

City of Port St. Lucie

HURRICANE HOUSING RECOVERY PLAN

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**CITY OF PORT ST. LUCIE
HURRICANE HOUSING RECOVERY (HHR) PLAN**

I. PROGRAM DESCRIPTION

A. Name of Local Government: City of Port St. Lucie

Base Allocation Request: \$5,472,493

Extremely Low Income Request: \$1,094,498

Community Planning Request: \$729,665

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

City of Port St. Lucie, City of Fort Pierce, St. Lucie County
and INTACT Long Term Recovery Community Partnership

B. Purpose of the program:

This Plan has been created for the purpose of providing strategies to utilize Hurricane Housing Recovery (HHR) funding for affordable housing recovery efforts for very low, low and moderate-income households in Port St. Lucie.

II. HHR HOUSING STRATEGIES:

A. NAME OF STRATEGY: REPAIR/REPLACEMENT OF SITE BUILT HOUSING:

- a. Summary of the Strategy: The HHR Repair/Replacement program combines the SHIP Repair/Rehab Strategy and the SHIP Repair/Replacement portion of the Disaster Mitigation program and will be used to supplement those strategies. The program provides funds to owner-occupants through repair or replacement/reconstruction assistance, eliminating housing related code violations, correcting safety and sanitary issues and adding needed living space. Assistance for low- and moderate-income homeowners is limited to funding for emergency repairs (such as needed hurricane repairs, actively leaking roofs, non-functioning air conditioning/heating systems, corrections of housing related code violations, etc.) and hazard mitigation. Water/Sewer Assessment Payment Assistance is also available for very-low and low-income applicants who have been assessed for water and/or sewer benefit. Water/Sewer Assessment Payments will be approved only for one property per household.

All program elements, including energy efficient upgrades, retrofitting or adding handicapped accessibility items and payment of Water/Sewer Assessments will be handled in the same manner as set out in the SHIP Housing Assistance Plan.

In addition, funding may be provided on a case-by-case basis to the INTACT long term recovery organization to assist eligible homeowners with minor repairs that may be performed by volunteers. These funds will be provided as a grant up to \$2,000 per unit.

- b. Fiscal Years Covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be Served: Extremely-low, very-low, low and moderate income households (up to 120% of median income adjusted for family size).
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$52,000

e. Terms, Recapture and Default:

Households provided with Repair/Replacement of Site Built Housing Assistance will be contractually subject to the City's recapture requirements. The HHR program will require a note, secured by a mortgage placed against the subject property. The loan will be in the form of a deferred payment loan (DPL), which carries 0% interest. Terms of recapture will differ by income level as follows:

Very-low and Low-income (0-80% of median): The DPL will be forgiven at a rate of 10% per year for every year that the homeowner maintains the home as his or her principal residence and is not in default according to the terms of the mortgage, until 70% of the HHR mortgage is forgiven; the remaining 30% of the mortgage will be due on sale.

Moderate Income (81-100% of median): The DPL will be forgiven at the rate of 10% per year for every year that the homeowner maintains the home as his or her principal residence and is not in default according to the terms of the mortgage, until fifty percent (50%) of the HHR mortgage is forgiven; the remaining fifty percent (50%) of the mortgage will be due on sale.

Moderate Income (101% - 120% of median): The DPL will be due on sale.

Water/Sewer Assessment Assistance will be in the form of a grant and will not require recapture. All inspection/project fees and recording costs will be provided as a grant. Any program income received will be paid to the HHR Housing Trust Fund for use in assisting other eligible households.

f. Recipient Selection Criteria:

Applications will be selected for funding based upon the following criteria:

1. Selection Criteria:

- (a.) Income: Assistance will be provided to households with incomes that do not exceed 120% of median income adjusted for family size.
- (b.) Cash on hand/Assets: Same guidelines as SHIP Repair/Rehab.
- (c.) Credit Worthiness: Same guidelines as SHIP Repair/Rehab.

- (d.) Ranking Procedure: If there is insufficient funding for all files eligible and ready for selection, files will be ranked according to criteria set out in the SHIP Repair/Rehab strategy.
- g. Sponsor Selection Criteria: Funds may be made available to eligible households for minor repairs on a case-by-case basis through the INTACT long-term recovery organization.
- h. Additional Information: None

B. NAME OF STRATEGY: HAZARD MITIGATION

- a. Summary of the Strategy: The HHR Hazard Mitigation program is designed to supplement the Repair/Replacement program for mitigation activities only. It covers activities such as water/sewer hookups and shutter protection. Clients who qualify for the repair program may be eligible for hookups and shutters under that program if there is sufficient funding. If there is insufficient funding to cover those activities, or if the household does not require repair funding, the Hazard Mitigation strategy can assist those clients. Special cycles may be limited to low and/or very-low-income to comply with state set-aside requirements.
- b. Fiscal Years Covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be Served: Extremely-low, Very-low, low and moderate income households (up to 120% of median income adjusted for family size).
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$17,000
- e. Terms, Recapture and Default:
Households provided with Hazard Mitigation Assistance will be contractually subject to the HHR Repair/Replacement program recapture requirements. See Item A(e) above for specific information on the recapture requirements. All inspection/project fees and recording costs will be provided as a grant.
- f. Recipient Selection Criteria:
Applications will be selected for funding based upon the following criteria:
 - 1. Selection Criteria:
 - (a.) Cash on hand/Assets: Same guidelines as Repair/Replacement above.
 - (b.) Credit Worthiness: Same guidelines as Repair/Replacement above.
 - (c.) Ranking Procedure: If there is insufficient funding for all files eligible and ready for selection, files will be ranked according to criteria set out in the SHIP Repair/Replacement strategy.
- g. Sponsor Selection Criteria: Not applicable

h. Additional Information: None

C. NAME OF STRATEGY: SCATTERED SITE LAND ACQUISITION FOR HOME BUILDING PROGRAM

- a. Summary of the Strategy: The land acquisition strategy will be utilized for the purchase of individual scattered building lots for very-low and low income clients whose homes are being built by Habitat for Humanity or an approved private contractor. The City will collaborate with the County on its builder/lot program or work with the approved contractors to develop pre-approved plans for homes that may be constructed on these lots. Very-low income clients may qualify for purchase of a scattered site lot plus down payment/closing cost assistance under the Home Purchase Program. Low-income may qualify for either a building lot or home purchase assistance to purchase an existing home, not both.
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Very low and low income.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$90,000
- e. Terms, Recapture and Default: A mortgage in the amount of the appraised value at the time of construction will be recorded against the property. This will be a deferred loan (DPL), with no interest, due and payable when the home is sold. Any program income received will be paid to the HHR Trust Fund for use in assisting other eligible households. Note: We are considering Community Land Trusts, resale restrictions and shared equity mortgages which may be used in connection with this strategy if approved and available for implementation during the required time frame.
- f. Recipient Selection Criteria: Households must meet income and other qualifying guidelines set forth under SHIP Home Purchase Program, have the ability to qualify for a new home being built by Habitat or an approved private or nonprofit contractor and accept the approved plans available for the program.
- g. Sponsor Selection Criteria: Contractors wishing to work with this program must either respond to an RFP, or the City may piggyback on existing contracts with the County for a similar project.
- h. Additional Information: None

D. NAME OF STRATEGY: HOME PURCHASE PROGRAM

- a. Summary of the Strategy: The HHR Home Purchase Program supplements the SHIP Home Purchase Program. The program provides assistance for eligible families to purchase newly constructed homes or existing homes that have recently been repaired or are currently in need of repair. HHR monies may be used for down payment, closing costs,

prepaids, and/or eligible repair/rehabilitation.

Maximum funding amounts will be tiered according to income level as follows:

Very-low and Low Income (80% or less of AMI)	\$75,000
Moderate between 80% and 100% AMI	\$60,000
Moderate between 100% to 120% AMI	\$40,000

- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Very-low, low and moderate income households
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$77,000
- e. Terms, Recapture and Default: All households provided with assistance under the Home Purchase Program will be contractually subject to the recapture requirements. The HHR program will require a note, secured by a mortgage placed against the subject property. The loan will be in the form of a deferred payment loan (DPL), which carries 0% interest and is due on sale of the home.

All inspection/project fees and recording costs will be provided as a grant. Any program income received will be paid to the HHR Housing Trust Fund for use in assisting other eligible households.

- f. Recipient Selection Criteria: Same as SHIP Home Purchase guidelines.
- g. Sponsor Selection Criteria: Not applicable
- h. Additional Information: None

E. NAME OF STRATEGY: REPAIR/REPLACEMENT FOR POST 1994 MANUFACTURED HOMES

- a. Summary of the Strategy: There are approximately 80 manufactured homes within the city limits in the Golf Village section of the Spanish Lakes community. Our intent is to offer grant funding to repair post 1994 homes, where feasible, or help replace manufactured homes if necessary. This may be accomplished in coordination with INTACT long-term recovery committee.
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Very low and low income (up to 80% of median).
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$50,000
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no

recapture.

- f. Recipient Selection Criteria: Same as guidelines under SHIP Repair/Rehab.
- g. Sponsor Selection Criteria Funding may be made available for small repair projects for the INTACT Committee.
- h. Additional Information: None

F. NAME OF STRATEGY: ACQUISITION OF BUILDING MATERIALS

- a. Summary of the Strategy: This strategy will be activated for use in conjunction with direct funding to INTACT, the long term recovery collaborative community partnership organization for St. Lucie County. This group will receive funds to purchase building supplies in coordination with volunteers for repair of homes for needy families.
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Ultimate recipients will be Very-low, low and moderate income households.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$2,000 per household served
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no recapture.
- f. Recipient Selection Criteria: Ultimate recipients will be selected according to need and income category by sponsor. In all cases, funding will be disbursed for eligible housing for eligible applicants.
- g. Sponsor Selection Criteria: Funding intended for long-term recovery organizations in St. Lucie County.
- h. Additional Information: None

G. NAME OF STRATEGY: NON-PROFIT/FOR-PROFIT/CBO – HOMEOWNERSHIP AND RENTAL ASSISTANCE PROGRAM

- a. Summary of the Strategy: This program mirrors the SHIP program and will be used to supplement that strategy. It allows nonprofits, for profits and Community Based Organizations (CBO's) to apply for grants to pay impact fees and/or construction costs for homeownership or rental projects. Eligible fees and costs include building permit and utility hookup fees, or any other costs normally associated with construction of a residential building. In general, these organizations must provide housing for households with incomes at 80% of the median or below. All organizations must provide housing at a

substantial benefit to the client(s). Funding may be reserved to serve extremely-low and/or very-low income clients to comply with state set-aside requirements.

- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Assistance will be provided to organizations serving households with incomes not to exceed 80% of the Area Median Income.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$12,000 per unit for projects that benefit Extremely-low or Very-low Income; \$8,000 per unit for projects benefiting Low-income Households.
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no recapture. All units funded with rental assistance will be monitored for affordability in accordance with Florida Housing Finance Corporation requirements.
- f. Recipient Selection Criteria: Ultimate recipients will be selected according to need and income category by sponsor. In all cases, funding will be disbursed for eligible housing for eligible applicants.
- g. Sponsor Selection Criteria: Generally, applications from organizations will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds. Successful candidates will be selected according to the following criteria:
 - Proposed development's consistency with Port St. Lucie's Comprehensive Plan
 - Amount or percentage of private funds leveraged per unit in relation to unit value
 - Development provides housing for very-low, low- or moderate income households, with very-low households targeted where possible.
 - Organization's past experience with affordable housing developments
 - Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiatives program.
 - Ability to complete project before allocated funds must be expended.
- h. Additional Information: None

H. NAME OF STRATEGY: HOUSING RE-ENTRY AND EVICTION PREVENTION ASSISTANCE PROGRAM

- a. Summary of the Strategy: This purpose of this strategy will be to provide rental assistance, such as security deposits, utility deposits, temporary storage of household furnishings, and rental payments for very-low and low income clients. The program may also allow for limited funding of mortgage payments. The intent of the strategy is to provide a limited amount of funding to be administered by a nonprofit organization for delivery to the extremely low, very-low, and low income recipients; moderate income recipients may be

helped on a case-by-case basis.

- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Assistance for households with incomes not to exceed 120% of the Area Median Income. Very-low and low income households will be targeted.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$5,000 per household.
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no recapture.
- f. Recipient Selection Criteria: Recipients will be selected by sponsor on a first come first served basis according to need and income category. In all cases, funding will be disbursed for eligible housing for eligible applicants.
- g. Sponsor Selection Criteria: Generally, applications from organizations desiring to administer the program will be accepted while funding is available. Documentation regarding client need and eligibility and sponsor's organizational and housing assistance-related experience will be required to qualify for HHR funds. Successful candidates will be selected according to the following criteria:
 - Organization's past experience with direct assistance.
 - Outreach capability to targeted client group and ability to serve Port St. Lucie residents.
 - Proof of acceptable verification of client eligibility process
- h. Additional Information: None

I. NAME OF STRATEGY: CAPITAL TO LEVERAGE OTHER PRIVATE AND PUBLIC RESOURCES

- a. Summary of the Strategy: Proposals envisioned for this strategy include the following:
 - Funding to add rental units for low income elderly to an existing project in Port St. Lucie. The project is ongoing, with Phase I completed and Phase II in the financing phase. If extremely low income clients can be assisted, that portion of the strategy may be funded under the Extremely Low Income Strategy.
 - Multi-family/single family bond issuance subsidies or set asides for down payment/closing cost assistance
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Assistance will be provided to organizations serving households with incomes not to exceed 120% of the Area Median Income, with funds targeted to benefit very-low and low income

- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$75,000 per unit
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no recapture or a deferred payment loan. This will be determined on a case-by-case basis depending on the project and amount of funding needed. All funding will be used for eligible applicants in eligible units and rental units will be monitored as required by Florida Housing Finance Corporation.
- f. Recipient Selection Criteria: All units will be occupied by eligible recipients not to exceed 120% of the area median income.
- g. Sponsor Selection Criteria: Generally, applications from organizations will be accepted as funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds. Successful candidates will be selected according to the following criteria:
 - Proposed development's consistency with Port St. Lucie's Comprehensive Plan
 - Amount or percentage of private funds leveraged per unit in relation to unit value
 - Organization's past experience with affordable housing developments
 - Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiatives program.
 - Ability to complete project before allocated funds must be expended.
- h. Additional Information: None

J. NAME OF STRATEGY: CONSTRUCTION AND DEVELOPMENT FINANCING:

- a. Summary of the Strategy: Proposals envisioned for this strategy are similar to the "capital to leverage public and private funds strategy" and include the following:
 - Funding to add rental units for low-income elderly to existing project in Port St. Lucie. The project is ongoing, with Phase I completed and Phase II in the financing stage. If extremely low income clients can be assisted, that portion of the strategy may be funded under the Extremely Low Income Strategy.
 - Multi-family/single family bond issuance subsidies or set asides for down payment/closing cost assistance
 - Multi-family collaboration rental or ownership strategy with the County and City of Fort Pierce on property in the County and/or City of Fort Pierce
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Assistance will be provided to organizations serving households with incomes not to exceed 120% of the Area Median Income with funds targeted to benefit very-low and low.

- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$75,000 per unit
- e. Terms, Recapture and Default: The assistance may be in the form of a grant, with no recapture or a deferred payment loan; this will be determined on a case-by-case basis depending on the project and financing required. Rental units will be monitored as required by Florida Housing Finance Corporation.
- f. Recipient Selection Criteria: All units will be occupied by eligible recipients not to exceed 120% of the Area Median Income.
- g. Sponsor Selection Criteria: Generally, applications from organizations will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds. Successful candidates will be selected according to the following criteria:
 - Proposed development's consistency with Port St. Lucie's Comprehensive Plan
 - Amount or percentage of private funds leveraged per unit in relation to unit value
 - Organization's past experience with affordable housing developments
 - Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiatives program.
 - Ability to complete project before allocated funds must be expended.
- h. Additional Information: None

III. EXTREMELY LOW INCOME STRATEGY

- a. Summary of the Strategy: Funding for the Extremely Low Income (ELI) strategy may be pooled with funds from St. Lucie County and Ft. Pierce if a project is found to be beneficial for all parties. Proposals envisioned for this strategy include one or more of the following:
 - Construction and Development Financing or Capital to Leverage Private/Public Resources. Examples include the following:
 - b. Funding to add ELI elderly rental units to existing project in Port St. Lucie. The project is ongoing, with Phase I completed and Phase II in the financing phase.
 - c. Multi-family/single family bond issuance subsidies or set asides for down payment/closing cost assistance for home ownership or rental projects that assist ELI clients
 - Leveraging for multifamily rental project in St. Lucie County
 - Housing re-entry and eviction prevention assistance for ELI.
 - Acquisition of Building Materials for ELI clients.
 - Non-profit/for-profit/CBO (Rental) to benefit ELI clients.
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008

- c. Income Categories to be served: Assistance will be provided to organizations serving households with incomes not to exceed 30% of the Area Median Income.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$75,000 per unit for multifamily projects; \$5,000 for Housing Re-entry/Eviction Prevention.
- e. Terms, Recapture and Default: Direct Client Assistance will be in the form of a grant, with no recapture. Project assistance may be in the form of a deferred payment loan on a case-by-case basis depending on the project and funding required. All rental units will be monitored in accordance with Florida Housing Finance Corporation requirements.
- f. Recipient Selection Criteria: All units will be occupied by eligible recipients not to exceed 30% of the Area Median Income.
- g. Sponsor Selection Criteria: Generally, applications from organizations will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds.
- h. Additional Information: None

IV. COMMUNITY PLANNING STRATEGY

- a. Summary of the Strategy: This strategy may be coordinated with St. Lucie County and Ft Pierce and funding may be pooled if a project is found to be beneficial for the entire St. Lucie County. Proposals envisioned for this strategy include one or more of the following:
 - Funding for subsidies or predevelopment costs required to leverage state or federal funding for multifamily ownership or rental unit to be built in St. Lucie County. These projects may be funded under Construction and Development Financing or Capital to Leverage Private and Public Resources strategies.
 - Multi-family/single family bond issuance subsidies or set asides for down payment/closing cost assistance for home ownership or rental projects that assist clients under 120% of median. These projects may be funded under Construction and Development Financing or Capital to Leverage Private and Public Resources strategies
 - Coordination with County and Fort Pierce on providing building materials to INTACT long term recovery organization under the Building Materials Strategy.
 - Coordination with County and Fort Pierce to provide direct client assistance through nonprofit organizations for Housing Re-entry and Eviction Prevention.
 - Coordination with INTACT on Minor Home Repairs for eligible homeowners under the Repair strategy.
- b. Fiscal Years covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be served: Assistance will be provided to organizations serving households with incomes not to exceed 120% of the Area Median Income.

- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$75,000 per unit for multifamily projects; Building Materials and Minor Home Repairs will be limited to \$2,000 per household
- e. Terms, Recapture and Default: Subsidies will be in the form of a grant, with no recapture or a deferred loan depending on the project and funding needed. Predevelopment costs may be repaid when units are sold. All rental units will be monitored in accordance with Florida Housing Finance Corporation requirements.
- f. Recipient Selection Criteria: All units will be occupied by eligible recipients not to exceed 120% of the Area Median Income.
- g. Sponsor Selection Criteria: Generally, applications from private or public organizations or Housing Finance Authorities will be accepted while funding is available. Documentation regarding purpose and scope of project and sponsor's organizational and housing-related experience will be required to qualify for HHR funds. On all collaborative projects, selection of successful candidate will be coordinated with the County and Fort Pierce and may include the following criteria:
 - Proposed development's consistency with Comprehensive Plans
 - Amount or percentage of private funds leveraged per unit in relation to unit value
 - Organization's past experience with affordable housing developments
 - Priority will be given to eligible sponsors who employ personnel from the WAGES and Workforce Initiatives program.
 - Ability to complete project before allocated funds must be expended.
- h. Additional Information: None

V. ADMINISTRATIVE BUDGET:

- a. Provide a brief administrative summary of expenses:

The highest administrative expenses are expected to be in the "Salaries and Benefits" and "Contractual Services" areas. We expect to hire one or two staff members to administer the new strategies. We will also be paying administrative expenses to the non-profits, such as INTACT, who will be contracting with us through subrecipient agreements to qualify applicants and distribute funds for a number of the strategies. We also expect our monitoring activities to increase due to the extent of outreach to subrecipient organizations.
- b. Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below:

See attached Exhibit A

VI. COMPLIANCE ISSUES:

Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program:

None expected.

VII. LIST OF 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:		HHRP				\$ 1,824,164.00									
HURRICANE HOUSING DELIVERY GOALS CHART												Community Planning Partnership				\$ 243,221.00									
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2006/2007														Subtotal		\$ 2,067,385.00									
Name of Local Government:										City of Port St. Lucie		ELI Funds				\$ 364,832.00									
												TOTAL AVAILABLE FUNDS:				\$ 2,432,217.00									
										New Construction	Rehab/Repair	Without Construction		D	E	F									
HOME OWNERSHIP STRATEGIES										ELI	Max. Award	VLI	Max. Award	LI	Max. Award	MI	Max. Award	HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units	
1a. Repair/Replacement of Site Built Housing											\$52,000	6	\$52,000	3	\$42,000	1	\$32,000	\$0.00	\$390,151.00	\$0.00	\$0.00	\$0.00	\$390,151.00	19%	10
1b. Repair/Replacement - Water/Sewer Assessment											\$5,000		\$5,000		\$5,000		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0	
2. Hazard Mitigation											\$17,000	8	\$17,000	4	\$17,000	2	\$17,000	\$0.00	\$170,803.00	\$0.00	\$0.00	\$0.00	\$170,803.00	8%	14
3. Scattered Site Land Acquisition for Home Building												3	\$90,000	2	\$90,000			\$393,478.00	\$0.00	\$0.00	\$0.00	\$393,478.00	19%	5	
4. Home Purchase												2	\$77,000	2	\$77,000	1	\$62,000	\$90,000.00	\$99,570.00	\$0.00	\$0.00	\$189,570.00	9%	5	
5. Repair/Replacement for Post 1994 Manufactured H										2	\$50,000	3	\$50,000	1	\$40,000		\$0.00	\$60,673.00	\$0.00	\$30,000.00	\$60,673.00	3%	4		
6. Acquisition of Building Materials - Home Ownersh										10	\$2,000	15	\$2,000	5	\$2,000	2	\$2,000	\$0.00	\$46,516.00	\$0.00	\$20,000.00	\$46,516.00	2%	22	
7. Non-profit/For-profit/CBO - Homeownership											\$12,000	2	\$12,000	1	\$8,000			\$20,610.00	\$0.00	\$0.00	\$0.00	\$20,610.00	1%	3	
8. Housing Re-entry and Eviction Prevention - Homeowne											\$5,000	3	\$5,000	1	\$5,000		\$5,000	\$0.00	\$0.00	\$12,405.00	\$0.00	\$12,405.00	1%	4	
9. Capital to Leverage Private/Public Resources - Homeov											\$75,000	2	\$75,000		\$75,000		\$75,000	\$103,369.00	\$0.00	\$0.00	\$0.00	\$103,369.00	5%	2	
10. Construction and Development Financing - Homeowne											\$75,000	2	\$75,000	1	\$75,000		\$75,000	\$166,739.00	\$0.00	\$0.00	\$0.00	\$166,739.00	8%		
Subtotal 1 (Home Ownership)										12	\$293,000	46	\$460,000.00	20	\$436,000.00	6	\$268,000.00	\$774,196.00	\$767,713.00	\$12,405.00	\$50,000.00	\$1,554,314.00	75%	69	
RENTAL STRATEGIES										Units	Max. Award	VLI	Max. Award	LI	Max. Award	MI	Max. Award	New Construction Dollars	Rehab/Repair Dollars	Without Construction Dollars		Total ELI Dollars	Total HHRP & Partnership Dollar	Total Percentage	Total Units
11. Acquisition of Building Materials - Rental										2	\$2,000	1	\$2,000		\$2,000		\$2,000		\$4,506.00			\$2,000.00	\$4,506.00	0%	1
12. Non-profit/for-profit/CBO - Rental										2	\$12,000	2	\$12,000	1	\$8,000	1		\$16,000.00			\$24,000.00	\$16,000.00	1%	4	
13. Housing Re-entry and Eviction Prevention - Renta										8	\$5,000	4	\$5,000	4	\$5,000	1	\$5,000			\$32,626.00	\$38,832.00	\$32,626.00	2%	9	
14. Capital to Leverage Private/Public Resources - Re										3	\$75,000	1	\$75,000		\$75,000		\$75,000			\$28,369.00	\$125,000.00	\$28,369.00	1%	1	
15. Construction and Development Financing - Renta										2	\$75,000	2	\$75,000	1	75,000	1	\$75,000			\$66,737.45	\$125,000.00	\$66,737.45	3%	4	
Subtotal 2 (Non-Home Ownership)										17	\$169,000	10	\$169,000	6	\$165,000	3	\$157,000	\$16,000.00	\$4,506.00	\$127,732.45	\$314,832.00	\$148,238.45	7%	19	
Administration Fees																						\$364,832.55	15%		
Admin. From Program Income																						\$0.00	0%	0	
Home Ownership Counseling																									
GRAND TOTAL										29	\$462,000.00	56	\$629,000.00	26	\$601,000	9	\$601,000.00	\$790,196.00	\$772,219.00	\$140,137.45	\$364,832.00	\$ 2,067,385.00	85.00%	88	
Maximum Allowable Purchase Price:																		New	\$ 280,658.00	Existing	\$280,658.00				
Allocation Breakdown												Amount	%		Projected Program Income:	\$ -	Max Program Income for Admin:	\$0.00							
Very-Low Income												\$826,950.00	40.0%		Projected Recaptured Funds:	\$ -									
Low Income												\$826,950.00	40.0%		Distribution:	\$ 2,432,217.00									
Moderate Income												\$413,485.00	20.0%		Total Available Funds:	\$2,432,217.00									
TOTAL												\$2,067,385.00	100.0%											26-Jan-06	