\$485,892.00	\$0.00	\$202,100.00	\$ 1,145,235.00	100%	27					
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										TOTAL AVAILABLE FUNDS:						\$ 1,347,335.00									
										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	Total									
										Units	Award	Units	Award	Units	Award	Units	Award	Dollars	Dollars	Dollars	Dollars	Dollars	Percentage	Units	
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																\$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		6	\$100,000.00	0		\$0.00	\$345,235.00	\$0.00	\$0.00	\$ 345,235.00	26%	6	
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	
Rental Rehabilitation (Parramore neighborhood)										3	\$ 40,000.00	4	\$40,000	6	\$40,000				\$485,892.00		\$101,050.00	\$ 384,842.00	36%	13	
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Low Income												\$665,235.00	49%			Distribution:	\$ 1,347,334.00								
Moderate Income																Total Available Funds:	\$0.00								
TOTAL												\$1,145,235.00											26-Jan-06		