

**POLK COUNTY BOARD OF COUNTY COMMISSIONERS**

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

**I. PROGRAM DESCRIPTION**

**A. Name of County:** Polk County

Base Allocation Request: \$10,284,506.00

Extremely Low Income Request: \$2,656,809.00

Community Planning Request: \$1,771,206.00

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

Polk County, the City of Lakeland, and the City of Winter Haven.

**II. HHRP HOUSING STRATEGIES**

**Provide Description:**

**A. Down Payment and Closing Cost Assistance:**

**a. Summary of Strategy:** The purpose of this strategy is to provide down payment and closing costs assistance to SHIP eligible homebuyers.

**b. Fiscal Year Covered:** Fiscal Years 2005/06.

**c. Income Categories to be served:** Very Low, Low and Moderate

Income

**d. Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts.

**e. Terms, Recapture and Default:** The down payment assistance under this program will be secured through a deferred, zero interest subordinate mortgage. The amount of the subordinate mortgage shall be secured by a deferred payment security agreement that becomes due and payable at time of sale, refinancing, transfer of title or if the property ceases to be the full time residence of the assisted client. Closing costs assistance will be provided as a grant. In cases where the combined loan to value exceeds 100 percent, the amount over 100 percent may not be subject to recapture, per the requirements of the first mortgage holder.

**f. Recipient Selection Criteria:** In all cases, applicants will be required to obtain a first mortgage for the balance of the purchase

price. To be eligible, applicants cannot currently own a home. Eligible applicants will be assisted on a first-come, first-ready, first-served basis. While the program is open to very low, low, and moderate income households, our historical experience has been that primarily low and moderate income households are able to qualify for first mortgage financing for loans.

Down payment/closing cost assistance may be used for the purchase of existing homes, for newly constructed homes, or for rehabilitated existing homes. Down payment/Closing cost assistance may be used for the purchase of new manufactured housing, resales will not be eligible.

- g. Sponsor Selection Criteria:** This program will be implemented by an eligible sponsor. The eligible sponsor will be chosen by a Request for Proposal (RFP) process. The successful respondent will have a proven record with the administration of very low, low, and moderate income home buyer programs, will have demonstrated capacity to process the anticipated number of loans, will provide or arrange for the required home buyer education, will have experience working with lenders, and will have attended SHIP training within the last 12 months. The ability to leverage private dollars will also be a selection criterion. Eligible sponsors with offices located in Polk County who consistently use local service providers will be given preference in the selection process. Eligible sponsors employing Work and Economic Self-Sufficiency (WAGES) and Workforce Development personnel will be given preference in the selection process.
- h. Additional Information:** This strategy may be combined with other state, federal, or local programs.

**B. Lot Acquisition:**

- a. Summary of Strategy:** The purpose of this strategy is to provide assistance for lot acquisition when used in conjunction with new construction of affordable housing. This strategy is intended for in-fill lots located in the County service area.
- b. Fiscal Year Covered:** Fiscal Years 2005/06.
- c. Income Categories to be served:** Very Low, Low and Moderate Income
- d. Maximum award:** Maximum award as noted on the Housing

Delivery Goals Charts.

- e. **Terms, Recapture and Default:** The assistance under this program will be secured through a deferred, zero interest subordinate mortgage. The amount of the subordinate mortgage shall be secured by a zero interest deferred payment security agreement that becomes due and payable at time of sale, transfer of title or if the property ceases to be the full time residence of the assisted client.
- f. **Recipient Selection Criteria:** In all cases, applicants will be required to obtain a first mortgage for the balance of the purchase price. To be eligible, applicants cannot currently own a home. Eligible applicants will be assisted on a first-come, first-ready, first-served basis.
- g. **Sponsor Selection Criteria:** This program will be implemented by the Housing and Neighborhood Development Division. The County will issue Request for Proposal (RFP) for not-for-profit and for-profit developers to purchase and develop in-fill lots in the County=s service area. The successful respondent will have a proven record with new construction of affordable housing, have experience working with lenders, and will have attended SHIP training within the last 12 months. The ability to leverage private dollars will also be a selection criterion. Eligible sponsors with offices located in Polk County who consistently use local service providers will be given preference in the selection process. Eligible sponsors employing Work and Economic Self-Sufficiency (WAGES) and Workforce Development personnel will be given preference in the selection process.
- h. **Additional Information:** This strategy may be combined with other state, federal, or local programs.

**C. Minor Repairs:**

- a. **Summary of the Strategy:** This strategy will provide one-time minor repairs for eligible very low, low, and moderate income owner-occupied homes. (As defined by Section 420.9071(8)) Post-1994 Manufactured homes will be eligible for assistance.

Homes requiring minor repairs costing up to \$10,000 will not be required to meet Polk County=s Housing Rehabilitation Standards. Eligible minor repairs will correct roofing systems (including soffit and fascia), onsite sewage disposal systems or replace with sewer

taps if available, water systems (including wells, pressure tanks, pumps and wiring) or replace with water taps if available. The Minor Repair Program will also eliminate architectural barriers for the physically disabled and/or handicapped.

- b. Fiscal Years Covered:** This strategy will cover the 2005/06 state fiscal year.
- c. Income Categories to be served:** Very low, low, and moderate income eligible homeowners.
- d. Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts.
- e. Terms, Recapture and Default:** The assistance for minor repairs will be provided as a grant and is not subject to recapture.
- f. Recipient Selection Criteria:** Eligible applicants will be assisted on a first-come, first-ready, first-served basis, except for waiting list priority for minor repairs that will be given in the following circumstances:
  - 1. Documented special need (as defined by Ch. 67-37.002(13), F.A.C.) of an eligible homeowner (or immediate household member) who faces imminent institutionalization without repairs to the home. This exception to waiting list priority is intended to be available only in cases of last resort. If institutionalization is not imminent, the applicant will not receive priority.
  - 2. Eligible homeowner who has suffered a catastrophic single event emergency (e.g. fire, localized weather damage, etc.) that will cause imminent homelessness. This exception to waiting list priority is intended to be available only in cases of last resort. If homelessness is not imminent, the applicant will not receive priority.
  - 3. Eligible residents in the County=s Green Swamp Area.
- g. Sponsor Selection Criteria:** This program may be administered by the Polk County Housing and Neighborhood Development Division.

Due to the high number of Polk County residents needing assistance under the Minor Repair Program the County may choose to seek eligible sponsors. The eligible sponsor will be chosen by a Request for Proposal (RFP) process. The successful

respondent will have a proven record with the administration of very low, low, and moderate income repair programs, will have attended SHIP training within the last 12 months. Eligible sponsors with offices located in Polk County who consistently use local service providers will be given preference in the selection process. Eligible sponsors employing Work and Economic Self-Sufficiency (WAGES) and Workforce Development personnel will be given preference in the selection process.

- h. Additional Information:** Pre-1994 mobile and manufactured Homes will not be eligible for Minor Repair. Post-1994 mobile and manufactured homes may be rehabilitated on case-by-case bases or replaced if necessary. This strategy may be combined with other state, federal, or local programs.

**C. Substantial Housing Rehabilitation:**

- a. Summary of the Strategy:** Eligible homes requiring substantial rehabilitation will be repaired to meet Polk County=s Housing Rehabilitation Standards. If the maximum award amount combined with any other public or private dollars is not sufficient to bring a home up to Polk County=s Housing Rehabilitation Standards, then the home will not be eligible for assistance under this strategy. In the event that the maximum award is insufficient, the very low, and low income homeowner may qualify under the Reconstruction Strategy, or may be referred for replacement housing under the Home Investments Partnership Program (HOME).

This strategy may be combined with other state, federal, or local programs.

- b. Fiscal Year Covered:** This strategy will cover the 2005/06 state fiscal year.
- c. Income Categories to be served:** Very low, low, and moderate income eligible homeowners.
- d. Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts.
- e. Terms, Recapture and Default:** A grant of up to \$7,000 will be provided for temporary relocation expenses (if necessary), permits, Ownership and Encumbrance Reports, and service delivery costs. Allowable relocation expenses may include, but not be limited to, the costs of moving, storing, and insuring personal property during moving and storage.

Substantial rehabilitation costs for very low-income homeowners will be secured with a deferred zero interest mortgage agreement. The amount of the mortgage agreement will be forgiven at the close of the tenth year. If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the amount of assistance must be repaid.

Substantial rehabilitation costs for low-income homeowners will be secured with a zero-interest loan that may be amortized for up to 25 years.

For moderate-income homeowners, assistance will be in the form of a loan with an interest rate not to exceed 3%, based upon the homeowner's cash flow and ability to pay that may be amortized for up to 25 years. If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the loan must be repaid.

- f. **Recipient Selection Criteria:** Eligible applicants will be assisted on a first-come, first-ready, first-served basis, except that waiting list priority for substantial housing rehabilitation will be given in the following circumstances:
1. Documented special need (as defined by Ch. 67-37.002(13), F.A.C.) of eligible homeowner (or immediate household member) who faces imminent institutionalization without the rehabilitation to the home. This exception to waiting list priority is intended to be available only in cases of last resort. If institutionalization is not imminent, the applicant will not receive priority.
  2. Eligible homeowner who has suffered a catastrophic single event emergency (e.g. fire, localized weather damage, etc.) that will cause imminent homelessness. This exception to waiting list priority is intended to be available only in cases of last resort. If homelessness is not imminent, the applicant will not receive priority.
  3. Eligible residents in the County's Green Swamp Area.
- g. **Sponsor Selection Criteria:** The program may be administered by the Polk County Housing and Neighborhood Development Division.

Due to the high number of Polk County residents needing assistance under the Substantial Rehabilitation Program the County may choose to seek eligible sponsor(s). The eligible sponsor(s) will

be chosen by a Request for Proposal (RFP) process. The successful respondent will have a proven record with the administration of very low, low, and moderate income substantial repair programs, will have attended SHIP training within the last 12 months. Eligible sponsors with offices located in Polk County who consistently use local service providers will be given preference in the selection process. Eligible sponsors employing Work and Economic Self-Sufficiency (WAGES) and Workforce Development personnel will be given preference in the selection process.

- h. Additional Information:** This strategy will provide substantial rehabilitation for eligible very low, low, and moderate income owner-occupied homes. Pre-1994 mobile and manufactured Homes will not be eligible for rehabilitation they may be referred to the reconstruction/ replacement program if eligible. Post-1994 mobile and manufactured homes may be rehabilitated on case-by-case bases or replaced if necessary. This strategy may be combined with other state, federal, or local programs.

**D. Reconstruction:**

- a. Summary of the Strategy:** This strategy will provide replacement housing for program and income eligible very low and low income owner-occupied homes that are unfeasible for rehabilitation, Mobile homes and manufactured homes will not be eligible for assistance unless the owner agrees that the mobile/manufactured home will be removed from the site.

Under current County policy, no owner-occupied dwelling will be subject to condemnation. Only those dwellings occupied by eligible home-owners wishing to participate in a voluntary demolition will be considered qualified for replacement if:

1. The homeowner=s household income is very low or low as defined previously;
2. The home is found to be unfit for human habitation in accordance with standards set forth in the Standard Housing Code;
3. The home has been determined to be structurally unfeasible for rehabilitation or rehabilitation costs exceed the allowed limit in the Substantial Rehabilitation strategy; the homeowner agrees to permit the County to have the dilapidated structure demolished;



4. The homeowner has owned and occupied the dwelling to be demolished for not less than 365 days prior to execution of such an agreement;
5. The homeowner agrees to sign a mortgage and mortgage note and if necessary make regular monthly installments for the life of the mortgage; if the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the loan must be repaid.
6. If a Homeowner has an existing mortgage with payments that exceed 30% of income or if the combination of that mortgage and the County's mortgage exceed 30% of income, the existing mortgage can be incorporated into the County's mortgage and payments determined on the aggregate cost of Demolition, Rehabilitation/Replacement, and the existing mortgage (the existing mortgage may not exceed \$15,000). Under all circumstances the balance of the existing mortgage shall be made part of a payback Mortgage with the County.

Homeowners assisted under this strategy will be encouraged to obtain temporary housing on their own. A grant of up to \$7,000 may be provided for temporary relocation expenses, permits, Ownership and Encumbrance (O& E) Reports, and service delivery costs. Allowable relocation expenses may include, but not be limited to, the costs of moving, storing, and insuring personal property during moving and storage. This \$7,000 is included in the maximum award noted on the housing delivery goals charts.

- b. **Fiscal Year Covered:** This strategy will cover the 2005/06, state fiscal year
- c. **Income Categories to be served:** Very low, and low-income eligible homeowners.
- d. **Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts.
- e. **Terms, Recapture and Default:** Housing reconstruction costs for very low and low income homeowners will be secured with a 10-year deferred zero-interest loan not to exceed \$30,000 that will be forgiven at the close of the tenth year. All costs of reconstruction that exceed the deferred loan amount shall be secured by a zero interest deferred payment security agreement that becomes due

and payable at time of sale, transfer of title or if the property ceases to be the full time residence of the assisted client.

In the event of the death of the homeowner(s), an income-eligible heir may occupy the home and assume the mortgage by means of a mortgage modification. If there is not an income-eligible heir, the mortgage will be due and payable. This mortgage may be paid at any time without penalty.

This strategy may be combined with other state, federal, or local programs.

- f. **Recipient Selection Criteria:** In the event that the Substantial Rehabilitation maximum award is insufficient, the very low and low-income homeowner will be referred to the Reconstruction Strategy.
- g. **Sponsor Selection Criteria:** The program may be administered by the Polk County Housing and Neighborhood Development Division.

Due to the high number of Polk County residents needing assistance under the Substantial Rehabilitation Program the County may choose to seek eligible sponsor(s). The eligible sponsor(s) will be chosen by a Request for Proposal (RFP) process. The successful respondent will have a proven record with the administration of very low, low, and moderate income substantial repair programs, will have attended SHIP training within the last 12 months. Eligible sponsors with offices located in Polk County who consistently use local service providers will be given preference in the selection process. Eligible sponsors employing Work and Economic Self-Sufficiency (WAGES) and Workforce Development personnel will be given preference in the selection process.

- h. **Additional Information:** Mobile and manufactured Homes may be replaced on case-by-case bases. This strategy may be combined with other state, federal, or local programs.

**D. Demolition and Clearance:**

- a. **Summary of the Strategy:** This strategy will provide funds for homeowners to demolish and clear dwelling and lot in order to rebuild. The homes must have been owner occupied by program and income eligible very low, low-income and moderate-income owners prior to damage. This program is target to homeowners who received insurance and are replacing their homes. This program may be used in conjunction with the down payment

assistance strategy. The assistance must be used to complete the replacement of an existing unit that has been damaged beyond repair. Mobile homes and manufactured homes are eligible for assistance.

- b. **Fiscal Year Covered:** This strategy will cover the 2005/06, state fiscal year
- c. **Income Categories to be served:** Very low, low and moderate-income eligible homeowners.
- d. **Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts.
- e. **Terms, Recapture and Default:** Demolition and Clearance cost will be secured with a zero interest deferred payment loan that will be forgiven at the close of the fifth year. If within the five year period the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the amount of assistance must be repaid.
- f. **Recipient Selection Criteria:** Eligible applicants will be assisted on a first-come, first-ready, first-served basis.
- g. **Sponsor Selection Criteria:** The program will be administered by the Polk County Housing and Neighborhood Development Division.
- h. **Additional Information:** This strategy may be combined with other state, federal, or local programs.

**E Multifamily Development:**

- a. **Summary of the Strategy:** This strategy will be used to provide gap financing for the construction or rehabilitation of affordable units. Eligible expenses are those hard costs, which are typically, or customarily treated as construction costs by institutional lenders, payment of impact fees, infrastructure expenses typically paid by the developer, construction soft costs, such as engineering studies and appraisals if directly related to housing construction or rehabilitation.

Units targeted for very low or low income, or moderate households will be eligible for assistance.

Rental units receiving HHR assistance will be occupied by eligible persons for at least 15 years. Polk County will monitor at least annually for fifteen years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. If the development is offered for sale prior to the end of this period, right of first refusal for purchase at the current market value will be given to eligible nonprofit organizations who would provide continued occupancy by eligible persons. Eligible occupants will be assisted on a first-come, first-ready, first-served basis

- b. Fiscal Year Covered:** This strategy will cover the 2005/06, state fiscal year.
- c. Income Categories to be served:** Very low, low, and moderate income eligible Applicants.
- d. Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts:
- e. Terms, Recapture and Default:** Terms will be negotiated prior to assistance, based upon the developers cash flow and ability to pay. The interest rate will be determined prior to assistance at a rate between 0% and 4%. . The annual interest rate offered to for-profit developers will be 4%. The Board of County Commissioners on a case-by-case basis will consider a lesser rate. The following factors will be considered for an interest rate less than 4%: market interest rate at the time of development, amenities, and the developer=s profit margin. The term of the loan will be for a period up to 30 years. If the project is sold before the loan is repaid, the outstanding balance becomes due and payable to the County upon transfer of title. Not-for-profit developers may receive assistance as a grant to be determined prior to assistance. The following factors will be considered: Income level of clients being served, feasibility of project. While not required, it is anticipated that this program will be used in conjunction with other federal or state programs, such as the Low Income Housing Tax Credit, HOME Investment Partnerships Program, and/or the State Apartment Incentive Loan Program.
- f. Recipient Selection Criteria:** Polk County will issue a request for proposal(s). If administered by a Sponsor the Sponsor will issue a request for proposals. In either case the final recommendations will be made by a review board formed with representatives from Polk County proposal(s). The selection criteria will be based on the proposed developments consistency with both the Polk County

Comprehensive Plan and the Polk County Consolidated Plan, the applicants ability to proceed, whether or not the proposed development is located in a targeted area, the past experience of the applicant in the development of affordable rental units, and the amount of other funds leveraged by the proposed development.

- g. Sponsor Selection Criteria:** This program may be administered by the Housing and Neighborhood Development Division.

Polk County may choose to have this program implemented by an eligible sponsor. The eligible sponsor will be chosen by a Request for Proposal (RFP) process. The successful respondent will have a proven record with the development and underwriting of Multi-Family Development. Projects, and will have attended SHIP training within the last 12 months. Eligible sponsors with offices located in Polk County who consistently use local service providers will be given preference in the selection process. Eligible sponsors employing Work and Economic Self-Sufficiency (WAGES) and Workforce Development personnel will be given preference in the selection process.

- h. Additional Information:** This strategy may be combined with other state, federal, or local programs.

**G. Rental Security and Utilities Deposit:**

- a. Summary of the Strategy:** Funds will be provided to persons in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. Social service agencies and housing providers may serve as access points for persons needing assistance. Assistance is limited to one-time with a maximum award of \$700.
- b. Fiscal Year Covered:** The strategy will cover the 2005-06, state fiscal year.
- c. Income Categories to be served:** Very low, and low-income eligible applicants.
- d. Maximum award:** Maximum award as noted on the Housing Delivery Goals Charts.
- e. Terms, Recapture and Default:** SHIP funds provided for this activity will be in the form of a grant and not subject to recapture.
- f. Recipient Selection Criteria:** Households with annual income up

to 80% of median income are eligible for assistance under this strategy. Rental units must meet affordability requirements. Eligible applicants will be assisted on a first-come, first-ready, first-served basis.

- g. Sponsor Selection Criteria:** This program will be administered by the Housing and Neighborhood Development Division.
- h. Additional Information:** SHIP funds may be leveraged with FEMA funds and other public funds designated for refugee assistance, and private dollars derived from local fund raising efforts.

### **III. Extremely Low Income Strategy:**

- a. Summary of the Strategy:** Joint request for proposals (RFP=s) will be issued by the County, Lakeland and Winter Haven. This proposal(s) will invite all interested non-profits who serve the <30% area median income eligible population to submit proposals that will produce new housing units or rehabilitate existing housing units that meet the income requirements. Administration funds will be considered based on project requirements.

The funds will be awarded based on project feasibility and evaluation of a not-for-profit organizations capacity to perform and deliver housing related services. A review board shall be formed with representatives from the County Government and the City=s of Lakeland and Winter Haven to review proposals for funding submitted for housing related services and/or development of construction projects.

- b. Fiscal Years Covered:** The strategy will cover the 2005-06, state fiscal year.
- c. Maximum award:** Maximum award as noted on the Hurricane Housing Goals Chart:
- d. Terms, Recapture and Default:** Rental units receiving HHR assistance will be occupied by eligible persons for at least 15 years. Polk County will monitor at least annually for fifteen years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. If the development is offered for sale prior to the end of this period, right of first refusal for purchase at the current market value will be given to eligible nonprofit organizations who would provide continued occupancy by eligible persons. Eligible occupants will be assisted on a first-come, first-ready, first-served basis

- e. **Recipient Selection Criteria:** Persons who are <30% of the area median income are eligible for assistance. Eligible occupants will be assisted on a first-come, first-ready, first-served basis
- f. **Sponsor Selection Criteria, if applicable:** Polk County, the Cities of Lakeland and Winter Haven may choose to use an eligible sponsor. The sponsor will be chosen by a request for proposal (RFP). The award will be based on the evaluation of a not-for-profit organizations capacity to perform and deliver housing related services. A review board shall be formed with representatives from the County Government and the Cities of Lakeland and Winter Haven to review proposals for funding submitted for housing related services and/or development of construction projects.
- g. **Additional Information:** This strategy may be combined with other state, federal, or local programs.

**IV. Community Planning Strategy:**

- a. **Summary of the Strategy:** Joint request for proposals (RFP) will be issued by the County, Lakeland and Winter Haven. This proposal will invite all interested not-for-profits and for-profits developers to submit proposals for projects that will produce new housing units or rehabilitate existing housing units that are affordable housing.  
  
The proposals will be awarded and ranked with consideration for the agency or organizations capacity to perform. Final recommendations for board approval will be made by the review board of joint jurisdictions.
- b. **Fiscal Years Covered:** The strategy will cover the 2005-06, state fiscal year.
- c. **Maximum award:** Maximum award as noted on the Hurricane Housing Goals Chart:
- d. **Terms, Recapture and Default:** Terms will be negotiated prior to assistance, based upon the developer=s cash flow and ability to pay. The interest rate will be determined prior to assistance at a rate between 0% and 4%. The annual interest rate offered to for-profit developers will be 4%. A lesser rate will be considered by the Board of County Commissioners on a case-by-case basis. The following factors will be considered for an interest rate less than 4%, the market interest rate at the time of development, amenities, and the developer=s profit margin. The term of the loan will be for

a period up to 30 years. If the project is sold before the loan is repaid, the outstanding balance becomes due and payable to the County upon transfer of title. Not-for-profit developers may receive assistance as a grant to be determined prior to assistance. The following factors will be considered, income level of clients being served, feasibility of project. While not required, it is anticipated that this program will be used in conjunction with other federal or state programs, such as the Low Income Housing Tax Credit, HOME Investment Partnerships Program, and/or the State Apartment Incentive Loan Program.

- e. **Recipient Selection Criteria:** Polk County, the Cities of Lakeland and Winter Haven will issue a request for proposal(s). The final recommendations will be made by a review board formed with representatives from Polk County, Lakeland and Winter Haven. The selection criteria will be based on the proposed developments consistency with both the Comprehensive Plan and the Consolidated Plan, of the jurisdiction that the project is to be located. The applicant=s ability to precede, the past experience of the applicant in the development of affordable rental units, and the amount of other funds leveraged by the proposed development.
- f. **Sponsor Selection Criteria, if applicable:** This program will be administered by the Housing and Neighborhood Development Division.
- g. **Additional Information:** This strategy may be combined with other state, federal, or local programs.

**V. Administrative Budget:**

- a. **Provide a brief administrative summary of expenses:** The HHR program will be administered by the Polk County Housing and Neighborhood Development Division of the Neighborhood Services Department. The Division will be responsible for the day-to-day administration of the HHR program, contract management, tracking, monitoring, preparation of reports, and all other duties relating to the implementation of this plan. Fifteen percent of the local housing distribution will be used for administration.
- b. **Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below:** See Administration Table



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**HURRICANE HOUSING RECOVERY PROGRAM  
ADMINISTRATIVE BUDGET FY 2005/06**

Office Supplies .....	\$ 12,000.00
Salaries & Fringes .....	\$ 1,479,878.15
Legal .....	\$ 6,000.00
Advertising .....	\$ 16,500.00
Training, Travel & Per Diem .....	\$ 7,500.00
Professional Services.....	\$ 220,000.00
Computer Services & Equipment .....	\$ 20,000.00
Other Outside Services .....	\$ 200,000.00
Communications .....	\$ 20,000.00
Postage .....	\$ 3,000.00
Inside Printing & Binding .....	\$ 5,000.00
Rent Office Space .....	\$ 130,000.00
Utilities.....	\$ 67,000.00
Furniture & Equipment .....	\$ 20,000.00
<b>Total .....</b>	<b>\$ 2,206,878.15</b>

**VI. Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program: None**

**VII. EXHIBITS:**

- A. Hurricane Housing Goals Chart (HDGC) For Each Fiscal Year Covered**
- B. Certification Page**
- C. Program Information Sheet**
- D. Timeline**
- E. Inter-Local Agreement: Between Polk County, the City of Winter Haven and the City of Lakeland.**
- F. Inter-Local Agreement: Between Polk County and the City of Winter Haven.**

FLORIDA HOUSING FINANCE CORPORATION										Sources of Funds:													
HURRICANE HOUSING DELIVERY GOALS CHART										HHRP						\$ 10,284,506.00							
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR:										Community Planning Partnership						\$ 1,771,206.00							
												Subtotal				\$ 12,055,712.00							
										ELI Funds						\$ 2,656,809.00							
Name of Local Government: Polk County Board of County Commissioners										TOTAL AVAILABLE FUNDS:						\$ 14,712,521.00							
										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		Partnership Dollars		Percentage		Units	
Down payment/Closing cost assist	0	NA	10	\$ 24,000.00	83	\$ 24,000.00	40	\$14,000.00	\$2,000,000.00	\$681,946.00	\$100,000.00	\$0.00	\$2,781,946.00	19%	133								
Lot Acquisition	0	NA	1	\$ 20,000.00	7	\$ 20,000.00	2	\$20,000.00	\$200,000.00	\$0.00	\$0.00	\$0.00	\$200,000.00	1%	10								
Minor Repairs	0	\$ 10,000.00	41	\$ 10,000.00	5	\$ 10,000.00	4	\$10,000.00	\$0.00	\$500,000.00	\$0.00	\$0.00	\$500,000.00	3%	50								
Substantial Housing Rehabilitation	0	\$ 37,000.00	25	\$ 37,000.00	1	\$ 37,000.00	0	NA	\$0.00	\$980,000.00	\$0.00	\$0.00	\$980,000.00	7%	26								
Reconstruction	0	#####	19	\$ 150,000.00	1	#####	0	NA	\$0.00	\$3,000,000.00	\$0.00	\$0.00	\$3,000,000.00	20%	20								
Demolition and Clearance	0	\$ 5,000.00	15	\$ 5,000.00	20	\$ 5,000.00	5	\$ 5,000.00	\$0.00	\$200,000.00	\$0.00	\$0.00	\$200,000.00	1%	40								
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0								
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0								
<b>Subtotal 1 (Home Ownership)</b>	<b>0</b>	<b>#####</b>	<b>111</b>	<b>\$ 246,000.00</b>	<b>117</b>	<b>#####</b>	<b>51</b>	<b>\$49,000.00</b>	<b>\$2,200,000.00</b>	<b>\$5,361,946.00</b>	<b>\$100,000.00</b>	<b>\$0.00</b>	<b>\$7,661,946.00</b>	<b>52%</b>	<b>279</b>								
RENTAL STRATEGIES										New Construction		Rehab/Repair		Without Construction		Total ELI		Total HHRP & Partnership Dollars		Total Percentage		Total Units	
										Dollars		Dollars		Dollars		Dollars		Partnership Dollars		Percentage		Units	
Multi-Family Development	0	\$ 25,000.00	15	\$ 25,000.00	23	\$ 25,000.00	0	NA	\$700,000.00	\$259,887.00			\$ 959,887.00	8%	38								
Rental Security and Utilities Deposit	0	\$ 700.00	97	\$ 700.00	10	\$ 700.00	0	NA	\$0.00	\$0.00			\$ 75,000.00	1%	107								
Extremely Low Income	90	\$ 25,000.00	0	NA	0	NA	0	NA	\$1,758,287.65	\$500,000.00	\$2,258,287.65	\$ -	0%	0									
Community Planning	0	\$ 25,000.00	35	\$ 25,000.00	25	\$ 25,000.00	0	\$25,000.00	\$1,505,525.10	\$0.00			\$ 1,505,525.10	12%	60								
														0%	0								
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>90</b>	<b>\$ 75,700.00</b>	<b>147</b>	<b>\$ 50,700.00</b>	<b>58</b>	<b>\$ 50,700.00</b>	<b>0</b>	<b>\$25,000.00</b>	<b>\$3,963,812.75</b>	<b>\$759,887.00</b>	<b>\$0.00</b>	<b>\$2,258,287.65</b>	<b>\$2,540,412.10</b>	<b>21%</b>	<b>205</b>								
Administration Fees													\$2,206,878.15	15%									
Admin. From Program Income																							
Home Ownership Counseling													\$45,000.00	0.3733%									
<b>GRAND TOTAL</b>	<b>90</b>	<b>\$ 277,700.00</b>	<b>258</b>	<b>\$296,700.00</b>	<b>175</b>	<b>\$296,700.00</b>	<b>51</b>	<b>\$74,000.00</b>	<b>\$6,163,812.75</b>	<b>\$6,121,833.00</b>	<b>\$100,000.00</b>		<b>\$10,202,358.10</b>	<b>84.63%</b>	<b>484</b>								
Maximum Allowable Purchase Price:										<b>New</b>	\$ 189,682.00	<b>Existing</b>	\$ 189,682.00										
Allocation Breakdown										Amount		%		Projected Program Income:		\$ -	Max Amount Program Income For Admin:		\$0.00				
Very-Low Income										\$5,861,356.00		49%		Projected Recaptured Funds:		\$ -							
Low Income										\$3,676,000.00		30%		Distribution:		\$ 14,712,521.00							
Moderate Income										\$665,000.00		6%		Total Available Funds:		\$ 14,712,521.00							
<b>TOTAL</b>										\$10,202,356.00		85%											