

**NAME OF LOCAL GOVERNMENT**

**SUMTER COUNTY BOARD OF COUNTY COMMISSIONERS**

**HURRICANE HOUSING RECOVERY (HHR) PROGRAM**

**HURRICANE HOUSING ASSISTANCE PLAN**

**FISCAL YEARS**

**2005 - 2006**

**2006 - 2007**

**2007 - 2008**

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## I. PROGRAM DESCRIPTION

### A. Name of County: Sumter County

Base Allocation Request: \$ 434,729.00

Extremely Low Income Request: \$ 86,946.00

Community Planning Request: \$ 57,964.00

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

- City of Bushnell
- City of Center Hill
- City of Coleman
- City of Webster
- City of Wildwood
- Habitat for Humanity of Sumter County, Inc.
- Homes in Partnership, Inc.
- Mid-Florida Community Services, Inc.
- USDA/Rural Development

## II. HHRP HOUSING STRATEGIES

### A. Name of the Strategy: Emergency Repair

#### a. Summary of the Strategy:

Funds will be made available to homeowners for Emergency Repairs to their residence. Emergency Repairs include, but are not limited to; storm shutters, septic, roof, well, wiring and/or plumbing repairs, and heat/air conditioning. They may also be used to install handicap ramps and make bathrooms handicap accessible. These funds are for items that require immediate attention to ensure the safety and welfare of the homeowner. The Sumter County Housing Department encourages matches with other funding sources such as USDA/Rural Development, Mid-Florida Community Services, Inc. and SHIP funds in order to provide as much assistance as possible to each applicant.

#### b. Fiscal Years Covered:

2005-2006, 2006-2007, 2007-2008

#### c. Income Categories to be served:

Extremely-low, very-low and low income.

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

\$7,500.00

#### e. Terms, Recapture and Default:

Assistance shall be in the form of a grant to reduce costs of Emergency Repairs to qualified, eligible applicants. Recipients will not be required to repay the funds, as it is in the form of a grant.

#### f. Recipient Selection Criteria:

Assistance is provided on a first-come, first-serve basis following advertisement of the availability of Hurricane Housing Recovery Program funds. Applicants may submit a completed application to the Sumter County Housing Department for determination of income eligibility at any time until the funds are depleted. Verification of all types of income and assets will be obtained before applicants will be placed on the waiting list. Applicants must show proof that property taxes are current. The property must be free from any liens or judgments. The applicant must show they are the owner and occupant of the residence, including homestead exemption. If there is more than one name on the deed, all persons must reside in the unit, except for a life estate deed. Deeds with joint tenants with rights of survivorship will be determined on a case-by-case basis. If there is a first mortgage it must be current and the homeowner must get written approval from the mortgage company for work to begin.

g. Sponsor Selection Criteria, if applicable:

Not Applicable

h. Additional Information:

Site-built and post 1994 mobile homes will be eligible as long as the home is structurally sound and meets codes at the time of construction. Pre 1994 mobile homes will be addressed on a case-by-case basis, and if work is to be done, the home will automatically be anchored to current wind load code standards.

**B. Name of the Strategy: Rehabilitation/Replacement**

a. Summary of the Strategy:

Funds will be made available to homeowners for rehabilitation of their homes to bring them up to safe and habitable living standards, addressing code issues for existing homes. Residences will be addressed by code issues, adding living space for family size, and handicap accessible issues. The Sumter County Housing Department encourages matches with other funding sources such as USDA/Rural Development, Mid-Florida Community Services, Inc. and SHIP funds in order to provide as much assistance as possible to each applicant.

b. Fiscal Years Covered:

2005-2006, 2006-2007, 2007-2008

c. Income Categories to be served:

Extremely-low, very-low and low income.

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

\$50,000.00

e. Terms, Recapture and Default:

Assistance will be the form of a 0% Deferred Payment Loan secured by a note and mortgage and will be forgiven after ten (10) years. Recipients of a deferred payment mortgage will have a recapture upon point of sale, transfer, move, or refinance with a cash pay out for the balance due, based upon the decrease of 10% per year of owner/occupancy. Refinancing with the purpose of achieving greater affordability such as by lowering the interest rate, reducing the number of years on the original mortgage, adding living space due to an increase in household size, and debt consolidation will be exempt from this recapture provision.

f. Recipient Selection Criteria: Applicants on the current SHIP waiting list will be served first to provide gap financing for those waiting for replacement housing. Once the waiting list for the SHIP Rehabilitation Strategy has been exhausted, and if there are funds left, the Housing Department will advertise for applicants on a first-come, first-serve basis. Verification of all types of income and assets will be obtained before applicants will be placed on the waiting list. Applicants must show proof that property taxes are current. The property must be free from any federal liens or judgments. The applicant must show they are the owner and occupant of the residence, including homestead exemption. If there is more than one name on the deed, all persons must reside in the unit, except for a life estate deed. Deeds with joint tenants with rights of survivorship will be determined on a case-by-case basis. If there is a first mortgage it must be current and the

homeowner must get written approval from the mortgage company for work to begin.

g. Sponsor Selection Criteria, if applicable:

Not Applicable

h. Additional Information:

Funds will be made available to homeowners for rehabilitation or replacement of their residence. Rehabilitation will take place on a site-built or post 1994 mobile home unless costs will exceed 80% of the value of the home. Then the residence will be set up for replacement with a site-built home. Pre 1994 mobile homes will be decided on a case-by-case basis, ensuring that the home is anchored down to current wind load codes if it is eligible for rehabilitation.

**C. Name of the Strategy: Foreclosure Prevention**

a. Summary of the Strategy:

Funds will be made available to applicants to prevent foreclosure. This is a one-time assistance only. Applicants requesting assistance must be able to prove that their financial situation is temporary and due to a change in the family status that was beyond the family's control.

b. Fiscal Years Covered:

2005-2006, 2006-2007, 2007-2008

c. Income Categories to be served:

Extremely-low, very-low, low and moderate income.

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

\$6,000.00

e. Terms, Recapture and Default:

Assistance shall be in the form of a grant to reduce costs to qualified, eligible applicants. Recipients will not be required to repay the funds, as it is in the form of a grant.

f. Recipient Selection Criteria:

Assistance is provided on a first-come, first-serve basis following advertisement of the availability of Hurricane Housing Recovery Program funds. Applicants may submit a completed application to the Sumter County Housing Department for determination of income eligibility at any time until the funds are depleted. Verification of all types of income and assets will be obtained before applicants will be placed on the waiting list. Applicants must show proof that property taxes are current. The property must be free from any federal liens or judgments. The applicant must show they are the owner and occupant of the residence, including homestead exemption. If there is more than one name on the deed, all persons must reside in the unit, except for a life estate deed. Deeds with joint tenants with rights of survivorship will be determined on a case-by-case basis. The Sumter County Housing Department encourages matches with other funding sources in order to provide as much assistance as possible to each applicant.

g. Sponsor Selection Criteria, if applicable:

Not Applicable

h. Additional Information:

Applicants must show documentation that they were current on the mortgage for



at least two (2) years before extenuating circumstances occurred. Applicants must also show proof of the extenuating circumstances that were beyond their control which include, but are not limited to, involuntary loss of employment, domestic violence, divorce, service in the armed forces or medical reasons.

**D. Name of the Strategy: Down Payment and Closing Costs Assistance**

a. Summary of the Strategy:

Funds will be made available to support down payment and closing costs for the purchase of a single family residence on a one time basis. Funds may be used to pay all related costs attributable to the purchase of a home including: land, site development, certain infrastructure expenses, materials, labor, permitting, impact fees, and closing costs. Funds will only be used for site-built and post 1994 mobile homes that meet current wind load codes.

b. Fiscal Years Covered:

2005-2006, 2006-2007, 2007-2008

c. Income Categories to be served:

Extremely-low, very-low, low and moderate income.

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

Extremely-low income maximum award - \$20,000.00

Very-low income maximum award - \$15,000.00

Low income maximum award - \$10,000.00

Moderate income maximum award - \$5,000.00

e. Terms, Recapture and Default:

Assistance will be the form of a 0% Deferred Payment Loan secured by a note and mortgage and will be forgiven after ten (10) years. Recipients of a deferred payment mortgage will have a recapture upon point of sale, transfer, move, or refinance with a cash pay out for the balance due, based upon the decrease of 10% per year of owner/occupancy. Refinancing with the purpose of achieving greater affordability such as by lowering the interest rate, reducing the number of years on the original mortgage, adding living space due to an increase in household size, and debt consolidation will be exempt from this recapture provision.

f. Recipient Selection Criteria:

Assistance is provided on a first-come, first-serve basis following advertisement of the availability of Hurricane Housing Recovery Program funds. Applicants may submit a completed application to the Sumter County Housing Department for determination of income eligibility at any time until the funds are depleted. Verification of all types of income and assets will be obtained before applicants will be placed on the waiting list.

g. Sponsor Selection Criteria, if applicable:

Not Applicable

h. Additional Information:

The Sumter County Housing Department encourages matches with other funding sources such as USDA/Rural Development, Mid-Florida Community Services, Inc. and SHIP funds in order to provide as much assistance as possible to each applicant.

**E. Name of the Strategy: Housing Re-entry Assistance**

a. Summary of the Strategy:

Funds will be made available to applicants to assist in securing another rental unit through security and utility deposits as well as monthly rental payment for up to twelve (12) months. This is a one-time assistance only. Applicants requesting assistance must be able to prove that their financial situation is temporary and due to a change in the family status that was beyond the family's control.

b. Fiscal Years Covered:

2005-2006, 2006-2007, 2007-2008

c. Income Categories to be served:

Extremely-low, very-low and low income.

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

\$5,000.00

e. Terms, Recapture and Default:

Assistance shall be in the form of a grant to reduce costs to qualified, eligible applicants. Recipients will not be required to repay the funds, as it is in the form of a grant.

f. Recipient Selection Criteria:

Assistance is provided on a first-come, first-serve basis following advertisement of the availability of Hurricane Housing Recovery Program funds. Applicants may submit a completed application to the Sumter County Housing Department for determination of income eligibility at any time until the funds are depleted. Verification of all types of income and assets will be obtained before applicants will be placed on the waiting list. The Sumter County Housing Department encourages matches with other funding sources in order to provide as much assistance as possible to each applicant.

g. Sponsor Selection Criteria, if applicable:

Not Applicable

h. Additional Information:

Applicants who are displaced from their rental units must show proof of the extenuating circumstances that were beyond their control which include, but are not limited to, involuntary loss of employment, domestic violence, divorce, service in the armed forces, medical reasons, or sale of the rental unit by the owner and/or displacement.

### III. Extremely Low Income Strategy:

a. Summary of the Strategy:

This strategy is to supplement the previous strategies A - E.

b. Fiscal Years Covered:

2005-2006, 2006-2007, 2007-2008

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

Maximum award is outlined in the above referenced strategies A - E.

d. Terms, Recapture and Default:

Extremely low applicants assisted under the Housing Rehabilitation and Down Payment and Closing Costs strategies will be in the form of a 0% Deferred Payment Loan secured by a note and mortgage and will be forgiven after ten (10) years. Recipients of a deferred payment mortgage will have a recapture upon point of sale, transfer, move, or refinance with a cash pay out for the balance due, based upon the decrease of 10% per year of owner/occupancy. Refinancing with the purpose of achieving greater affordability such as by lowering the interest rate, reducing the number of years on the original mortgage, adding living space due to an increase in household size, and debt consolidation will be exempt from this recapture provision.

Funds for extremely low applicants assisted under the Emergency Repair, Foreclosure Prevention and Housing Re-entry Strategies shall be in the form of a grant to reduce costs to qualified, eligible applicants. Recipients will not be required to repay the funds, as it is in the form of a grant.

e. Recipient Selection Criteria:

Assistance will be provided as stated in each individual Strategy A - E.

f. Sponsor Selection Criteria, if applicable:

Not Applicable

g. Additional Information:

No additional information

#### **IV. Community Planning Strategy:**

a. Summary of the Strategy:

A Community Collaboration Workshop was held on September 7, 2005 and included the five (5) cities located within Sumter County as well as various non-profit organizations. We discussed the best use of the funds made available to Sumter County to meet the needs of as many citizens as possible. The Hurricane Housing Recovery Program Funds will be used within all cities as well as throughout the County, implementing the strategies listed to ensure safe, decent and affordable housing for residents of Sumter County, included incorporated and unincorporated areas.

**V. 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	\$ 78,570.00
Office Supplies and Equipment	\$ 5,875.85
Travel Workshops, etc	\$ 1,000.00
Advertising	\$ 1,500.00
Other (define)	
	<u>\$ 86,945.85</u>

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

There are no outstanding issues with the SHIP Program at this time.

**VII. EXHIBITS:**

- A. Adopting Resolution – original signed and dated adopting resolution  
Signed by the Mayor, Chairman of the Board of County Commission or their designated representative.
- 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
- F. Timeline for Encumbrance and Expenditure

**FLORIDA HOUSING FINANCE CORPORATION**

**HURRICANE HOUSING DELIVERY GOALS CHART**

STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005 - 2006, 2006 - 2007, 2007 - 2008

Sources of Funds:

HHRP	\$ 434,729.00
Community Planning Partnership	\$ 57,964.00
Subtotal	\$ 492,693.00
ELI Funds	\$ 86,946.00
<b>TOTAL AVAILABLE FUNDS:</b>	<b>\$ 579,639.00</b>

Name of Local Government: Sumter County

HOME OWNERSHIP STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction	Rehab/Repair	Without Construction	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units
									HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars				
Emergency Repair	3	\$7,500	2	\$7,500	3	\$7,500			\$0.00	\$60,000.00	\$0.00	\$22,500.00	\$60,000.00	10%	8
Rehabilitation/Replacement	1	\$50,000	1	\$50,000	1	\$50,000			\$150,000.00	\$0.00	\$0.00	\$50,000.00	\$150,000.00	26%	3
Foreclosure Prevention	4	\$6,000	4	\$6,000	3	\$6,000	3	\$6,000	\$0.00	\$0.00	\$84,000.00	\$24,000.00	\$84,000.00	14%	14
Down Payment & Closing Costs Assistance	2	\$20,000	2	\$15,000	3	\$10,000	4	\$5,000	\$70,000.00	\$0.00	\$50,000.00	\$40,000.00	\$120,000.00	21%	11
<b>Subtotal 1 (Home Ownership)</b>	<b>10</b>	<b>\$136,500.00</b>	<b>9</b>	<b>\$119,000.00</b>	<b>10</b>	<b>\$120,500.00</b>	<b>7</b>	<b>\$38,000.00</b>	<b>\$220,000.00</b>	<b>\$60,000.00</b>	<b>\$134,000.00</b>	<b>\$136,500.00</b>	<b>\$414,000.00</b>	<b>84%</b>	<b>36</b>

RENTAL STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction	Rehab/Repair	Without Construction	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units
									Dollars	Dollars	Dollars				
Housing Re-Entry Assistance	8	\$5,000	5	\$5,000	5	\$5,000					\$90,000.00	\$15,000.00	\$90,000.00	18%	10
														0%	0
														0%	0
														0%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>8</b>	<b>\$40,000</b>	<b>5</b>	<b>\$25,000</b>	<b>5</b>	<b>\$25,000</b>	<b>0</b>	<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$90,000.00</b>	<b>\$15,000.00</b>	<b>\$90,000.00</b>	<b>18%</b>	<b>10</b>
Administration Fees													\$75,600.00	13%	
Admin. From Program Income															
Home Ownership Counseling													\$0.00	0%	

<b>GRAND TOTAL</b>	<b>18</b>	<b>\$176,500.00</b>	<b>14</b>	<b>\$144,000.00</b>	<b>15</b>	<b>\$145,500.00</b>	<b>7</b>	<b>\$38,000.00</b>	<b>\$220,000.00</b>	<b>\$60,000.00</b>	<b>\$224,000.00</b>	<b>\$151,500.00</b>	<b>\$579,600.00</b>	<b>99.99%</b>	<b>46</b>
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Maximum Allowable Purchase Price:	<b>New</b>	\$ 160,000.00	<b>Existing</b>	\$ 160,000.00
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Allocation Breakdown	Amount	%
Extremely-Low Income	176,500.00	35.02%
Very-Low Income	\$144,000.00	28.57%
Low Income	\$145,500.00	28.87%
Moderate Income	\$38,000.00	7.54%
<b>TOTAL</b>	<b>\$ 504,000.00</b>	<b>100.00%</b>

Projected Program Income:	\$ -	Max Amount Program Income For Admin:	\$0.00
Projected Recaptured Funds:	\$ -		
Distribution:	\$ 579,639.00		
<b>Total Available Funds:</b>	<b>\$ 579,639.00</b>		

26-Jan-06