

**HURRICANE HOUSING RECOVERY PROGRAM
STRATEGIES**

I. PROGRAM DESCRIPTION

A. Name of County: Osceola County

Base Allocation Request: \$2,124,704

Extremely Low Income Request: \$424,941

Community Planning Request: \$283,294

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

1. City of Kissimmee will split the available funds: 53.3% Osceola
County and 46.7% City of Kissimmee

II. HHRP HOUSING STRATEGIES

A. DAMAGED AND DESTROYED HOUSING REPLACEMENT

a. Summary of the Strategy:

This strategy will be used to provide housing replacement assistance to families in Osceola County who either lost their home or experienced severe damage to their home during the hurricanes of 2004. After an assessment of damage, the residents will be temporarily relocated, the existing home will be torn down, debris removed, and a new post 1994 Manufactured Home will be installed on the property and the resident will be returned to the new home.

b. Fiscal Years Covered:

This strategy will be offered during SFY 2006/2007/2008

c. Income Categories to be served

Income categories to be served will be extremely low, very low, low and moderate-income with preferences going to extremely low and very low-income first, then low and the moderate-income households based upon the Area Median Income limits as published by the U.S. Department of Housing and Urban Development and distributed through the Florida Housing Finance Corporation on an annual basis.

- d. Maximum Award as noted on the Hurricane Housing Goals Chart will be \$110,000.
- e. Terms, Recapture and Default:
 - 1. Assistance will be provided to cover the cost of replacement housing to a total of \$110,000.
 - 2. The loan will have a five-year compliance period. If the destroyed home carries a mortgage balance then the owner will be required to mortgage the same amount with a private lender for the new home. If the property is paid off the new home will be provided free of charges minus any insurance or FEMA payments received due to the hurricanes.
 - 3. Should the Owner of the subject property default on the terms of the agreement, or fail to meet Hurricane Housing Recovery Program requirements, the Owner will be required to repay Osceola County the full amount of the loan.
 - 4. If at any time during the lien period of five years, the property is sold or transferred by the Owner, the full amount of the loan will be recaptured, unless the property is sold or transferred to an eligible family or organization approved by the County.
- f. Recipient Selection Criteria:
 - 1. All applicant homes must have suffered severe damage or destruction during the hurricanes if 2004.
 - 2. If the applicant received sufficient funds to rehabilitate or replace the home from either FEMA or Insurance proceeds and the owners did not use these funds to repair the damage or replace the dwelling then HHRP funds will not be provided.
 - 3. All applicants must earn 120% or less of the area median income with adjustments for family size and income as defined by the HHRP guidelines.

4. In the City of Kissimmee, households must earn 80% or less of the area median income with adjustments for family size and income as defined by the HHRP guidelines.
5. All applicants must reside in Osceola County.
6. Applicants will be selected on first come, first ready basis, however first priority will be to extremely low-income applicants, second priority will be given to very low-income applicants, third priority will be given to low-income applicants and last priority will be given to moderate-income applicants.
7. Applicants must attend pre-purchase orientation counseling and complete an approved homebuyer's education program.
8. A waiting list will be created for each income level (extremely low, very low, low and moderate) using date and time of applications as the sorting method. Applicants will be selected from the waiting list in order based on the availability of funding for each income level.

g. Sponsor Selection Criteria, if applicable:

1. HHRP funds will be used as part of the local contribution when participating in programs to rehabilitate or replace property destroyed by the hurricanes of 2004. Other factors such as FEMA and Insurance contributions will be taken into consideration.
2. Applications from Owners will be scored through a competitive process using the following criteria:
 - I. Criteria listed above in Recipient Selection Criteria
 - II. List of detailed repairs or housing replacement, including but not limited to, cost of repairs or replacement, and the timeline for completing the repairs or the replacements.
 - III. The ability of the Owner to complete the repairs set forth in the agreement within a reasonable time frame as agreed to by the County.
 - IV. The extent to which the rehabilitation or replacement of housing has on the effect of the preservation of decent, safe, and sanitary and affordable housing in Osceola County.
 - V. Initial income levels of the Owner(s).

h. Additional Information

1. The Housing Office will monitor residency for a period of five (5) years.
2. Manufactured Housing must be post 1994 and be certified. No mobile homes will be used as replacement housing.
3. The Housing Office will be responsible for reviewing applications, assuring compliance with local and state regulations and making recommendations to the Board of County Commissioners for their approval.
4. The Recipient of the funds will be required to submit to the Housing Office any changes in residency during the compliance period. Property insurance will also be required during the compliance period with Osceola County listed as an additional insured.
5. Failure to abide by any of the rules, regulations, and stipulations of this program will be deemed to indicate that the project is in default and may invoke Recapture provisions.
6. The owner will choose the type and style of the post 1994 Manufactures Home within the loan limits.
7. The property must be clear of any additional liens other than the required mortgage. Osceola County will take no lower than a second mortgage position on any property purchased with HHRP funds.

B. TRANSITIONAL HOMELESS HOUSING CONSTRUCTION

a. Summary of the Strategy

This strategy will be used to provide a deferred loan in the amount of \$327,943 to assist in the construction of a transitional homeless housing development for persons in need of emergency shelter and rehabilitation services in Osceola County. The shelter will be constructed in the City of Kissimmee.

b. Fiscal Year Covered

This strategy will be offered during SFY 2006/2007

c. Income Categories to be served

Income categories to be served will be restricted to extremely low and very low-income persons. These categories are defined as area median income limits as published by HUD and

distributed by the Florida Housing Finance Corporation on an annual basis.

d. Maximum award as noted on the Hurricane Housing Goals Chart:

The Maximum award will consist of a deferred loan in the amount of \$327,943 towards the cost of construction of a sixty-four (64- unit property.

e. Terms, Recapture, and Default

1. Assistance will be provided in a deferred loan in the amount of \$327,943.
2. The grant will have a five-year compliance period.
3. Should the Owner/Developer of the subject properties default on the terms of the Agreement, or fail to meet the Hurricane Housing Recovery Program requirements, the Owner/Developer will be required to repay Osceola County the full amount of the loan.
4. If at any time during the lien period of five years, the property is sold or transferred by the Owner/Developer, or used for another purpose, the total amount of the loan will be recaptured, unless the property is sold or transferred to an eligible organization as determined by the County.

f. Recipient Selection Criteria

1. The recipient of the funds for this strategy will be selected competitively based upon submission of a proposal that will address the needs of this population. Applicants must submit plans, specifications, city and county approvals, cost estimates of the construction, and a time frame for completion.
2. The HHRP funds that will be loaned for this use must be for the direct benefit of extremely low and very low-income persons who will reside at this facility and receive its services. This component will be monitored for the five-year compliance period.
3. The selection criteria established under this program for recipients of the services must be presented to the Osceola County HHRP prior to being implemented so that the HHRP can insure that they meet program guidelines.
4. If a waiting list is created for this housing and services then extremely low and very low-income persons must be

selected first from this list during the five-year compliance period.

g. Sponsor Selection Criteria, if applicable.

1. HHRP funds will be used as part of the local contribution for this strategy and loaned to the selected developer. Applications will be scored and a selection made on the following criteria:
 - I. Criteria listed above in the Recipient Selection Criteria
 - II. The applicant must provide a list and plans for all the buildings and units to be created under this housing initiative and the initial incomes of those people being served under the HHRP.
 - III. List of the cost of the development and the timeline for completion.
 - IV. The ability of the Developer/Owner to complete the construction within the time frame established under this grant.
 - V. The extent to which the construction of these units has on the effect of the preservation of decent, safe and sanitary and affordable housing in Osceola County.
 - VI. The Owner/Developer must initially monitor the income of the HHRP clients and provide this data to the Osceola County HHRP.

h. Additional Information

1. The Housing Office will verify the incomes of selected residents on initial occupancy.
2. Plans and Specifications for construction must be on file at the Osceola County HHRP.
3. The Housing Office will be responsible for reviewing applications, assuring compliance with local and state regulations and making recommendations to the Board of County Commissioners for their approval.
4. The recipient of the funds will be required to keep the property in decent, safe and sanitary condition as defined by HUD through the compliance period. Property insurance will also be required during the compliance period with Osceola County listed as an additional insured.

5. Failure to abide by any rules, regulations, and stipulations of this program will be deemed to indicate that the project is in default and may invoke Recapture provisions.
6. The property must be clear of any additional liens other than a required mortgage. Osceola County will take no lower than a second mortgage position on any property purchased with HHRP funds.

C. HUD 202 HOUSING DEVELOPMENT FOR SENIORS

a. Summary of Strategy

This strategy will provide a deferred loan in the amount of \$250,000 to help construct a HUD 202 Housing Development for Seniors. The property will consist of a maximum of fifty (50) units that will house very low and low-income seniors on a permanent basis.

b. Fiscal Year Covered

This strategy will be offered during SFY 2006/2007/2008

c. Income Categories to be Served

Income categories to be served will be very low and low income with preference being given to very low and below as per the Area Median Income Limits as published by HUD and distributed by the Florida Housing Finance Corporation on an annual basis.

d. Maximum Award as noted on the Hurricane Housing Goals Chart

The maximum award for this strategy will be a \$250,000 deferred provided by the Hurricane Housing Recovery Program.

e. Terms, Recapture, and Default

1. Assistance will be provided directly to the organization selected in the form of a deferred loan of \$250,000 for the construction of a HUD 202 Senior Housing project.
2. The loan will have a five-year compliance period.
3. Should the Owner/Developer of the subject properties default on the terms of the Agreement, or fail to meet

HHRP requirements, the Owner/Developer will be required to pay Osceola County the full amount of the loan.

4. If at any time during the lien period of five years the property is sold or transferred by the Owner, the full amount of the loan will be recaptured, unless the property is sold or transferred to an eligible organization approved by the County.

f. Recipient Selection Criteria:

1. The recipient of the funds for this strategy will be selected competitively based upon submission of a proposal that will address the needs of this population and that has been awarded a HUD 202 Housing Program. Applicants must submit plans, specifications, city and county approvals, cost estimates of the construction, and a time frame for completion.
2. The HHRP funds that will be loaned for this use must be for the direct benefit of very low and low-income senior citizens or younger persons with disabilities who will reside in this facility and receive its services. This component will be monitored for the five-year compliance period.
3. The selection criteria established under this program for the recipients of housing services must be presented to the Osceola County HHRP by the Owner/Developer selected prior to being implemented so that the HHRP can insure that they meet program guidelines.
4. If a waiting list is created for this housing then very low and low-income persons must be selected first from this list during the five-year compliance period.

g. Sponsor Selection Criteria, if applicable

1. HHRP funds will be used as part of the local contribution for this strategy and loaned to the selected developer. Applications will be scored and a selection made on the following criteria:
 - I. Criteria listed above in the Recipient Selection Criteria
 - II. The applicant must provide a list and plans for all the buildings and units to be created under this housing initiative and the incomes of those people being served under the HHRP.
 - III. List of the cost of the development and the timeline for completion

- IV. The ability of the Developer/Owner to complete the construction within the time frame established under this loan.
- V. The extent to which the construction of these units has on the effect of the preservation of decent, safe and sanitary and affordable housing in Osceola County.
- VI. The Owner/Developer must initially monitor the income of the HHRP clients and provide this data to the Osceola County HHRP.

h. Additional Information

- 1. The Housing Office will verify the incomes of selected residents on initial occupancy.
- 2. Plans and Specifications for construction must be on file at the Osceola County HHRP.
- 3. The Housing Office will be responsible for reviewing applications, assuring compliance with local and state regulations and making recommendations to the Board of County Commissioners for their approval.
- 4. The recipient of the funds will be required to keep the property in decent, safe and sanitary condition as defined by HUD through the compliance period. Property insurance will also be required during the compliance period with Osceola County listed as an additional insured.
- 5. Failure to abide by any rules, regulations, and stipulations of this program will be deemed to indicate that the project is in default and may invoke Recapture provisions.
- 6. The property must be clear of any additional liens other than a required mortgage. Osceola County will take no lower than a second mortgage on any property purchased with HHRP funds.

D. HOPWA PERMANENT HOUSING MATCH

a. Summary of the Strategy

This strategy will be used to provide a \$200,000 deferred loan to purchase and rehabilitate one (1) property, in Poinciana. The property will be comprised of a minimum four units that will become permanent housing for four families for Housing Opportunities for People with AIDS (HOPWA) The applicant must have received an award of HOPWA funds or have applied for HOPWA funds.

b. Fiscal Year Covered

This strategy will be offered during SFY 2006/2007

c. Income Categories to be Served

Income categories for extremely low and very low-income will only be served under this strategy as defined by the Area Median Income Limits as published by HUD and distributed by the Florida Housing Finance Corporation on an annual basis.

d. Maximum Award will consist of a \$200,000 deferred loan to purchase and rehabilitate one (1) property in Poinciana, Florida.

e. Terms, Recapture and Default

1. Assistance will be provided in a deferred loan in the amount of \$200,000.
2. The grant will have a five-year compliance period.
3. Should the Owner/Developer of the subject properties default on the terms of this agreement, or fail to meet the Hurricane Housing Recovery Program requirements, the Owner/Developer will be required to repay Osceola County the full amount of the loan.
4. If at any time during the lien period of five years, the property is sold or transferred by the Owner/Developer, or used for another purpose, the total amount of the loan will be recaptured, unless the property is sold or transferred to an eligible organization as determined by the County.

f. Recipient Selection Criteria

1. The recipient of the funds for this strategy will be selected competitively based upon submission of a proposal that will address the needs of this population. Applicants must submit plans, specifications, city and county approvals, cost estimates of the construction, and a time frame for completion.
2. The HHRP funds that will be loaned for this use must be for the direct benefit of extremely low and very low-income persons who will reside at this facility and receive its services. This component will be monitored for the five-year compliance period.
3. The selection criteria established under this program for recipients of the services must be presented to the Osceola

County HHRP prior to being implemented so that the HHRP can insure that they meet program guidelines.

4. If a waiting list is created for this housing and services then extremely low and very low-income persons must be selected first from this list during the five-year compliance period.

g. Sponsor Selection Criteria, if applicable

1. HHRP funds will be used as part of the contribution for this strategy and loaned to the selected developer. Applications will be scored and a selection made on the following criteria:

- I. Criteria listed above in the Recipient Selection Criteria
- II. The applicant must provide a list and plans for all the buildings and units to be created under this housing initiative and the initial incomes of those people being served under the HHRP.
- III. List of the cost of the development and the timeline for completion.
- IV. The ability of the Developer/Owner to complete the construction within the time frame established under this loan.
- V. The extent to which the construction of these units has on the effect of the preservation of decent, safe, and sanitary and affordable housing in Osceola County.
- VI. The Owner/Developer must initially monitor the incomes of the HHRP clients and provide this data to the Osceola County HHRP.

h. Additional Information

1. The Housing Office will verify incomes of selected residents on initially occupancy.
2. Rehabilitation is defined as the repairs or improvements, which are needed for safe and/or sanitary habitation, correction of substandard code violations, or the addition of handicapped accessibility features.
3. The Housing Office will be responsible for reviewing applications, assuring compliance with local and state regulations and making recommendations to the Board of County Commissioners for their approval.

4. The Recipient of the funds will be required to submit monthly reports to the Housing Office for repairs, actual cost of repairs, the original timeline for completion, the actual timeline for completion, and reasons for any deviation.
5. Failure to remit any required reports by the required deadline will be deemed to indicate that the project is in default and may invoke the recapture provisions of this plan and the contract.
6. The Developer/Owner will choose the contractor to do the necessary work after a complete bidding process.
7. The property must be clear of any liens with the exception of a first mortgage, if any, and Osceola County will assume a second mortgage position for its involvement in the program.

E. TRANSITIONAL HOUSING MENTAL HEALTH PROGRAM

a. Summary of the Strategy

This strategy will be used to provide a deferred loan in the amount of \$200,000 in order to construct a fully functional, fifteen (15) beds or more, transitional housing residential facility, which will be used as transitional housing and will provide services to, and address the needs of Osceola County's severe and persistent mentally ill and substance abuse/chemical dependency population. The program will provide community support including homeless prevention and transition to permanent housing. The purpose of the program will be to improve housing options and decrease the possibility of homelessness for individuals suffering from mental health disorders.

b. Fiscal Year Covered

This strategy will be offered during SFY 2006/2007

c. Income Categories to be Served

Income categories for extremely low and very low-income will only be served under this strategy as defined by the Area Median Income Limits as published by HUD and distributed by the Florida Housing Finance Corporation on an annual basis.

d. Maximum Award will consist of a deferred loan of \$200,000 to assist in the construction of this facility.

e. Terms, Recapture and Default

1. Assistance will be provided in a deferred loan in the amount of \$200,000.
2. The loan will have a five-year compliance period.
3. Should the Owner/Developer of the subject properties default on the terms of this agreement, or fail to meet the Hurricane Housing Recovery Program requirements, the Owner/Developer will be required to repay Osceola County the total amount of the loan.
4. If at any time during the lien period of five years, the property is sold or transferred by the Owner/Developer, or used for another purpose, the total amount of the loan will be recaptured, unless the property is sold or transferred to an eligible organization as determined by the County.

f. Recipient Selection Criteria

1. The recipient of the funds for this strategy will be selected competitively based upon submission of a proposal that will address the needs of this population. Applicants must submit plans, specifications, city and county approvals, cost estimates of the construction, and a time frame for completion.
2. The HHRP funds that will be loaned for this use must be for the direct benefit of extremely low and very low-income persons who will reside at this facility and receive its services. This component will be monitored for the five-year compliance period.
3. The selection criteria established under this program for recipients of the services must be presented to the Osceola County HHRP prior to being implemented so that the HHRP can insure that they meet program guidelines.
4. If a waiting list is created for this housing and services then extremely low and very low-income persons must be selected first from this list during the five-year compliance period.

g. Sponsor Selection Criteria, if applicable

1. HHRP funds will be used as part of the local contribution for this transitional housing strategy and loaned to the selected developer. Applications will be scored and a selection made on the following criteria.

- I. Criteria listed above in the Recipient Selection Criteria
- II. Must provide a list and plans for all the buildings and units to be created under this housing initiative and the incomes of those people being served under the HHRP.
- III. List of the cost of the development and the timeline for completion.
- IV. The ability of the Developer/Owner to complete the construction within the time frame established under this grant.
- V. The extent to which the construction of these units has on the effect of the preservation of decent, safe, and sanitary and affordable housing in Osceola County.
- VI. The Owner/Developer must initially monitor the incomes of the HHRP clients and provide this data to the Osceola County HHRP.

h. Additional Information

1. The Housing Office will verify the incomes of selected residents on initial occupancy.
2. Rehabilitation is defined as the repairs or improvements, which are needed for safe and/or sanitary habitation, correction of substandard code violations, or the addition of handicapped accessibility features.
3. The Housing Office will be responsible for reviewing the applications, assuring compliance with local and state regulations and making recommendations to the Board of County Commissioners for their approval.
4. The Recipient of the funds will be required to submit monthly reports to the Housing Office for repairs, actual cost of repairs, the original timeline for completion, the actual timeline for completion, and reasons for any deviation.
5. Failure to remit any required reports by the required deadline will be deemed to indicate that the project is in default and may invoke the recapture provisions of this plan and the contract.
6. The Developer/Owner will choose the contractor to do the necessary work after a complete bidding process.
7. The property must be clear of any liens with the exception of a first mortgage, if any, and Osceola County will assume a second mortgage position for its involvement in the program.

FLORIDA HOUSING FINANCE CORPORATION									Sources of Funds:			HHRP			\$2,124,704										
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership			\$283,294										
2005													Subtotal		\$2,407,998										
Name of Local Government:												ELI Funds			\$424,941										
OSCEOLA COUNTY												TOTAL AVAILABLE FUNDS:			\$ 2,832,939.00										
									New Construction	Rehab/Repair	Without Construction		D	E	F										
HOME OWNERSHIP 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	HHRP & Partnership	HHRP & Partnership	HHRP & Partnership	Dollars	Partnership Dollars	Percentage	Units		
Damaged and Destroyed Housing									5	\$110,000	4	\$110,000	3	\$110,000	1	\$110,000	\$1,430,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,430,000	\$200,000	51%	13
Permanent Housing									2	\$50,000	2	\$50,000					\$0.00	\$200,000.00	\$0.00	\$96,998.00	\$200,000	7%	8		
Mental Health Program									10	\$10,000	10	\$10,000					\$200,000.00	\$0.00	\$0.00	\$0.00	\$200,000	7%	10		
																	\$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)									17		8		3		1		\$1,630,000.00	\$200,000.00	\$0.00	\$96,998.00	\$1,830,000	65%	31		
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		
Transitional Homeless Housing Construction									6	\$54,657							\$327,943.00			\$327,943.00	\$327,943	12%	6		
Housing for Seniors											10	\$25,000					\$250,000.00				\$250,000	8%	10		
																					0%	0			
																						0%	0		
Subtotal 2 (Non-Home Ownership)									6		10		0	0	0	0	\$577,943.00	\$0.00	\$0.00	\$327,943.00	\$577,943.00	20%	16		
Administration Fees																						\$424,996.00	15%		
Admin. From Program Income																									
Home Ownership Counseling																							0%		
GRAND TOTAL											18		3		1		\$2,207,943.00	\$200,000.00	\$0.00	\$424,941.00	\$2,832,939.00	100.00%	47		
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																									
Maximum Allowable																									
Purchase Price:																	New	\$110,000	Existing	\$ -					
Allocation Breakdown									Amount			%			Projected Program Income:			Max Amount Program Income For Admin:							
Very-Low Income										\$1,967,943.00		69%					Projected Recaptured Funds:			\$6,000					
Low Income										\$330,000.00		12%					Distribution:			\$2,832,939					
Moderate Income										\$110,000.00		4%					Total Available Funds:			\$2,832,939.00					
TOTAL										\$2,407,943.00		85%												26-Jan-06	