



ST. LUCIE COUNTY

HURRICANE HOUSING RECOVERY PLAN (HHRP)

FISCAL YEARS COVERED

2005/2006, 2006/2007 and 2007/2008

SUBMITTED, JULY 2005

ST. LUCIE COUNTY
HURRICANE HOUSING RECOVERY PLAN

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**ST. LUCIE COUNTY
HURRICANE HOUSING RECOVERY (HHR) PLAN**

I. PROGRAM DESCRIPTION

A. Name of Local Government: St. Lucie County

Base Allocation Request: \$5,472,494

Extremely Low Income Request: \$1,094,499

Community Planning Request: \$729,666

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

City of Fort Pierce, City of Port St. Lucie

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.

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 St. Lucie County.

II. HHR HOUSING STRATEGIES: Chapter 67-37.005(5), F.A.C.

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 water/sewer hookup for failed or failing systems.

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.

A special funding cycle for Hazard Mitigation may be held for activities such as payment of water sewer hookups and shutter protection. Funding cycles may be limited to very-low income to comply with state requirements.

Also, funding may be provided on a case-by-case basis to the INTACT long term recovery committee for small repairs to eligible homeowners.

- b. Fiscal Years Covered: 2005/2006; 2006/2007; 2007/2008
- c. Income Categories to be Served: 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: \$80,000
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no recapture or a deferred payment loan with no interest, due and payable when the home is sold. This will be determined on a case-by-case basis depending on the project and amount of funding needed.

All loans provided to households will be contractually subject to recapture as per the County's recapture requirements. These recapture provisions will be enforced by a note and second mortgage on the property. The assistance to very low, low and moderate-income homeowners will be a loan. The funds that come from St. Lucie County will be in the form of a 0% interest loan that must be paid back to the County either by payments or due on sale. These 0% loans have a maximum term of (30) years and provide a below market supplement to private market financing. Loans are deferred and will have a specific period and term for repayment, as stipulated in the second mortgage, beginning five years after closing (this includes Purchase-Rehab construction amounts). The payment must at least \$25.00 per month. Should the owner move and/or vacate from the property or sell the unit before the thirty (30) years have passed, the balance of the loan will be due and repayable to the St. Lucie County Housing Trust Fund for use in assisting other eligible households.

Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages and notes. The loans noted above are a form of housing assistance to Very-low, Low, and Moderate-income households. The loan is non-transferable to another person. Therefore, the borrower must pay off the loan if the property is sold, rented, or otherwise vacated.

Any amounts received will be paid to the HHR Housing Trust Fund for use in assisting another eligible household.

- f. Recipient Selection Criteria:
Applications will be selected for funding based upon the following criteria:
 - 1. Selection Criteria:
 - (1.) Income: Assistance will be provided to households with incomes that do not exceed 120% of median income adjusted for family size.

- (2.) Cash on hand/Assets: Same guidelines as SHIP Repair/Rehab.
 - (3.) Credit Worthiness: Same guidelines as SHIP Repair/Rehab.
 - (4.) 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 will be made available on a case-by-case basis to 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 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:
 - a. 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

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 County will work with these contractors to develop pre-approved plans for homes that may be constructed on these lots. The strategy may be used in combination with our home purchase (down payment and closing cost assistance) program.
- 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, with no interest, due and payable when the home is sold. Under consideration is Community Land Trusts, resale restrictions and shared equity mortgages that 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 County may piggyback on existing contracts that follow under state purchasing guidelines for a similar project.
- g. 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. Home purchase assistance may be used in conjunction with land acquisition for very low, low, and moderate income applicants.

- 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: \$80,000
- e. Terms, Recapture and Default: All households provided with assistance under the Home Purchase Program will be contractually subject to the County's recapture requirements. See Repair/Replacement Strategy Item A(e) above.
- f. Recipient Selection Criteria:
Applications will be selected for funding based upon the following criteria:
 - 1. Selection Criteria:
 - (1.) Income: Assistance will be provided to Very-low, low and moderate income households.
 - (2.) Credit Worthiness: Same guidelines as SHIP Home Purchase.
 - (3.) Housing Debt (Affordability): Same guidelines as SHIP Home Purchase.
 - (4.) Ranking Procedure: Same guidelines as SHIP Home Purchase.
- g. Sponsor Selection Criteria: Not applicable
- h. Additional Information: None

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

- a. Summary of the Strategy: Our intent is to offer funding to repair post 1994 manufactured homes, where feasible, or help replace manufactured homes if necessary, and/or assist with the payment of Water/Sewer Assessments. 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: \$80,000 on a case by case basis
- e. Terms, Recapture and Default: The assistance will be in the form of a grant, with no recapture or a deferred payment loan with no interest, due and payable when the home is

sold. This will be determined on a case-by-case basis depending on the project and amount of funding needed.

- 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 or other Non-Profits. These groups 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.
- 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 allows nonprofits, for profits and Community Based Organizations (CBO's) to apply for grants or loans to pay up to \$12,000 per unit in 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
- 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.
- f. Recipient Selection Criteria: Ultimate recipients will be selected according to need and income category by sponsor.
- 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 St. Lucie County'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 mortgage or rental payments for very-low and low income clients. 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.
- 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 St. Lucie County 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:
 - 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.
- f. Recipient Selection Criteria: Not applicable

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 St. Lucie County'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:

- Single family bond issuance subsidies or set asides for down payment/closing cost assistance.
- Single-family collaboration ownership strategy with the City of Port St. Lucie and City of Fort Pierce on property in the County and/or City of Fort Pierce and/or City of Port St. Lucie.

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.

f. Recipient Selection Criteria: Single family homes must be purchased and occupied by 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 St. Lucie County'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 this strategy may be pooled with funds from the City of Port St. Lucie and the City of Fort Pierce if a project is found to be beneficial for all parties. Proposals envisioned for this strategy include the following:

- Multi-family/single family bond issuance subsidies or set asides for down payment/closing cost assistance for home ownership or rental projects that assist Extremely Low Income clients
- Extremely Low Income leveraging for multifamily rental project in St. Lucie County
- Housing re-entry and eviction prevention assistance for Extremely Low Income.

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: \$5,000 per unit

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.

f. Recipient Selection Criteria: Not applicable

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 the City of Port St. Lucie and the City of Fort 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 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 the City of Port St. Lucie and the City of Fort Pierce on providing building materials to INTACT long term recovery committee under the Building Materials Strategy.
 - Coordination with the City of Port St. Lucie and the City of Fort Pierce to provide direct client assistance through nonprofit organizations for Housing Re-entry and Eviction Prevention.
 - Coordination with INTACT on small 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: \$50,000 per unit
- 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.
- f. Recipient Selection Criteria: Not applicable
- 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 City of Port St. Lucie and the City of 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. Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program:

None expected.

VII. EXHIBITS:

- A. Timeline for Encumbrance and Expenditure
- B. Hurricane Housing Goals Chart (HHGC) For Each Fiscal Year Covered
- C. Certification Page
- D. Program Information Sheet
- E. Community Planning Documentation:
Letters, resolutions detailing the community planning agreement, or interlocal agreement
- F. Adopting Resolution – original signed, dated, witnessed or attested adopting resolution