

COUNTY OF VOLUSIA, FLORIDA

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

I. PROGRAM DESCRIPTION

A. Name of County: County of Volusia

Base Allocation Request: \$2,238,074.00

Extremely Low Income Request: \$447,616.00

Community Planning Request: \$298,410.00

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

City of Daytona Beach

City of Deltona

City of Deland

City of Orange City

City of Edgewater

City of Ormond Beach

City of Holly Hill

Town of Pierson

City of Lake Helen

City of Port Orange

City of New Smyrna Beach

City of South Daytona

II. HHRP HOUSING STRATEGIES

NOTE: Strategies which are already being used under the SHIP program as well as new strategies should be listed in this section.

A. Name of the Strategy: Rehabilitation of post-1994 manufactured or mobile Homes.

a. Summary of the Strategy: This program is designed to assist extremely low, very low and low income residents (0-80% of AMI) in rehabilitating their existing post 1994 manufactured/mobile housing. The program will provide repair assistance up to the maximum award amount to eligible households whose post-1994 manufactured/mobile homes were damaged due in whole or in part to any of the 2004 named hurricanes affecting Volusia County.

The primary intent of this activity is to bring up to the applicable code through the provision of repair/rehabilitation activities to eliminate all code violations for existing post-1994 manufactured/mobile homes of at least Wind Zone 2 rating, for

manufactured or mobile homes located on land owned by the applicant or on leased land in a stable park situation.

Eligible program costs incurred may include repair, limited demolition, installation, materials, labor, permitting fees, and credit reports. The program does not cover any costs associated with purchasing or leasing the land for the placement of a manufactured/mobile home.

- b. Fiscal Years Covered: 2005/2006, 2006/2007 and 2007/2008
- c. Income Categories to be served: Extremely low-, very low- and low-income households as defined by HUD and Chapter 420.9071 (19) and (28), F.S. and Rule 67-55.002 (2), F.A.C.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$30,000
- e. Terms, Recapture and Default: The assistance will be conditioned upon entering into an agreement and the recording of a lien in the land or motor vehicle records, providing for the conditions of the assistance, and that the award of funds does not incur interest and does not require repayment if the applicant maintains the property as their primary residence for a maximum of fifteen (15) years. If the participant fails to maintain the property as their primary residence, or if the property is transferred or sold before the lien period ends, then the full amount is due and subject to recapture as set forth:

<u>Award Amount</u>	<u>Length of lien</u>	<u>Recapture Amount</u>
\$10,000 or less	7 years	100%
\$10,001 - \$30,000	15 years	100%

- f. Recipient Selection Criteria: All applicants will be required to complete an application to determine income eligibility and to determine the eligibility of their current home for rehabilitation. The applicant household must be income eligible under SHIP, HOME and CDBG income guidelines. The applicant's existing manufactured home or mobile home must be eligible as provided in the Hurricane Housing Recovery Program (HHR), the applicant must demonstrate that the damage and/or destruction was a result of the 2004 hurricanes affecting Volusia County and

that the cost of repairs have not been fully reimbursed by another source. Applicants will be selected through a process to be determined by Volusia County in cooperation with public and private agencies assisting victims of the hurricanes. Funding of qualified applicants is limited to and contingent upon HHRP funds availability.

g. Sponsor Selection Criteria, if applicable: N/A

h. Additional Information: N/A

B. Name of the Strategy: Repair of pre-1994 manufactured homes and mobile homes.

a. Summary of the Strategy: This program is designed to assist, on a limited case by case basis, extremely low-, very low- and low-income residents (0-80% of AMI) in repairing their existing pre-1994 manufactured homes and mobile homes. The program will provide assistance up to the maximum award amount to eligible households whose pre 1994 manufactured homes and mobile homes were damaged due in whole or in part to any of the 2004 named hurricanes affecting Volusia County.

The primary intent of this activity is to provide repairs to the essential structural components of the home, including repair or replacement of the roof, windows, doors, siding, and tie down systems or other structural components of existing pre-1994 manufactured homes and mobile homes. These manufactured or mobile homes may be located on land owned by the applicant or on leased land in a stable park situation.

b. Fiscal Years Covered: 2005-2006, 2006-2007 and 2007-2008.

c. Income Categories to be served: Extremely low-, very low- and low-income households as defined by HUD and Chapter 420.9071 (19) and (28), F.S. and Rule 67-55.002 (2), F.A.C.

d. Maximum award as noted on the Hurricane Housing Goals Chart: \$5,000

e. Terms, Recapture and Default: The assistance will be conditioned upon entering into an agreement and the recording of a lien in the land or motor vehicle records, providing for the conditions of the award, and that the award of funds does not incur interest and does not require repayment if the applicant maintains the property as their primary residence for seven (7) years. If the homeowner fails to maintain the property as their primary residence, or if the property is transferred or

sold before the lien period ends, then the full amount is due and subject to recapture.

f. Recipient Selection Criteria: All applicants will be required to complete an application to determine income eligibility and to determine the eligibility of their current mobile or manufactured home for repair. The applicant household must be income eligible under SHIP, HOME and CDBG income guidelines. The applicant's existing manufactured home or mobile home must be eligible as provided in the Hurricane Housing Recovery Program (HHR); the applicant must demonstrate that the 2004 hurricanes affecting Volusia County caused the damage and/or destruction based on criteria to be determined; and that they have not received compensation for their loss. Priority shall be given to individuals or households that qualify as Special Needs Elderly or Disabled as defined in 420.503, F.S. All eligible applicants will be selected on a first come, first served basis. Funding of qualified applicants is limited to and contingent upon HHRP funds availability.

g. Sponsor Selection Criteria, if applicable: N/A

h. Additional Information: N/A

C. Name of the Strategy: Replacement of manufactured homes and mobile homes.

a. Summary of the Strategy: This program is designed to provide assistance to extremely low-, very low- and low-income residents (0-80% of AMI) to replace their existing manufactured home or mobile home that was destroyed as a result of any of the 2004 named hurricanes affecting Volusia County, with a post-1994 manufactured home designated at least a Wind Zone 2. The program will provide assistance to the maximum award amount to eligible households whose existing manufactured home (regardless of year of construction) or mobile home was destroyed due in whole or in part to the 2004 hurricanes whether the home is located on land owned by the applicant or on leased land in a stable park situation.

Eligible program costs incurred may include purchase price, installation, utility connection fees, permitting fees, surveying, demolition/removal, credit reports and closing costs. The program does not cover any cost associated with purchasing or leasing the land for the placement of a manufactured home.

- b. Fiscal Years Covered: 2005/2006, 2006/2007 and 2007/2008
- c. Income Categories to be served: Extremely low-, very low- and low-income households as defined by HUD and Chapter 420.9071 (19) and (28), F.S. and Rule 67-55.002 (2), F.A.C.
- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$90,000
- e. Terms, Recapture and Default: The assistance will be conditioned upon entering into an agreement and the recording of a lien in the land or motor vehicle records records, providing for the conditions of the assistance, and that the award of funds does not incur interest and does not require repayment if the applicant maintains the property as their primary residence for a maximum of fifteen ~~thirty~~ (15 30) years. If the homeowner fails to maintain the property as their primary residence, or if the property is transferred or sold before the lien period ends, then the assistance award is due and subject to recapture according to a pro-rata schedule as follows:

<u>Initial Award</u>	<u>Length of Lien</u>	<u>Recapture Amount</u>
\$10,000 or less	7 years	100%
\$10,001 - \$30,000	15 years	100%
\$30,001 - \$60,000	20 years	100%
\$60,001 and over	30 years	100%

- f. Recipient Selection Criteria: All applicants will be required to complete an application to determine income eligibility and to determine the eligibility of their current home for rehabilitation. The applicant household must be income eligible under SHIP, HOME and CDBG income guidelines. The applicant’s existing manufactured home or mobile home must be eligible as provided in the Hurricane Housing Recovery Program (HHR), the applicant must demonstrate that the damage and/or destruction was a result of the 2004 hurricanes affecting Volusia County and that the cost of repairs have not been fully reimbursed by another source. Applicants will be selected through a process to be determined by Volusia County in cooperation with public and private agencies assisting victims of the hurricanes. Funding of qualified applicants is limited to and contingent upon HHRP funds availability.
- g. Sponsor Selection Criteria, if applicable: The County will advertise for qualified manufactured/mobile home builders and distributors, real estate brokers, and

non-profit organizations to be approved to submit manufactured/mobile homes to be approved for purchase as replacement manufactured housing by Volusia County on behalf of eligible applicants. For profit and non-profit sponsors will compete for funding and selection based on overall capacity, prior performance with the County, and other criteria specific to manufactured housing units.

h. Additional Information: N/A

D. Name of the Strategy: Rehabilitation of modular homes.

a. Summary of the Strategy: This program is designed to assist very low- and low-income residents (30-80% of AMI) in rehabilitating their existing modular homes. The program will provide repair assistance up to the maximum award amount to eligible households whose modular homes were damaged due in whole or in part to any of the 2004 named hurricanes affecting Volusia County. The primary intent of this activity is to bring up to the applicable building code through the provision of repair/rehabilitation activities to eliminate all code violations for existing modular homes.

Eligible program costs incurred may include repair, limited demolition, installation, materials, labor, permitting fees, and credit reports. The program does not cover any costs associated with purchasing or leasing the land for the placement of a manufactured/mobile home.

b. Fiscal Years Covered: 2005/2006, 2006/2007 and 2007/2008

c. Income Categories to be served: Very low- and low-income households as defined by HUD and Chapter 420.9071 (19) and (28), F.S.

d. Maximum award as noted on the Hurricane Housing Goals Chart: \$30,000

e. Terms, Recapture and Default: The assistance will be conditioned upon entering into an agreement and the recording of a lien in the land records, providing for the conditions of the assistance, and that the award of funds does not incur interest and does not require repayment if the applicant maintains the property as their primary residence for a maximum of fifteen (15) years. If the participant fails to maintain the property as their primary residence, or if the property is transferred or sold before the lien period ends, then the full amount is due and subject to recapture as set forth:

Award Amount Length of lien Recapture Amount

\$10,000 or less	7 years	100%
\$10,001 - \$30,000	15 years	100%

f. Recipient Selection Criteria: All applicants will be required to complete an application to determine income eligibility and to determine the eligibility of their current home for rehabilitation. The applicant household must be income eligible under SHIP, HOME and CDBG income guidelines. The applicant’s existing manufactured home or mobile home must be eligible as provided in the Hurricane Housing Recovery Program (HHR), the applicant must demonstrate that the damage and/or destruction was a result of the 2004 hurricanes affecting Volusia County and that the cost of repairs have not been fully reimbursed by another source. Applicants will be selected through a process to be determined by Volusia County in cooperation with public and private agencies assisting victims of the hurricanes. Funding of qualified applicants is limited to and contingent upon HHRP funds availability.

g. Sponsor Selection Criteria, if applicable: N/A

h. Additional Information: N/A

E. Name of the Strategy: Replacement of modular homes.

a. Summary of the Strategy: This program is designed to provide assistance to low-, very low- and low-income residents (30-80% of AMI) to replace their existing modular home that was destroyed as a result of any of the 2004 named hurricanes affecting Volusia County, with a similar modular home. The program will provide assistance to the maximum award amount to eligible households whose existing modular home was destroyed due in whole or in part to the 2004 hurricanes.

Eligible program costs incurred may include purchase price, installation, utility connection fees, permitting fees, surveying, demolition/removal, credit reports and closing costs. The program does not cover any cost associated with purchasing or leasing the land for the placement of a modular home.

b. Fiscal Years Covered: 2005/2006, 2006/2007 and 2007/2008

c. Income Categories to be served: Very low- and low-income households as defined by HUD and Chapter 420.9071 (19) and (28), F.S.

- d. Maximum award as noted on the Hurricane Housing Goals Chart: \$90,000
- e. Terms, Recapture and Default: The assistance will be conditioned upon entering into an agreement and the recording of a lien in the land records, providing for the conditions of the assistance, and that the award of funds does not incur interest and does not require repayment if the applicant maintains the property as their primary residence for a maximum of thirty (30) years. If the homeowner fails to maintain the property as their primary residence, or if the property is transferred or sold before the lien period ends, then the assistance award is due and subject to recapture according to a pro-rata schedule as follows:

<u>Initial Award</u>	<u>Length of Lien</u>	<u>Recapture Amount</u>
\$10,000 or less	7 years	100%
\$10,001 - \$30,000	15 years	100%
\$30,001 - \$60,000	20 years	100%
\$60,001 and over	30 years	100%

- f. Recipient Selection Criteria: All applicants will be required to complete an application to determine income eligibility and to determine the eligibility of their current home for rehabilitation. The applicant household must be income eligible under SHIP, HOME and CDBG income guidelines. The applicant's existing manufactured home or mobile home must be eligible as provided in the Hurricane Housing Recovery Program (HHR), the applicant must demonstrate that the damage and/or destruction was a result of the 2004 hurricanes affecting Volusia County and that the cost of repairs have not been fully reimbursed by another source. Applicants will be selected through a process to be determined by Volusia County in cooperation with public and private agencies assisting victims of the hurricanes. Funding of qualified applicants is limited to and contingent upon HHRP funds availability.
- g. Sponsor Selection Criteria, if applicable: The County will advertise for qualified modular home builders and distributors, real estate brokers, and non-profit organizations to be approved to submit modular to be approved for purchase as replacement housing by Volusia County on behalf of eligible applicants. For profit and non-profit sponsors will compete for funding and selection based on overall capacity, prior performance with the County, and other criteria specific to modular housing

units.

Additional Information: N/A

F. Name of Strategy: Housing Re-Entry Assistance.

a. Summary of the Strategy: This program is designed to assist extremely low-, very low- and low-income homeowners to return to their housing by providing security deposits or other deposits in connection with the rehabilitation or replacement of a manufactured or mobile home.

b. Fiscal Years Covered: 2005-2006, 2006-2007 and 2007-2008.

c. Income Categories to be served: Extremely low-, very low- and low-income households as defined by HUD and Chapter 420.9071 (19) and (28) and Rule 67-55.002 (2), F.A.C.

d. Maximum award is noted on the Housing Delivery Goals Charts: \$2,000

e. Terms, Recapture and Default: The funds will be provided through a grant, and no repayment or recapture will be required.

f. Recipient Selection Criteria: All applicants will be required to complete an application to determine income eligibility and to determine the eligibility of their current home for rehabilitation or repair. The applicant household must be income eligible under SHIP, HOME and CDBG income guidelines. The applicant's existing manufactured home or mobile home must be eligible as provided in the Hurricane Housing Recovery Program (HHR), the applicant must demonstrate that the damage and/or destruction was a result of the 2004 hurricanes affecting Volusia County and that the cost of repairs have not been fully reimbursed by another source. Applicants will be selected through a process to be determined by Volusia County in cooperation with public and private agencies assisting victims of the hurricanes. Funding of qualified applicants is limited to and contingent upon HHRP funds availability.

g. Sponsor Selection Criteria, if applicable: N/A

h. Additional Information: N/A

III. Extremely Low-Income Strategy:

a. Summary of the Strategy: The County will implement for extremely low-income persons all of the strategies as described in Article II, Sections A-F above. The County will collaborate with partnering governments and agencies to identify and

assist persons of extremely low income that are eligible for housing assistance.

- b. Fiscal Years Covered: 2005-2006, 2006-2007 and 2007-2008.
- c. Maximum award as noted on the Hurricane Housing Goals Chart: See maximum awards as noted for each strategy as provided on the Hurricane Housing Goals Chart.
- d. Terms, Recapture and Default: See the description of the terms, recapture and default for each strategy as outlined in Article II, Sections A-F.
- e. Recipient Selection Criteria: See the description of the terms, recapture and default for each strategy as outlined in Article II, Sections A-F.
- f. Sponsor Selection Criteria, if applicable: N/A
- g. Additional Information: N/A

IV. Community Planning Strategy:

- a. Summary of the Strategy: The County will implement all of the strategies as described above in Article II, Sections A-F for all eligible persons within its jurisdiction. The County will collaborate with local governments and partnering agencies to identify and assist eligible persons with HHR assistance. The County has held meetings and collaborated with the Cities of Daytona Beach and Deltona, which are eligible municipalities, to equitably divide the HHR funding to reflect need and population. Each of these three entities will develop, implement and administer its own HHRP within its jurisdiction, however, the entities are collaborating to jointly file their HHAP with Florida Housing Finance Corporation.

The County, acting on behalf of and in collaboration with the cities and towns of DeLand, Edgewater, Lake Helen, New Smyrna Beach, Ormond Beach, Pierson, Port Orange, and South Daytona, along with communities in the unincorporated portions of the County, will administer the HHRP within the County of Volusia and on behalf of the above listed local governments. Letters of support from local governments are attached as Exhibit E. The County will collaborate with local governments in the implementation of the strategies within their jurisdictional boundaries to ensure compliance with local codes and regulations, as well as working with local governments, non-profit housing agencies and other agencies in outreaching to locate

persons eligible for HHR assistance.

- b. Fiscal Years Covered: 2005-2006, 2006-2007 and 2007-2008
- c. Maximum award as noted on the Hurricane Housing Goals Chart: See maximum awards as noted for each strategy as provided on the Hurricane Housing Goals Chart.
- d. Terms, Recapture and Default: See the description of the terms, recapture and default for each strategy as outlined in Article II, Sections A-F.
- e. Recipient Selection Criteria: See the description of the terms, recapture and default for each strategy as outlined in Article II, Sections A-F.
- f. Sponsor Selection Criteria, if applicable: N/A
- g. Additional Information: N/A

V. Administrative Budget:

- a. **Provide a brief administrative summary of expenses:** The County of Volusia will administer the HHRP and may subcontract with local non-profit entities to assist with appropriate outreach and administration efforts.
- b. **Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below:**

Fiscal Year	2005/2006, 2006/2007, 2007/2008
Salaries and Benefits	\$ 404,700
Office Supplies and Equipment	\$ 24,400
Travel, Workshops, etc	\$ 12,000
Advertising	\$ 6,000
Other (define)	
	<u>\$ 447,100</u>

- VI. **Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program:** There are no outstanding compliance issues with the SHIP Program in the County of Volusia.

VII. EXHIBITS:

- A Adopting Resolution** – (Approved Extension by Florida Housing Finance Corporation to submit the original signed, dated, witnessed or attested adopting resolution by the County Chair of Volusia County)
- 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. Timeline for Encumbrance and Expenditure**

FLORIDA HOUSING FINANCE CORPORATION
 HURRICANE HOUSING DELIVERY GOALS CHART

"EXHIBIT B"

Sources of Funds: HHRP	\$ 2,238,074.00
Community Planning Partnership	\$ 298,410.00
Subtotal	\$ 2,536,484.00
ELI Funds	\$ 447,616.00
TOTAL AVAILABLE FUNDS:	\$ 2,984,100.00

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

Name of Local Government: COUNTY OF VOLUSIA

HOME OWNERSHIP STRATEGIES	ELI		VLI		LI		MI		New Construction	Rehab/Repair	I/O Construction	D	E	F	
	Units	Max. Award	Units	Max. Award	Units	Max. Award	Units	Max. Award	HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units
Repair post 1994 manuf/mobile homes	2	\$30,000	4	\$30,000	4	\$30,000	0	\$0	\$0.00	\$240,000.00	\$0.00	\$60,000.00	\$240,000.00	10%	10
Repair pre 1994 manuf/mobile homes	3	\$5,000	4	\$5,000	4	\$5,000	0	\$0	\$0.00	\$40,000.00	\$0.00	\$15,000.00	\$40,000.00	2%	11
Replacement of manuf./mobile homes	4	\$90,000	4	\$90,000	5	\$90,000	0	\$0	\$810,000.00	\$0.00	\$0.00	\$360,000.00	\$810,000.00	39%	13
Repair of modular homes	0	\$0	4	\$30,000	4	\$30,000	0	\$0		\$240,000.00	\$0.00	\$0.00	\$240,000.00	8%	8
Replacement of modular home	0	\$0	4	\$90,000	4	\$90,000			\$720,000.00	\$0.00	\$0.00	\$0.00	\$720,000.00	24%	8
Housing re-entry assistance	6	\$2,000	16	\$1,500	16	\$1,000	0	\$0	\$0.00	\$0.00	\$40,000.00	\$12,000.00	\$40,000.00	2%	38
Subtotal 1 (Home Ownership)	15		36		37		0		\$1,530,000.00	\$520,000.00	\$40,000.00	\$447,000.00	\$2,090,000.00	85%	88
RENTAL STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction Dollars	Rehab/Repair Dollars	Without Construction Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units
Subtotal 2 (Non-Home Ownership)	0	0	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Administration Fees													\$447,100.00	15%	
Admin. From Program Income													\$2,500.00		
Home Ownership Counseling													\$0.00	0%	
GRAND TOTAL															
Add Subtotals 1 & 2, plus all Admin.	15	0	36	\$0.00	37		0		\$1,530,000.00	\$520,000.00	\$40,000.00	\$447,000.00	\$2,090,000.00	82.40%	88
Maximum Allowable Purchase Price:									New	\$ 150,000.00	Existing	\$ 125,000.00			
Allocation Breakdown		Amount		%					Projected Program Income	\$ 50,000.00	Max Amount Program Income For Admin:	\$2,500.00			
Very-Low Income		\$1,451,000.00		49%					Projected Recaptured	\$ -					
Low Income		\$1,086,000.00		36%					Distribution:	\$ 2,984,100.00					
Moderate Income		\$0.00		0%					Total Available Funds	\$ 3,034,100.00					
TOTAL		\$2,537,000.00		85%											
