

Seminole County Government

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

I. PROGRAM DESCRIPTION

A. Name of County: Seminole County

Base Allocation Request: \$1,649,821.

Extremely Low Income Request: \$329,964.

Community Planning Request: \$219,976

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

II. HHR HOUSING STRATEGIES

A. Name of the Strategy: Mitigation

a. **Summary of the Strategy:** This strategy offers qualified seniors and disabled homeowners assistance with home repairs, home alterations to improve their health and safety, contribute to structural integrity and preservation of their owner occupied home. Home repairs to make a home barrier free for special needs households are also eligible. This strategy also includes reconstruction and demolition if a home is beyond financial feasibility to repair (cost of repairs more than 51% value) or a replacement of a mobile home with a mobile home on a case by case basis. Households are eligible for rental assistance if their home is demolished and rebuilt using this strategy. The eligible household may receive rental assistance for up to 6 months of rent during the reconstruction of their home. Rental assistance payments may not to exceed \$700 per month for up to 6 months.

b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008

c. **Income Categories to be Served:** Very low income and low income households as defined by the U. S. Department of Housing and Urban Development (HUD); adopted by the State of Florida; and distributed by the Florida Housing Finance Corporation for use in the HHR Program.

d. **Maximum Award is Noted on the Housing Delivery Goals Charts:**

e. **Terms, Recapture and Default:** Seminole County will provide an interest free forgivable grant for up to \$15,000 of mitigation repairs or a low interest deferred payment forgivable combination loan for up to 30 years for demolition /removal and reconstruction of the applicant's home. The interest rate will not exceed two percent (2%). The minimum affordability period is:

| | | |
|-----------------------------------|-------|------------------------|
| Assistance of up to \$15,000 | Grant | 0 years Affordability |
| Assistance of \$15,001 - \$40,000 | Loan | 15 Years Affordability |

Assistance of \$40,001 - and above Loan 30 years Affordability

Repayment, default and recapture will be triggered point of sale, transfer, refinance or no longer owner – occupied before the end of the term.

f. **Recipient Selection Criteria:**

- Funds will be made available on a first come, first completed application served, basis while funds are available.
- Eligible applicants must be head of household, 62 years of age or older, or disabled head of household with special needs.
- Applicants who have been previously assisted with SHIP Funds are not eligible.
- All units assisted will be within Seminole County.
- Mobile homes built after 1994 are eligible for repair or removal and replacement with a site built home or a mobile home on a case by case basis.
- Mobile homes built before 1994 are eligible for removal and replacement with a site home or a mobile home on a case by case basis.
- Applicants are required to submit a completed Seminole County HHR Application and provide all written documentation requested of income eligibility and qualifications.
- Persons who qualify for HHR Assistance must contractually agree to all HHR Program guidelines, Seminole County HHR requirements, recapture provisions and certify that the unit assisted will be their principal residence.

g. **Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community based organization. Selection will be based on the sponsor’s ability to proceed, past experience in related fields, and performance.

h. **Additional Information:** If it is determined by the Seminole HHR Program that the applicant meets income eligibility guidelines, a home inspection and work write-up will be completed by the County or its designee. Applicants whose homes are beyond repair may apply for Demotion and Replacement.

- Funds will be encumbered for eligible applicants whose homes are deemed repairable according to program guidelines.
- The County or its designee will assist the homeowner with home repair work write-up and inspections. All home repair work shall be performed by a licensed, insured contractor.
- The Homeowner’s mortgages, taxes, and special assessments must be paid up to date on the property to be repaired.

- All homes eligible for mitigation repairs must be owner occupied and with a fee simple title.
- If it is determined by the Seminole HHR Program that the applicant meets eligibility guidelines for reconstruction, a title search, variance and setback requirements update, necessary sanitary requirements for water and sewer or septic and lot size will be determined to see if the lot meets current guidelines.
- Applicants eligible to receive assistance must have applied to the mitigation repair program and their home declared beyond repair.
- Funds for repairs or reconstruction will be encumbered for eligible applicants whose lots are deemed buildable according to program guidelines.
- The County or its designee will assist the homeowner with County approved new home plans, contractor quote process and inspections to ensure that all work is performed by a licensed and insured contractor.

B. Name of the Strategy: Land Trust:

- Summary of the Strategy:** Community Land Trust purchase of land and buildable lots for underserved families by purchasing land, retaining title to the land, and selling only a ground lease interest in the home. By removing the cost of the land, homes are purchased at a much lower cost. Resale restrictions guarantee continued affordability of the homes.
- Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008
- Income Categories to be served:** Extremely low, very low income and low income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for the use in the HHR Program.
- Maximum award is noted on the Housing Delivery Goals Charts:**
- Terms, Recapture and Default:** The minimum affordability period will include a uniform ground lease Community Land Trust (CLT), which will keep the property affordable for entirety.
- Recipient Selection Criteria:** Funds will be made available on a first come, first complete application, and first served basis while funds are available.
- Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community based organization.

Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.

III. Name of Strategy: Extremely Low Income Strategy

- a. **Summary of the Strategy:** This strategy offers qualified homeowners assistance with home repairs, home alterations to improve their health and safety, contribute to structural integrity and preservation of their owner occupied home. Home repairs to make a home barrier free for special needs households are also eligible.

- b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008

- c. **Income Categories to be Served:** Extremely low income (30% or lower income) households as defined by the U. S. Department of Housing and Urban Development (HUD); adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the HHR Program.

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

- e. **Terms, Recapture and Default:** Seminole County will provide an interest free forgivable Grant for up to \$15,000 of mitigation repairs. The minimum affordability period is:

| | | |
|------------------------------|-------|---------|
| Assistance of up to \$15,000 | Grant | 0 Years |
|------------------------------|-------|---------|

- f. **Recipient Selection Criteria:**
 - Funds will be made available on a first come, first complete application, and first served basis while funds are available.
 - Applicants who have been previously assisted with SHIP Funds are not eligible.
 - All units assisted will be with in Seminole County.
 - Mobile homes built after 1994 are eligible for repair or removal and replacement with a site built home or mobile home on a case by case basis. and will be referred to the Mitigation Strategy if funds are available.
 - Mobile homes built before 1994 are eligible for removal and replacement with a site home or mobile home on a case by case basis and will be referred to the Mitigation Strategy if funds are available.
 - Applicants are required to submit a completed Seminole County HHR Application and provide all written documentation requested of income, eligibility and qualifications.
 - Persons who qualify for HHR Assistance must contractually agree to all HHR Program guidelines, Seminole County HHR requirements, recapture provisions and certify that the unit assisted will be their principal residence.

- g. **Sponsor Selection Criteria:** The County may choose a sponsor to assist in administration of this strategy by advertising using Seminole County purchase and procurement guidelines. The sponsor may be a private corporation or a not-for-profit corporation, community based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.
- h. **Additional Information:** If it is determined by Seminole HHR Program that the applicant meets income eligibility guidelines, a home inspection and work write-up will be completed by the County or its designee.
 - Funds will be encumbered for eligible applicants whose homes are deemed repairable according to program guidelines.
 - The County or its designee will assist the homeowner with work write-up.
 - All mortgages, taxes, and special assessments must be current and paid.
 - All homes eligible for mitigation must be owner occupied with a fee simple title.

IV. Community Planning Strategy:

- a. **Summary of the Strategy:** This strategy offers qualified home owners assistance with Mitigation home repairs, alterations to improve their health and safety, and well being or contribute to structural integrity and preservation of their owner occupied home. Assistance to make a home barrier free for special needs households is also eligible
- b. **Fiscal Years Covered:** 2005/2006; 2006/2007; 2007/2008
- c. **Income Categories to be Served:** Very low income and low income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for the use in the HHR Program.
- d. **Maximum Award is Noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default:** Seminole County will provide an interest free forgivable Grant for up to \$15,000 of mitigation repairs. The minimum affordability period is:

| | | | |
|------------|----------------|-------|---------|
| Assistance | up to \$15,000 | Grant | 0 Years |
|------------|----------------|-------|---------|
- f. **Recipient Selection Criteria:**
 - Funds will be made available on a first come, first complete

application, and first served basis while funds are available.

- Applicants who have been previously assisted with SHIP Funds are not eligible.
- All units assisted will be with in Seminole County.
- Mobile homes built after 1994 are eligible for repair or removal and replacement with a site built home.
- Mobile homes built before 1994 are eligible for removal and replacement with a site home.
- Applicants are required to submit a completed Seminole County HHR Application and provide all written documentation requested of income, eligibility and qualifications.
- Persons who qualify for HHR Assistance must contractually agree to all HHR Program guidelines, Seminole County HHR requirements, recapture provisions and certify that the unit assisted will be their principal residence.

g. **Sponsor Selection Criteria:** The lead agency is Seminole County United (SCU) with the following members: Cross Pint Ministries, Lowe's Home Improvements Stores, Meal-s on Wheels, Northland –A Church Distributed, Team Resources, Seminole County Volunteer Program, Seminole County Planning Department, Seminole County Sheriff's Office, Seminole County Weed and Seed, Seminole County Extensions, and Wekiva Assembly of God. Ongoing recruitment of additional members will continue. They will receive the funds for the homes to be repaired. They will do intake and provide our office with the files. Our office will income certify and approve the repairs to completed. Seminole County United will meet regularly to schedule and complete the repairs.

h. **Additional Information:** If it is determined by Seminole HHR Program that the applicant meets income eligibility guidelines, a home inspection and work write-up will be completed and funds will be encumbered for eligible applicants whose homes are deemed repairable according to program guidelines.

- All mortgages, taxes, and special assessments must be current and paid.
- All homes eligible for mitigation must be owner occupied and with a fee simple title.

Administrative Budget:

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

| Fiscal Year | |
|-------------------------------|---------------|
| Salaries and Benefits | \$ 292,964.00 |
| Office Supplies and Equipment | \$ 25,000.00 |
| Travel Workshops, etc. | \$ 6,000.00 |
| Advertising | \$ 6,000.00 |
| Other (define) | |
| | \$ 329,964.00 |

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

VII. EXHIBITS:

- C. **Hurricane Housing Goals Chart (HHGC) For Each Fiscal Year Covered**
- D. **Certification Page**
- E. **Adopting Resolution**
- F. **Program Information Sheet**
- H. **Community Planning Documentation:**