

Lee County Board Of County Commissioners  
Agenda Item Summary

Blue Sheet No. 20051132

1. ACTION REQUESTED/PURPOSE:

- 1) Adopt a resolution adopting the 2005/2006 Lee County Hurricane Housing Recovery (HHR) Housing Assistance Plan and approve transmittal of the plan to the Florida Housing Finance Corporation. 2) Authorize the County Manager to make minor revisions that may be required for final state approval.

2. WHAT ACTION ACCOMPLISHES:

Approval will enable the County to receive up to \$3.3 million in one-time hurricane recovery funds from the State Legislature through the Florida Housing Finance Corporation.

3. MANAGEMENT RECOMMENDATION: Approve

4. Departmental Category: 04 **CYA** 5. Meeting Date: **08-23-2005**

6. Agenda: <input checked="" type="checkbox"/> Consent <input type="checkbox"/> Administrative <input type="checkbox"/> Appeals <input type="checkbox"/> Public <input type="checkbox"/> Walk-On	7. Requirement/Purpose: (specify) <input type="checkbox"/> Statute <input type="checkbox"/> Ordinance <input type="checkbox"/> Admin. Code <input checked="" type="checkbox"/> Other	8. Request Initiated: Commissioner <u>N/A</u> Department <u>Community Development</u> Division <u>Planning</u> By: <u>Paul O'Connor, Planning Director</u> <u>POC 8/11/05</u>
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9. Background:  
The four hurricanes that hit Florida in 2004 damaged more than 700,000 homes. As part of Florida's response, the Florida Legislature appropriated one-time hurricane housing recovery funds. The adoption of a Hurricane Housing Recovery Program (HHR) Housing Assistance Plan is required for participation in the program. The plan identifies the program strategies for the use of the state HHR funds. These funds are derived from the statewide documentary stamp tax and distributed to participating counties and municipalities according to population. Lee County is projected to receive a base allocation of \$2,502,896, supplemental funds of \$500,579 for assisting Extremely-Low Income households, and supplemental community collaboration funds of \$333,719 for a total of \$3,337,194 for the year covered by the plan. The plan identifies the budget, strategies, recapture provisions, selection of beneficiaries, and other required components. The proposed distribution of the funds is Homeownership - 66%, Rental/Special Needs - 19% and Administration - 15% (including administrative expenses by housing providers). A minimum of 75% and a goal of 86% of the funds will be spent on construction or rehabilitation activities.  
There are no matching funds required from the county for participation in the program. The HHR program requires that the BOCC adopt the HHR by resolution. The HHR Human Services Long Term Recovery Committee reviewed the HHR on July 26 and August 9, 2005. The Lee County Affordable Housing Committee reviewed the HHR on August 10, 2005, and recommended approval.  
No funds are requested. Hurricane Housing Assistance (HHR) funds will be available upon BOCC approval of budget resolution in the first quarter of FY 2005/2006.  
Attachments: Hurricane Housing Assistance Plan (Pages 15-16 Certification and Page 21 Resolution are duplicated up front for signatures)

10. Review for Scheduling:

Department Director	Purchasing or Contracts	Human Resources	Other	County Attorney	Budget Services				County Manager/P.W. Director
					Analyst	Risk	Grants	Mgr.	
<i>Mag...</i>	N/A	N/A	N/A	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>

11. Commission Action:  
 Approved  
 Deferred  
 Denied  
 Other

9-11-05  
[Stamp]

RECEIVED BY  
COUNTY ADMIN:  
8-11-05  
2:35  
COUNTY ADMIN  
FORWARDED TO:  
[Stamp]

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Lee County

- (1) The local government will advertise the availability of funds pursuant to Florida Statutes.
- (2) Funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the program provisions.
- (7) The Hurricane Housing Assistance Plan shall provide for the expenditure of funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The HHR program trust fund shall be established with a qualified depository for all program funds as well as moneys generated from activities such as interest earned on loans.
- (9) Amounts on deposit in the hurricane housing assistance trust fund shall be invested as permitted by law.
- (10) The HHR program trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audit will be forwarded to the Corporation no later than June 30th of the following fiscal year.
- (11) An interlocal entity shall have its hurricane housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as noted above.
- (12) Developers receiving assistance from the HHRP, SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all federal program requirements.
- (13) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.

- (14) Rental units constructed or rehabilitated with HHR program funds shall be monitored for the term of the HHR program for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e), F.S.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Type Name and Title

\_\_\_\_\_  
Date

**OR**

\_\_\_\_\_  
Attest:  
(Seal)

Exhibit F.

**RESOLUTION NO.** \_\_\_\_\_

**WHEREAS**, pursuant to Section 420 Florida Statutes and Chapter 67-37 and 67ER05 Florida Administrative Code, Lee County has prepared and adopted the Hurricane Housing Assistance Plan (HHAP) for the Hurricane Housing Recovery (HHR) program.

**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF LEE COUNTY, FLORIDA, that:**

1. Lee County hereby adopts the 2005/2006-Hurricane Housing Assistance Plan (HHAP)

Effective Date

This Resolution shall become effective immediately upon its adoption by the Board of County Commissioners at a regular meeting.

The foregoing Resolution was offered by Commissioner \_\_\_\_\_, who moved its adoption. The motion was seconded by Commissioner \_\_\_\_\_ and, upon being put to a vote, the vote was as follows:

DOUGLAS ST. CERNY	_____
BOB JANES	_____
RAY JUDAH	_____
TAMMY HALL	_____
JOHN ALBION	_____

DULY PASSED AND ADOPTED this \_\_\_\_\_ day of \_\_\_\_\_, 2005.

ATTEST:  
CHARLIE GREEN, CLERK

LEE COUNTY  
BOARD OF COUNTY COMMISSIONERS

\_\_\_\_\_  
Deputy Clerk

\_\_\_\_\_  
Chairman

APPROVED AS TO LEGAL  
FORM AND CONTENT

\_\_\_\_\_  
Office of County Attorney

**LEE COUNTY, FLORIDA**  
**HURRICANE HOUSING RECOVERY (HHR)**  
**HOUSING ASSISTANCE PLAN**



Prepared in conjunction with the  
Lee County Affordable Housing Committee  
Lee County Board of County Commissioners  
Department of Community Development, Planning Division

2<sup>nd</sup> Floor, 1500 Monroe Street, Fort Myers, FL 33901 (street address)

P.O. Box 398 Fort Myers, FL 33902-0398 (mailing address)

Phone: (239) 479-8547

Fax: (239) 479-8161

E-mail: [richarah@leegov.com](mailto:richarah@leegov.com)

Approved by Lee County on \_\_\_\_\_

## I. PROGRAM DESCRIPTION

### A. Name of County: Lee County

Base Allocation Request: \$2,502,896

Extremely Low Income Request: \$500,579

Community Planning Request: \$333,719

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

Local Governments: The City of Cape Coral and the City of Fort Myers

In general unless otherwise indicated priority will be given to unincorporated Lee County, Bonita Springs, Fort Myers Beach and Sanibel. However, Lee County will set aside \$333,719 for priority consideration under any of the strategies listed in the Hurricane Housing Goals Chart for projects located in the cities of Fort Myers and Cape Coral provided such projects are in compliance with applicable regulations and this Hurricane Housing Assistance Plan (HHAP).

## II. HHRP HOUSING STRATEGIES

Creation of the Hurricane Housing Assistance Plan (HHAP) is for the purpose of meeting the housing needs of the extremely low, very low, low and moderate-income households impacted by hurricanes during 2004 in accordance with Emergency Rule 67ER05-1 – among other requirements this HHAP requires at a minimum 30% of the Hurricane Housing Recovery (HHR) funds to be spent on very low income households and 30% on low income households and that 65% of the HHR funds be expended on homeownership activities.

### A. Homeownership – New Construction

- a. Summary of the Strategy. Eligible costs include land acquisition, site preparation, infrastructure, pre-development costs, permitting fees, construction, and other construction related costs. These expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. The cost of the home to the homebuyer is transferred through a first mortgage, which may be held by a lending institution, and the property is transferred to the new owner fee simple, at the completion of construction.

The non-profit sponsors may be leveraging HHR dollars with private funds derived from mortgages from lenders as well as sweat equity from the homebuyers. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

- b. Fiscal Years Covered: 2005/2006
- c. Income Categories to be served: Extremely low income households as defined by 67ER05-02 Definitions (2) and very-low, low and moderate-income households as defined by Section 420.9071, F.S. are eligible.
- d. Maximum award is noted on the Hurricane Housing Goals Chart: See Page 14
- e. Terms, Recapture and Default: HHR funds used in the home ownership/new construction strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of ownership or sale of the property before 15 years, the entire amount of the mortgage is due and payable to the HHR Trust Fund. If the new buyer is income eligible for the program, the mortgage may be assumed so long as all other HHR requirements are met.

The total of all mortgages on the property cannot exceed the appraised value of the unit, which is defined as the Market Value as determined by a State of Florida Certified Residential Appraiser. The appraisal must include the value of the land and the improvements using the after-construction value of the property and must be dated within 12 months of the date construction is to commence. The sales price of any unit must include the value of the land in order to qualify as eligible housing.

Recaptured funds and program income will be used for eligible HHR activities described in the Hurricane Housing Delivery Goals Chart. Staff is authorized to use these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The Hurricane Housing Assistance Plan may be amended if program goals will not be met.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under the HHR income guidelines and select housing that meets criteria in Sec. 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. New construction by non-profit sponsors or governmental agencies is made available on a first come, first ready, most needed basis to households that have been impacted by the hurricanes.
- g. Sponsor Selection Criteria, if applicable: IRS approved non-profit affordable housing providers and/or government agencies compete for HHR funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum. Because the purpose is to assist households impacted by the hurricanes; priority will be given to sponsors or government agencies who can demonstrate their recipients are on the

2004 Lee County Disaster Recovery List compiled with the assistance of the Lee County Long Term Recovery Committee and maintained at the Lee County Department of Human Services, the Pine Island Long Term Recovery Organization (PILTRO) list or whose clients qualify for inclusion on these lists. (Households on these lists have a documented need as they have been screened and the status of their FEMA and insurance disbursements is documented).

- h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership/new construction strategy encourages the use of HOME, HOPE, SHIP and other available programs. Private capital, donations and sweat equity are also important in the home ownership construction strategy.

**B. Homeownership - Rehabilitation:**

- a. Summary of the Strategy: Eligible costs include permitting fees, construction and construction related costs including minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and hazard mitigation to reduce or eliminate exposure of people's lives or property to harm from disaster are approved activities. Rehabilitation funds are also to be used to pay the costs of hazard mitigation to reduce or eliminate exposure of people's lives or property to harm from disaster.
- b. Fiscal Years Covered: 2005/2006
- c. Income Categories to be served: Extremely low income households as defined by 67ER05-02 Definitions (2) and very-low, low and moderate-income households as defined by Section 420.9071, F.S. are eligible.
- d. Maximum award is noted on the Hurricane Housing Goals Chart: See Page 14
- e. Terms, Recapture and Default: HHR funds used in the homeownership/rehabilitation strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of ownership or sale of the property before 15 years, the entire amount of the mortgage is due and payable to the HHR Trust Fund. If the new buyer is income eligible for the program, the mortgage may be assumed so long as all other HHR requirements are met.

If the total amount of HHR funds used by a non-profit provider to complete an HHR rehabilitation project on one single-family dwelling is \$15,000 or less then the funds shall be considered a grant and no recapture or repayment will apply.

Recaptured funds and program income will be used for eligible HHR activities described in the Hurricane Housing Delivery Goals Chart. Staff is authorized to use



these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The Hurricane Housing Assistance Plan may be amended if program goals will not be met.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under the HHR income guidelines and select housing that meets criteria in Sec. 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. Rehabilitation by non-profit sponsors or governmental agencies is made available on a first come, first ready, most needed basis to households that have been impacted by the hurricanes.
- g. Sponsor Selection Criteria, if applicable: IRS approved non-profit affordable housing providers and/or government agencies compete for HHR funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum. Because the purpose is to assist households impacted by the hurricanes; priority will be given to sponsors or government agencies who can demonstrate their recipients are on the 2004 Lee County Disaster Recovery List compiled with the assistance of the Lee County Long Term Recovery Committee and maintained at the Lee County Department of Human Services, the Pine Island Long Term Recovery Organization (PILTRO) list or whose clients qualify for inclusion on these lists. (Households on these lists have a documented need as they have been screened and the status of their FEMA and insurance disbursements is documented).
- h. Additional Information: All sources of public and private funds may be combined with HHR funds for rental projects.

### **C. Rental Housing – General Rental –construction and rehabilitation**

- a. Summary of the Strategy. Eligible costs include land acquisition, site preparation, infrastructure, pre-development costs, permitting fees, construction, and other construction related costs for new construction and/or rehabilitation of rental housing including minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and hazard mitigation to reduce or eliminate exposure of people's lives or property to harm from disaster.
- b. Fiscal years Covered. 2005/2006
- c. Income Categories to be served. Extremely low income households as defined by 67ER05-02 Definitions (2) and very-low, low and moderate-income households as defined by Section 420.9071, F.S. are eligible.
- d. Maximum award is noted on the Hurricane Housing Goals Charts: See Page 14
- e. Terms, Recapture and Default. All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by

HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of 15 years. HHR funds will be provided as non-amortizing deferred payment loans with zero interest subject to the 15-year affordability period and will be forgiven at the expiration of that term. If the property is transferred before the 15-year affordability period, the full amount of the mortgage will be due and payable to the HHR Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other HHR requirements are met. All HHR assisted rental properties offered for sale prior to 15 years or the term of assistance, whichever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the HHR subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

For General Rental – new construction projects - the total of all mortgages on the property cannot exceed the appraised value of the unit, which is defined as the Market Value as determined by a State of Florida Certified Residential Appraiser. The appraisal must include the value of the land and the improvements using the after-construction value of the property and must be dated within 12 months of the date construction is to commence. The sales price of any unit must include the value of the land in order to qualify as eligible housing.

Recaptured funds and program income will be used for eligible HHR activities described in the Hurricane Housing Goals Chart. HHR staff is authorized to use these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The Hurricane Housing Assistance Plan may be amended if program goals will not be met.

- f. Recipient Selection Criteria. To qualify, applicant households must be eligible under the HHR income guidelines and select housing that meets criteria in Sec. 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. New construction or rehabilitation by non-profit sponsors or governmental agencies is made available on a first come, first ready, most needed basis to households that have been impacted by the hurricanes.
  
- g. Sponsor Selection Criteria. IRS approved non-profit affordable housing providers and/or government agencies compete for HHR funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum. Because the purpose is to assist households impacted by the hurricanes priority will be given to sponsors or government agencies who can demonstrate their recipients are on the 2004 Lee County Disaster Recovery List compiled with the assistance of the Lee County Long Term Recovery Committee and maintained at the Lee County Department of Human Services or whose clients qualify for inclusion on that list. (Households on that list

have a documented need as they have been screened and the status of their FEMA and insurance disbursements is documented).

- h. Additional Information. All sources of public and private funds may be combined with HHR funds for rental projects.

**D Rental Housing – Special Needs –construction and rehabilitation**

- a. Summary of the Strategy. Eligible costs include land acquisition, site preparation, infrastructure, pre-development costs, permitting fees, construction, and other construction related costs for new construction and/or rehabilitation of rental housing including minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and hazard mitigation to reduce or eliminate exposure of people’s lives or property to harm from disaster.
- b. Fiscal Years Covered. 2005/2006
- c. Income Categories to be served. Extremely low income households as defined by 67ER05-02 Definitions (2) and very-low, low and moderate-income households as defined by Section 420.9071, F.S. are eligible.
- d. Maximum award is noted on the Hurricane Housing Goals Charts: See Page 14
- e. Terms, Recapture and Default. All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified, income eligible occupants for a period of 15 years. HHR funds will be provided non-amortizing deferred payment loans with zero interest subject to the 15-year affordability period and will be forgiven at the expiration of that term. If the property is transferred before the 15-year affordability period, the full amount of the mortgage will be due to the HHR Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other HHR requirements are met.

For Special Needs – new construction projects - the total of all mortgages on the property cannot exceed the appraised value of the unit, which is defined as the Market Value as determined by a State of Florida Certified Residential Appraiser. The appraisal must include the value of the land and the improvements using the after-construction value of the property and must be dated within 12 months of the date construction is to commence. The sales price of any unit must include the value of the land in order to qualify as eligible housing.

All HHR assisted rental properties offered for sale prior to 15 years or the term of assistance, which ever is longer, must be subject to a right of first refusal for purchases at the current market value less the amount of the HHR subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible

persons. An annual reporting of tenants and income certification is required for the 15-year period.

Recaptured funds and program income will be used for eligible HHR activities described in the Hurricane Housing Goals Chart. HHR staff is authorized to use these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The Hurricane Housing Assistance Plan may be amended if program goals will not be met.

- f. Recipient Selection Criteria. To qualify, applicant households must be eligible under the HHR income guidelines and select housing that meets criteria in Sec. 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. New construction or rehabilitation by non-profit sponsors or governmental agencies is made available on a first come, first ready, most needed basis to households that have been impacted by the hurricanes.

Eligible persons or households are those who have special housing needs, as defined by Chapter 67-37.002(13) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities.

Special needs housing facilities are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral. Special Needs Rental Housing projects also qualify for funding under the General Rental Housing Strategy. Ten percent of HHR funds are to be earmarked for Special Needs strategies or recipients.

- g. Sponsor Selection Criteria. IRS approved non-profit affordable housing providers and/or government agencies compete for HHR funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum. Because the purpose is to assist households impacted by the hurricanes; priority will be given to sponsors or government agencies who can demonstrate their recipients are on the 2004 Lee County Disaster Recovery List compiled with the assistance of the Lee County Long Term Recovery Committee and maintained at the Lee County Department of Human Services, the Pine Island Long Term Recovery Organization (PILTRO) list or whose clients qualify for inclusion on these lists. (Households on these lists have a documented need as they have been screened and the status of their FEMA and insurance disbursements is documented).
- h. Other funds leveraged. Special needs housing may be built with a variety of funds including private, federal and state sources.

**E. Rental Housing – Extremely Low Income Strategy:**

- a. Summary of the Strategy: Eligible costs include land acquisition, site preparation, infrastructure, pre-development costs, permitting fees, construction, and other construction related costs for new construction and/or rehabilitation of rental housing including minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and hazard mitigation to reduce or eliminate exposure of people's lives or property to harm from disaster.
- b. Fiscal Years Covered: 2005/2006
- c. Income Categories to be served. Extremely low income households as defined by 67ER05-02 Definitions (2)
- d. Maximum award is noted on the Hurricane Housing Goals Chart. See Page 14
- e. Terms, Recapture and Default: All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified, income eligible occupants for a period of 15 years. HHR funds will be provided non-amortizing deferred payment loans with zero interest subject to the 15-year affordability period and will be forgiven at the expiration of that term. If the property is transferred before the 15-year affordability period, the full amount of the mortgage will be due to the HHR Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other HHR requirements are met.

For Extremely Low Income new construction projects - the total of all mortgages on the property cannot exceed the appraised value of the unit, which is defined as the Market Value as determined by a State of Florida Certified Residential Appraiser. The appraisal must include the value of the land and the improvements using the after-construction value of the property and must be dated within 12 months of the date construction is to commence. The sales price of any unit must include the value of the land in order to qualify as eligible housing.

All HHR assisted rental properties offered for sale prior to 15 years or the term of assistance, which ever is longer, must be subject to a right of first refusal for purchases at the current market value less the amount of the HHR subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15-year period.

Recaptured funds and program income will be used for eligible HHR activities described in the Hurricane Housing Goals Chart. HHR staff is authorized to use these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The

Hurricane Housing Assistance Plan may be amended if program goals will not be met.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible as extremely low-income households as defined by 67ER05-02 Definitions (2) and select housing that meets criteria in Sec. 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. New construction or rehabilitation by non-profit sponsors or governmental agencies is made available on a first come, first ready, most needed basis to households that have been impacted by the hurricanes.

Extremely low income housing facilities are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral. Extremely low income rental housing also qualify for funding under the General Rental and the Special Needs Rental Housing Strategy. \$550,579 of HHR funds is to be earmarked for Extremely Low Income strategies or recipients.

- g. Sponsor Selection Criteria, if applicable: IRS approved non-profit affordable housing providers and/or government agencies compete for HHR funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum. Because the purpose is to assist households impacted by the hurricanes; priority will be given to sponsors or government agencies who can demonstrate their recipients are on the 2004 Lee County Disaster Recovery List compiled with the assistance of the Lee County Long Term Recovery Committee and maintained at the Lee County Department of Human Services, the Pine Island Long Term Recovery Organization (PILTRO) list or whose clients qualify for inclusion on these lists. (Households on these lists have a documented need as they have been screened and the status of their FEMA and insurance disbursements is documented).
- h. Additional Information: All sources of public and private funds may be combined with HHR funds for rental projects.

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

- a. Summary of the Strategy: Lee County will set aside \$333,719 for priority consideration under any of the strategies listed in the Hurricane Housing Goals Chart for projects located in the cities of Fort Myers and Cape Coral provided such projects are in compliance with applicable regulations and this Hurricane Housing Assistance Plan (HHAP).
- b. Fiscal Years Covered: 2005/2006
- c. Maximum award is noted on the Hurricane Housing Goals Chart: See Page 14
- d. Terms, Recapture and Default: As specified under each strategy
- e. Recipient Selection Criteria: As specified under each strategy

- f. Sponsor Selection Criteria: As specified under each strategy
- g. Additional Information: As specified under each strategy

**V. Administrative Budget:**

- a. Provide a brief administrative summary of expenses:

In accordance with F.A.C 67-55.004(6) Lee County will allocated 15% or \$425,491 of its \$2,836,615 in HHR and Community Planning Partnership funds for administration. Although allowed, Lee County will not take administrative charges against the \$550,579 extremely low-income fund supplement. Of this \$425,491 amount a full 10% will be passed on to housing providers to defer their administrative expenditures. This is in recognition of the fact that because dealing with hurricane victims can be extremely time consuming the only way to expedite the disbursement of the HHR funds is to make financial resources available to expedite projects' completion.

- 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	% of \$2,836,615
Salaries and Benefits	\$127,648	4.5%
Office Supplies and Equipment	\$4,181	.1%
Travel Workshops, etc	\$5,000	.2%
Advertising	\$5,000	.2%
Other (define): IRS approved non-profit affordable housing providers and/or government agencies are eligible for administrative expenses of up to 10% per Award per Unit	\$283,662	10%
Administration Total	\$425,491	15% of 2,836,615

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

None

**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 Documentations:** Community Planning letters from the Cities of Cape Coral and Fort Myers.
- F. Adopting Resolution**
- G. Sponsor Selection Criteria**
- H. Special Needs Income Certification**
- I. Disaster/Hurricane Income Certification Plan**



**Exhibit A: TIMETABLE FOR STATE FISCAL YEAR: 2005/2006**

Name of Local Government: **Lee County**

Program Activities	Year	2005												2006											
	Month	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
Advertise Availability of Funds		x																							
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x												
Start Program Year																									
Annual Report													x												
Mid-Year Review/Adjustments														x											
End-Year Review/Adjustments																									
Encumbrance Deadline																									
Expenditure Deadline																									
Final Program Review																									

**Directions:**

Type in the applicable years across the top line.

List Program Activities down left hand side. Type in an "X"

on applicable activity line under month and year the activity will be initiated or completed.

At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

Exhibit B: Hurricane Housing Delivery Goals Chart

**FLORIDA HOUSING FINANCE CORPORATION**

**HURRICANE HOUSING DELIVERY GOALS CHART**

STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005/2006

Name of Local Government: Lee County

Sources of Funds:

HHRP	\$ 2,502,896.00
Community Planning Partnership (CPP)	\$ 333,719.00
Subtotal	\$ 2,836,615.00
ELI Funds	\$ 500,579.00
<b>TOTAL AVAILABLE FUNDS:</b>	<b>\$ 3,337,194.00</b>

HOME OWNERSHIP STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction HHRP & Partnership Dollars	Rehab/Repair HHRP & Partnership Dollars	Without Construction HHRP & Partnership Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	F																																
																Total HHRP & Partnership Dollars	Total Percentage																														
Homeownership Construction	3	\$ 90,000.00	8	\$50,000	7	\$40,000	0	\$25,000	\$950,000.00	\$0.00	\$0.00	\$270,000.00	\$950,000.00	33%	18																																
Rehabilitation	5	\$ 45,000.00	9	\$45,000	8	\$35,000	1	\$25,000	\$922,166.00	\$922,166.00	\$0.00	\$225,000.00	\$922,166.00	33%	23																																
CPP- New														0%	0																																
CPP- Rehab														0%	0																																
														0%	0																																
														0%	0																																
														0%	0																																
														0%	0																																
<b>Subtotal 1 (Home Ownership)</b>	<b>8</b>		<b>17</b>		<b>15</b>		<b>1</b>		<b>\$950,000.00</b>	<b>\$922,166.00</b>	<b>\$0.00</b>	<b>\$495,000.00</b>	<b>\$1,872,166.00</b>	<b>56%</b>	<b>41</b>																																
<b>RENTAL STRATEGIES</b>	<b>ELI Units</b>	<b>Max. Award</b>	<b>VLI Units</b>	<b>Max. Award</b>	<b>LI Units</b>	<b>Max. Award</b>	<b>MI Units</b>	<b>Max. Award</b>	<b>New Construction Dollars</b>	<b>Rehab/Repair Dollars</b>	<b>Without Construction Dollars</b>	<b>Total ELI Dollars</b>	<b>Total HHRP &amp; Partnership Dollars</b>	<b>Total Percentage</b>	<b>Total Units</b>																																
Rental New/Rehab	1	\$ 90,000.00	2	\$50,000	1	\$40,000	0	\$25,000	\$269,479.00	\$0.00	\$0.00	\$90,000.00	\$269,479.00	10%	4																																
Special Needs New/Rehab	1	\$ 90,000.00	2	\$50,000	1	\$40,000	0	\$25,000	\$269,479.00	\$0.00	\$0.00	\$90,000.00	\$269,479.00	10%	4																																
CPP Rental New/Rehab														0%	0																																
CPP Special Needs New/Rehab														0%	0																																
ELI supplement	6	\$ 90,000.00										\$500,579.00		0%	0																																
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>8</b>		<b>4</b>		<b>2</b>		<b>0</b>		<b>\$538,958.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$680,579.00</b>	<b>\$538,958.00</b>	<b>19%</b>	<b>14</b>																																
Administration Fees														15%																																	
Admin. From Program Income														0%																																	
Home Ownership Counseling														0%																																	
<b>GRAND TOTAL</b>	<b>16</b>		<b>21</b>		<b>17</b>		<b>1</b>		<b>\$1,488,958.00</b>	<b>\$922,166.00</b>	<b>\$0.00</b>	<b>\$1,175,579.00</b>	<b>\$2,836,615.00</b>	<b>100.00%</b>	<b>55</b>																																
<table border="0"> <tr> <td>Maximum Allowable Purchase Price:</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td><b>New *</b></td> <td><b>\$ 223,875.00</b></td> <td><b>Existing*</b></td> <td><b>\$ 223,875.00</b></td> <td></td> <td></td> <td></td> </tr> </table>																Maximum Allowable Purchase Price:																									<b>New *</b>	<b>\$ 223,875.00</b>	<b>Existing*</b>	<b>\$ 223,875.00</b>			
Maximum Allowable Purchase Price:																																															
									<b>New *</b>	<b>\$ 223,875.00</b>	<b>Existing*</b>	<b>\$ 223,875.00</b>																																			

Allocation Breakdown	Amount	%
Extremely-Low Income	\$1,175,579.00	40%
Very-Low Income	1,005,000.00	35%
Low Income	718,958.00	25%
Moderate Income	12,166.00	0%
<b>TOTAL</b>	<b>2,911,703.00</b>	<b>100%</b>

Projected Program Income:	\$	Max Amount Program Income For Admin:	\$0.00
Projected Recaptured Funds:	\$		
Distribution:	\$		
Total Available Funds:	\$0.00		

\* The Maximum Purchase Price is 90% of the Average Area Purchase Price for Cape Coral - Fort Myers. Lee County per Revenue Proclamations issued by the Internal Revenue Service (IRS) as these may be updated.

11-Aug-05

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Lee County

- (1) The local government will advertise the availability of funds pursuant to Florida Statutes.
- (2) Funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the program provisions.
- (7) The Hurricane Housing Assistance Plan shall provide for the expenditure of funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The HHR program trust fund shall be established with a qualified depository for all program funds as well as moneys generated from activities such as interest earned on loans.
- (9) Amounts on deposit in the hurricane housing assistance trust fund shall be invested as permitted by law.
- (10) The HHR program trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audit will be forwarded to the Corporation no later than June 30th of the following fiscal year.
- (11) An interlocal entity shall have its hurricane housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as noted above.
- (12) Developers receiving assistance from the HHRP, SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all federal program requirements.
- (13) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.

- (14) Rental units constructed or rehabilitated with HHR program funds shall be monitored for the term of the HHR program for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e), F.S.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Type Name and Title

\_\_\_\_\_  
Date

**OR**

\_\_\_\_\_  
Attest:  
(Seal)

Hurricane Housing Recovery Program Plan

*INFORMATION SHEET*

---

**LOCAL GOVERNMENT:** Lee County

**CHIEF ELECTED OFFICIAL** (Mayor, Chairman, etc.): Douglas R. St. Cerny, Chairman, Lee County Board of County Commissioners

**ADDRESS:** P.O. Box 398, Fort Myers, FL 33902-0398

**PROGRAM ADMINISTRATOR:** Gloria M. Sajgo, AICP, Principal Planner

**ADDRESS:** Lee County Division of Planning, P.O. Box 398, Fort Myers, FL 33902-0398

**TELEPHONE:** (239) 479-8311 **FAX:** (239) 479-8161

**EMAIL ADDRESS:** sajgogm@leegov.com

**ADDITIONAL CONTACTS:** Paul O'Connor, Director (239) 479-8309, Susan Strum, Planner (239) 479-8549

**ADDRESS:** Lee County Division of Planning, P.O. Box 398, Fort Myers, FL 33902-0398

**EMAIL ADDRESS:** Paul O'Connor, Director oconnops@leegov.com , Susan Strum, Planner strumsm@leegov.com

**INTERLOCAL AGREEMENT:** YES/NO (IF yes, list other participants in the inter-local agreement): N/A

The following information must be furnished to the Corporation before any funds can be disbursed.

**LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER:** 59-6000702

**MAIL DISBURSEMENT TO:** Electronically Transferred

**ADDRESS:** N/A

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below: N/A

Please return this form to: HHRP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000 TALLAHASSEE, FL 32301 Fax: (850) 488-9809



# City of Cape Coral

Department of Community Development

July 22, 2005

Gloria M. Sajgo, AICP  
Principal Planner  
Department of Community Development  
Division of Planning  
1500 Monroe Street  
P.O. Box 398  
Fort Myers, Florida 33902-0398

**RECEIVED**  
JUL 25 2005

COMMUNITY DEVELOPMENT

Re: Letter of support, Lee County Hurricane Housing Recovery Program  
Florida Housing Finance Corporation

Dear Ms. Sajgo:

This correspondence serves to acknowledge and thank you for requesting that the City of Cape Coral provide a letter of support regarding Lee County's application for funding to the Florida Housing Finance Corporation, through the Hurricane Housing Recovery Program. Pursuant to our telephone conversation on Tuesday, July 19, 2005, Lee County will apply for \$333,719 for hurricane recovery funding related to Hurricane Charley which occurred August 13, 2004.

The City of Cape Coral has funded the Disaster Relief Strategy contained within our Local Housing Assistance Plan in response to last year's hurricane. The public/private partnerships forged between the City of Cape Coral, The Cape Coral Housing Development Corporation and the Cape Coral Housing Rehabilitation and Development Corporation has allowed for eligible very-low, low, and moderate income persons and/or households, to secure funding for repairs resulting from the hurricane. Lee County's application will complement the City's Disaster Relief efforts, and therefore, the City supports Lee County's application to the Florida Housing Finance Corporation for hurricane housing recovery funds. It is our understanding that if awarded, eligible non-profit agencies within Cape Coral and Fort Myers will be eligible for funding consideration through Lee County's Department of Community Development, Division of Planning.

July 22, 2005  
Gloria Sajgo  
Page 2

The City extends its encouragement and support regarding your efforts to improve the housing conditions in Lee County. If you have any questions regarding this correspondence, please contact me directly at (239) 573-3169.

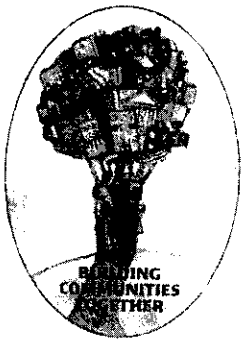
Sincerely,

A handwritten signature in black ink, appearing to read "James P. Lettiere". The signature is fluid and cursive, with a large initial "J" and "L".

James P. Lettiere, AICP  
Community Development Coordinator

JPL:jl (jlettier/leecounty/leecountletsupport.doc)

C: Shirley Burns, Acting Community Development Director  
Annette M. Barbaccia, Planning Division Manager



CITY OF FORT MYERS  
**Community Redevelopment Agency**

1700 Medical Lane - Fort Myers, FL 33907 \* P.O. Drawer 2217 - Fort Myers, FL 33902  
Telephone: (239) 332-6884 - FAX (239) 332-6667

Section 8 Rental Housing Choice - Rental Assistance - Home Ownership Assistance  
Home Buyer's Club - Family Self Sufficiency - C.D.B.G Program - S.H.I.P. Program  
Sponsoring: Women's Resource Center & Dress for Success



**RECEIVED**  
JUL 28 2005

July 26, 2005

COMMUNITY DEVELOPMENT

Gloria M. Sajgo AICP  
Principal Planner  
Department of Community Development  
Division of Planning  
P. O. Box 398  
Fort Myers FL 33902

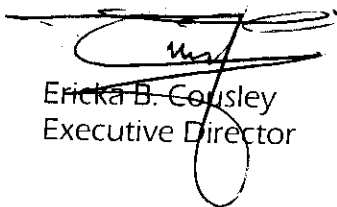
Re: Letter of Support for Lee County's Hurricane Housing Recovery Program, Florida  
Housing Finance Corporation

Dear Ms. Sajgo:

You have notified us that under the Florida Housing Finance Corporation Hurricane  
Housing Recovery (HHR) Program Lee County will request \$333,719 in community  
planning supplemental funds to eligible jurisdictions for consideration for expenditure in  
the cities of Fort Myers and Cape Coral.

The city of Fort Myers fully supports this collaborative effort to improve housing  
conditions in Lee County, including the City of Fort Myers

Sincerely,



Ericka B. Cousley  
Executive Director



Exhibit F.

**RESOLUTION NO.** \_\_\_\_\_

**WHEREAS**, pursuant to Section 420 Florida Statutes and Chapter 67-37 and 67ER05 Florida Administrative Code, Lee County has prepared and adopted the Hurricane Housing Assistance Plan (HHAP) for the Hurricane Housing Recovery (HHR) program.

**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF LEE COUNTY, FLORIDA, that:**

1. Lee County hereby adopts the 2005/2006-Hurricane Housing Assistance Plan (HHAP)

Effective Date

This Resolution shall become effective immediately upon its adoption by the Board of County Commissioners at a regular meeting.

The foregoing Resolution was offered by Commissioner \_\_\_\_\_, who moved its adoption. The motion was seconded by Commissioner \_\_\_\_\_ and, upon being put to a vote, the vote was as follows:

DOUGLAS ST. CERNY	_____
BOB JANES	_____
RAY JUDAH	_____
TAMMY HALL	_____
JOHN ALBION	_____

DULY PASSED AND ADOPTED this \_\_\_\_\_ day of \_\_\_\_\_, 2005.

ATTEST:  
CHARLIE GREEN, CLERK

LEE COUNTY  
BOARD OF COUNTY COMMISSIONERS

\_\_\_\_\_  
Deputy Clerk

\_\_\_\_\_  
Chairman

APPROVED AS TO LEGAL  
FORM AND CONTENT

\_\_\_\_\_  
Office of County Attorney

## EXHIBIT G      **Selection Criteria For Non-Profit Sponsors**

The applications submitted must meet the following five criteria in order to be ranked. Applications that do not meet these five criteria will be disqualified.

1. Applicants must have their application signed by the designated party,
2. Applicants must include in the application proof that the organization is recognized as a non-profit agency by the State of Florida,
3. Applicants must include in the application proof that the U.S. Internal Revenue Service has approved the organization as a non-profit organization (i.e. 501.c.3); existing non-profits that have been in existence long enough to file federal taxes must also include a copy of their latest federal tax return (IRS Form 990).
4. Projects that are not in the appropriate Lee Plan land use classification will be disqualified.
5. Minimum design criteria.
  - a. Homeownership:  
All homeownership new construction projects must meet the following minimum design criteria for accessibility:
    - On the first habitable floor of the building, 32 inches clear passage through at least one exterior door and 29 inch clear passage through all interior doors, including bathrooms.
    - On the first habitable floor of the building, 36-inch wide level route through hallways and passageways.
    - At least one entrance, which will be a ramp or no-step entrance.
    - Reinforcement in first floor bathroom walls around the toilet and bathtub/shower for installing grab bars
    - Light switches, thermostats and electrical panels no higher than 48 inches above the floor and electrical outlets at least 15 inches above the floor.
    - Levered faucets and door handles eliminate the need for painful twisting; electric rocker switches, rather than conventional switches, are easily turned on and off.
  - b. New Rental Projects:  
All new rental construction projects must meet the following minimum design criteria for accessibility:
    - 32 inches clear passage through at least one exterior door and 29 inch clear passage through all interior doors, including bathrooms.
    - 36-inch wide level route through hallways and passageways.
    - At least one entrance, which will be a ramp or no-step entrance.
    - Reinforcement in first floor bathroom walls around the toilet and bathtub/shower for installing grab bars
    - Light switches, thermostats and electrical panels no higher than 48 inches above the floor and electrical outlets at least 15 inches above the floor.
    - Levered faucets and door handles eliminate the need for painful twisting; electric rocker switches, rather than conventional switches, are easily turned on and off.

- c. All rental rehabilitation projects must provide:
- At least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
  - 32 inches clear passage through at least one exterior door and 29 inch clear passage through all interior doors, including bathrooms.
  - 36-inch wide level route through hallways and passageways.

All applicants will be given the maximum number of points for having an audit and for prior contract compliance unless there is evidence that the applicant had a poor audit report or contract experience with Lee County and the situation has not been rectified. For each unrectified finding, points will be subtracted from the total score. New organizations that do not have an audit will receive no points.

If staff believes a project is not viable, staff reserves the right to recommend no funding for that project and state the reason for such a recommendation. This is to avoid a situation where the county would end up funding an unfeasible project just because it met the minimum requirements and there was money available to fund it.

The applications will be scored so that they can be compared and that comparison will be used for making funding recommendations. An application scoring the most points in a funding category does not guarantee full funding for the request. It is the goal of the Lee County HHR Program to provide funding for a variety of housing units and projects in many locations and to ensure that all projects can be completed in a timely manner.

## **Homeownership Strategies – New Construction and Rehabilitation**

Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control

### **Staffing (Maximum Points – 5)**

An applicant may be eligible for the maximum number of points if it can demonstrate in its narrative that it has adequate and available staff to commence and complete the project in an effective and efficient manner.

### **Operations Procedures (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must provide its Board of Directors' approved Operations Procedures Manual. The applicant may receive some points if it provides draft Operations Procedures.

### **Staff Experience (Maximum Points – 5)**

The experience of the applicant will be evaluated to include the applicant's length of time in business and staff experience and/or expertise in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

### **Board Experience (Maximum Points – 5)**

The experience of the board will be evaluated to include the board members' experience and/or expertise in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

### **Homeowner Counseling and Training (Maximum Points – 5)**

In order to receive the maximum number of points, applicants must document that they have a homeowner counseling and educational program or access to one. Applicants should include program guidelines, training schedule, and the number of households who have participated in the training over the past twelve months.

**Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives**

**Measurable Objectives are Clearly Stated (Maximum Points – 5)**

The applicant clearly describes the project and states the type of unit, number of bedrooms, and the number of housing units to be provided as well as number of intended beneficiaries and their income categories.

**Project Readiness and Can Be Accomplished in a Timely Fashion (Maximum Points – 5)**

Points will be awarded based on the project commencement and completion dates listed in the application. Applicants must keep in mind that if the project is funded, the project commencement date cannot be prior to the date in which the grant award agreement between the grantee and the county is fully executed.

<b>Project Readiness</b>	<b>Points Available</b>
Ready to start immediately	5
Start within 3 to 4 months	3
Start within 5 to 6 months	2
Start more than 6 months out	1

**New Construction Projects Only - Site Control (Maximum Points – 5)**

The applicant or the general partner must demonstrate site control. Site control can be in the form of a contract for purchase and sale, an option, or a warrantee deed. The applicant must provide proof of ownership or an option for a time frame long enough to assure project completion.

**Engineering and Architectural Drawings (Maximum Points – 5)**

The applicant must provide site plans and architectural drawings of the buildings.

For rehabilitation projects the applicant must provide an accurate and detailed description of the proposed work to be done.

**Rehabilitation Projects Only – Minimum Accessibility Design (Maximum Points – 5)**

Homeownership rehabilitation projects meeting the minimum accessibility design criteria applicable to homeownership new construction will receive points as shown on the table below.

To receive the points, rehabilitation projects must meet the minimum design criteria for accessibility a, b and c (criteria c applies only if it will not result in the installation of an elevator).

- a. On the first habitable floor of the building, 32 inches clear passage through at least one exterior door and 29 inch clear passage through all interior doors, including bathrooms.
- b. On the first habitable floor of the building, 36-inch wide level route through hallways and passageways.
- c. Provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.

<b>Units Incorporating Minimum Accessibility Design</b>	<b>Points Available</b>
100%	5
75%	4
50%	3
25%	2
10%	1

**New Construction Projects Only - Zoning and Land Use (Maximum Points – 5)**

Applicants indicating they have the proper zoning and proper land use designation will be given the maximum number of points.

<b>Zoning and Land Use</b>	<b>Points Available</b>
Proper Land Use Designation	Projects not in the proper Lee Plan land use classification will be disqualified.
Proper Zoning Designation	5

**New Construction Projects Only – Site Suitability (Maximum Points – 5)**

A site that is buildable according to local government regulations and is in the proximity of urban amenities will receive the maximum number of points.

**Financial Feasibility**

**Project Budget to Include Sources and Uses of Funds (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant’s budget must be clear, add up correctly, demonstrate that the project is financially feasible, and include all sources and uses to be used to implement the project for which funds are being requested. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times.

**Due Diligence in Cost Estimates (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must attach cost estimates for all applicable project components. No points will be awarded if cost estimates are “lump sum” or turnkey; these are not acceptable. Project components may include the following:

<b><u>DUE DILIGENCE IN COST ESTIMATES</u></b>			
<b>1. Construction/building cost</b>		<b>Cost Per Unit</b>	<b>Cost for Total Project</b>
<b>Total</b>	Demolition		
	Off-site (explain)		
	New Units (detail)		
	Rehab of existing (detail)		
	Accessory buildings		
	Recreational areas		
	Common areas		
	Other (explain/detail)		
<b>2. Contractor costs</b>			
<b>Total</b>	Building contractor costs (explain/detail)		
<b>3. General development cost</b>			
<b>Total</b>	Accounting		
	Appraisal		
	Architect's Fees -- Design		
	Architect's Fees -- Supervision		
	Builder's Risk Insurance		
	Building Permit		
	Brokerage Fees		
	Closing Costs -- Construction Loan		
	Closing Costs -- Permanent Loan		
	Engineering Fees		
	Environmental Report		
	Impact Fees		
	Inspection Fees		
	Insurance		
	Legal Fees		
	Market Study/Marketing		
	Property Taxes		
	Soil test		
	Survey		
	Title Insurance		
Utilities			
Other (explain/detail)			
<b>4. Financial Cost</b>			
<b>Total</b>	Construction Loan Costs (interest, origination fee)		
	Bridge Loan Costs (interest, origination fee)		
	Permanent Loan Costs		
	Other (detail/explain)		
<b>5. Developer Fees</b>			
<b>Total</b>	Developer Fee (detail/explain)		
<b>6. Acquisition Cost</b>			
<b>Total</b>	Existing Building		
	Land		
	Other (detail/explain)		
<b>Grand Total</b>			

**Findings and Prior Contract Compliance (Maximum Points – 5)**

In order to receive the maximum points, an applicant must not have had any findings during Lee County’s HHR Program Monitoring or the monitoring visits by the auditors’ from the Florida Housing Finance Corporation, a clean audit report, and completion of previous projects funded by prescribed deadlines. New organizations that do not have an audit will receive no points.

Points will be subtracted for each finding from the overall number of points an applicant receives. This functions as a penalty to the applicant. The more findings; the more points subtracted.

**Independent Audit Report (Maximum Points – 5)**

In order to receive 5 points, the applicant who has received prior SHIP, CDBG, or HOME funds must provide an audit that does not include any material weaknesses for the prior year. Applicants who have not been audited will not receive any points nor have any points subtracted.

**Financial Resources in Place – Adequate Cash Available for Project to be Implemented (Maximum Points – 5)**

In order to be eligible to receive the maximum number of points, the applicant must document that it has adequate cash available for the project to be implemented. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times and financial statements that illustrate adequate cash available.

**HHR Funds Leveraged/Matched for the Proposed Project (Maximum Points – 10)**

<b>Leverage/Match Ratio</b>	<b>Points Available</b>
More than 1 to 1	10
1 to 1	8
.75 - .99 to 1	6
.50 - .74 to 1	4
.25 - .49 to 1	2
Less than .25	0

**Developer Fee or Developer/Builder Fee Appropriate for Work (No Points)**

The developer’s fee is the fee that the applicant charges to develop (plan and manage the project exclusive of builders costs). For new construction, in no case can the developer’s fee exceed 10% of the project cost, excluding raw land costs. For rehabilitation, in no case can the developer’s fee exceed 10% of the total development cost of the project.



## **Bonus Points**

### **WAGES Participation (Maximum Points – 5)**

In order to receive 3 bonus points for this item, an applicant must provide documentation that it employs at least one full-time equivalent (35 to 40 hours) employee(s) that is a State of Florida WAGES program graduate. An applicant will receive 2 bonus points if it provides documentation that it employs one part-time employee who is a graduate of the WAGES program. The part-time employee must work at least 20 hours per week.

### **Extremely-Low Income Benefit (Maximum Points – 10)**

These points will be given only to those applicants who demonstrate that a proposed project will benefit a minimum of 30% extremely-low income households. While stating that there will be outreach to extremely-low income households is desirable; outreach alone will not demonstrate or guarantee benefit to extremely-low income households, so no bonus points will be awarded for outreach.

### **Very Low and Low Income Benefit (Maximum Points – 8)**

These points will only be given to those applicants who demonstrate that a proposed project will exceed the HHR guidelines of benefiting either a minimum of 30% very low and 30% low income or a minimum of 60% very-low income households. While stating that there will be outreach to very-low and low income households is desirable; outreach alone will not demonstrate or guarantee benefit to very-low and low income households, so no bonus points will be awarded for outreach.

### **Low Income Benefit (Maximum Points – 6)**

These points will only be given to those applicants who demonstrate that a proposed project will benefit over 70% low-income households. While stating that there will be outreach to low income households is desirable; outreach alone will not demonstrate or guarantee benefit to low income households, so no bonus points will be awarded for outreach.

### **Assistance for Special Needs Populations (Maximum Points – 5)**

These points will only be given to those applicants who demonstrate that a proposed project will serve special needs populations. While stating that there will be outreach to special needs populations is desirable, no bonus points will be awarded for outreach.

Eligible activities include the construction or rehabilitation of housing for persons who have special housing needs, as defined by Rule 67-37.002(30) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities.

<b>Special Needs Units</b>	<b>Points Available</b>
100%	5

**Location (Maximum Points – 5)**

New construction or rehabilitation for homeownership in unincorporated Lee County or in the cities of Bonita Springs, Fort Myers Beach, or Sanibel (i.e. outside the city limits of Cape Coral and Fort Myers (SHIP Entitlement cities)) will be awarded bonus points (except for Community Planning Funds). Special Needs Housing and Extremely-low Income projects will receive the 5 bonus points regardless of location.

**Special Circumstances Justification (Maximum Points – 20)**

There is a need for all types of affordable housing throughout Lee County. However, it is also recognized that special circumstances will make the implementation of a particular project urgent. In that instance, these bonus points will be awarded. *Note: The intent is to award these points rarely and on a case by case basis.* Projects will be evaluated in terms of the documentation and justification for the need for the project. The applicant should explain and document the need for the project, including any special circumstances in the program narrative.

**Innovative Approach (Maximum Points – 5)**

Applicants will be awarded maximum points for an innovative approach to project design and implementation. An innovative approach is defined as one that has not been used previously for affordable housing in this area and could be a model for other agencies.

**Universal Design (UD) Maximum Points – 5)**

Points will be awarded to applicants who incorporate elements of Universal Design in their construction beyond the minimum required by the Lee County HHR program. Universal Design is the principle of design for home environments and products so as to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

There are many sources of information on Universal Design. A suggested source is the Center for Universal Design, North Carolina State University, Box 8613, Raleigh, NC 27695-8613 or <http://www.design.ncsu.edu/cud>.

<b>Units Incorporating Elements Of Universal Design</b>	<b>Points Available</b>
100%	5
75%	4
50%	3
25%	2
10%	1

**Health or Welfare Emergency (Maximum 15 points)**

The intent is to award these points rarely. In order to obtain the points the applicant must adequately describe the project and provide background information justifying the urgency of a particular project in terms of health and welfare. Since there is a shortage of all kinds of affordable housing, merely describing a particular housing crisis will not earn the applicant points. To earn these points, the applicant must provide information about a health or welfare situation that a

particular project will rectify. The applicant must show that this is an unusual or emergency situation, which is time sensitive and must describe the consequences of postponing the funding.

**Energy Efficiency (Maximum Points – 5)**

To receive these points an applicant must provide blueprints with a Florida Power and Light or comparable company energy rating.

In order to receive a maximum of five bonus points, the dwelling units to be constructed or rehabilitated must comply with the Florida Power and Light BUILDSMART or comparable program. This program evaluates the energy efficiency of homes based upon the State of Florida Energy Performance Index (EPI) and awards certifications to homes that are progressively more energy efficient than the State required standard EPI rating of 100.

Simple energy improvements like tighter air ducts, a higher energy efficiency air conditioner/heater/water heater, greater attic and wall insulation, and more energy efficient windows are common recommendations.

**Points to be awarded for Energy Efficiency**

EPI Rating	Energy Savings	Points Awarded
70 or below	30%	5
71 to 80	20%	3
81 to 90	10%	2

## MEASURES AND POINTS FOR HOMEOWNERSHIP

MEASURES	Maximum Points Available	
<b>Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control</b>	<b>New Construction</b>	<b>Rehabilitation</b>
Staffing	5	5
Operations Procedures	5	5
Staff Experience	5	5
Board Experience	5	5
Homeowner Counseling and Training	5	5
<b>Section Sub-Total</b>	<b>25</b>	<b>25</b>
<b>Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives</b>	<b>New Construction</b>	<b>Rehabilitation</b>
Measurable Objectives are Clearly Stated	5	5
Project Readiness and Can Be Accomplished in a Timely Fashion	5	5
Site Control	5	N/A
Engineering and Architectural Drawings	5	5
Minimum Accessibility Design		5
Zoning and Land Use	5	N/A
Site Suitability	5	N/A
<b>Section Sub-Total</b>	<b>30</b>	<b>20</b>
<b>Financial Feasibility</b>	<b>New Construction</b>	<b>Rehabilitation</b>
Project Budget to Include Sources and Uses of Funds	5	5
Due Diligence in Cost Estimates	5	5
Findings and Prior Contract Compliance	5	5
Audit Report	5	5
Financial Resources in Place – Adequate Cash Available for project to be Implemented	5	5
HHR Funds Leveraged/Matched for the Proposed Project	10	10
Developer Fee or Developer/Builder Fee Appropriate for Work	0	0
<b>Section Sub-Total</b>	<b>40</b>	<b>40</b>
<b>Sub-Total Points</b>	<b>90</b>	<b>80</b>

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## Bonus Points

MEASURES Bonus Points	Maximum Points Available	
	New Construction	Rehabilitation
WAGES Participation	5	5
Extremely-Low Income Benefit	10	10
Very-Low and Low-Income Benefit	8	8
Low-Income Benefit	6	6
Assistance for Special Needs Populations	5	5
Location	5	5
Special Circumstances Justification	20	20
Innovative Approach	5	5
Universal Design	5	5
Health or Welfare Emergency	15	15
Energy Efficiency	5	5
<b>Section Sub-Total</b>	<b>89</b>	<b>89</b>
<b>TOTAL POINTS</b>	<b>179</b>	<b>169</b>

## **Rental Strategies – General and Special Needs**

There are two rental housing strategies: General Rental Housing and Special Needs Rental Housing.

General Rental Housing developments only qualify for funding under the General Rental Housing Strategy.

Special Needs Housing developments qualify for funding under the Special Needs Rental Housing Strategy because this strategy provides a guaranteed minimum set aside for special needs rental housing. However, if this category is over-subscribed (i.e. the amount of dollars requested exceeds the dollars allocated for that strategy), the Special Needs Rental Housing applications also will qualify for funding under the General Rental Housing strategy. Persons who have special housing needs, as defined by Rule 67-37.002(30) Florida Administrative Code, include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities.

### **Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control**

#### **Staffing (Maximum Points – 5)**

An applicant may be eligible for the maximum number of points if it can demonstrate in its narrative that it has adequate and available staff to commence and complete the project in an effective and efficient manner.

#### **Operations Procedures (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must provide its Board of Directors' approved Operations Procedures Manual. The applicant may receive some points if it provides draft Operations Procedures.

#### **Staff Experience (Maximum Points – 5)**

The experience of the applicant will be evaluated to include the applicant's length of time in business and experience in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

**Board Experience (Maximum Points – 5)**

The experience of the board will be evaluated to include the board’s experience and/or expertise in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

**Rental Property Management and Operations Experience and Approach (Maximum Points – 5)**

The applicant must document how it will operate and manage the project. In order to receive the maximum number of points, the applicant must provide a copy of its rental property management procedures, state who will be providing the management, how much experience they have in rental property management, and that adequate management staff will be available.

<b>Property Management Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives

**Measurable Objectives are Clearly Stated (Maximum Points – 5)**

The applicant clearly describes the project and states the type of unit, number of bedrooms, and the number of housing units to be provided as well as number of intended beneficiaries and their income categories.

**Project Readiness and Can Be Accomplished in a Timely Fashion (Maximum Points – 5)**

Points will be awarded based on the project commencement and completion dates listed in the application. Project commencement will start after the grant award is fully executed.

<b>Project Readiness</b>	<b>Points Available</b>
Ready to start immediately	5
Start within 3 to 4 months	3
Start within 5 to 6 months	2
Start more than 6 months out	1

**Site Control (Maximum Points – 5)**

The applicant or the general partner must demonstrate site control. Site control can be in the form of a contract for purchase and sale, an option, or a warrantee deed. The applicant must provide proof of ownership or an option for a time frame long enough to assure project completion.

**Engineering and Architectural Drawings (Maximum Points – 5)**

The applicant must provide site plans and architectural drawings of the buildings.

For rehabilitation projects the applicant must provide an accurate and detailed description of the proposed work to be done. The applicant must provide architectural drawings only if the rehabilitation project is of a type and magnitude that require them.

**Zoning and Land Use (Maximum Points – 5)**

Applicants indicating they have the proper zoning and proper land use designation will be given the maximum number of points.

<b>Zoning and Land Use</b>	<b>Points Available</b>
Proper Land Use Designation	Projects not in the proper Lee Plan land use classification will be disqualified.
Proper Zoning Designation	5

**Site Suitability (Maximum Points – 5)**

A site that is buildable according to local government regulations and is in the proximity of urban amenities will receive the maximum number of points.

**Financial Feasibility**

**Project Budget to Include Sources and Uses of Funds (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant’s budget must be clear, add up correctly, demonstrate that the project is financially feasible, and include all sources and uses to be used to implement the project for which funds are being requested. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times.



**Due Diligence in Cost Estimates (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must attach cost estimates for all applicable project components. No points will be awarded if cost estimates are “lump sum” or turnkey; these are not acceptable. Project components may include the following:

<b><u>DUE DILIGENCE IN COST ESTIMATES</u></b>			
<b>1. Construction/building cost</b>		<b>Cost Per Unit</b>	<b>Cost for Total Project</b>
Total	Demolition		
	Off-site (explain)		
	New Units (detail)		
	Rehab of existing (detail)		
	Accessory buildings		
	Recreational areas		
	Common areas		
	Other (explain/detail)		
<b>2. Contractor costs</b>			
Total	Building contractor costs (explain/detail)		
<b>3. General development cost</b>			
Total	Accounting		
	Appraisal		
	Architect's Fees -- Design		
	Architect's Fees -- Supervision		
	Builder's Risk Insurance		
	Building Permit		
	Brokerage Fees		
	Closing Costs – Construction Loan		
	Closing Costs – Permanent Loan		
	Engineering Fees		
	Environmental Report		
	Impact Fees		
	Inspection Fees		
	Insurance		
	Legal Fees		
	Market Study/Marketing		
	Property Taxes		
Soil test			
Survey			
Title Insurance			
Utilities			
	Other (explain/detail)		
<b>4. Financial Cost</b>			
Total	Construction Loan Costs (interest, origination fee)		
	Bridge Loan Costs (interest, origination fee)		
	Permanent Loan Costs		
	Other (detail/explain)		
<b>5. Developer Fees</b>			
Total	Developer Fee (detail/explain)		
<b>6. Acquisition Cost</b>			
Total	Existing Building		
	Land		
	Other (detail/explain)		
<b>Grand Total</b>			

**Findings and Prior Contract Compliance (Maximum Points – 5)**

In order to receive the maximum points, an applicant must not have had any findings during Lee County’s HHR Program Monitoring or the monitoring visits by the auditors’ from the Florida Housing Finance Corporation, a clean audit report, and completion of previous projects funded by prescribed deadlines. New organizations that do not have an audit will receive no points.

Points will be subtracted for each finding from the overall number of points an applicant receives. This functions as a penalty to the applicant. The more findings; the more points subtracted.

**Independent Audit Report (Maximum Points – 5)**

In order to receive 5 points, the applicant who has received prior SHIP, CDBG, or HOME funds must provide an audit by an independent auditor that does not include any material weaknesses for the prior year. Applicants who have not been audited will not receive any points or have points subtracted.

**Financial Resources in Place – Adequate Cash Available for Project to be Implemented (Maximum Points – 5)**

In order to be eligible to receive the maximum number of points, the applicant must document that it has adequate cash available for the project to be implemented. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times and financial statements that illustrate adequate cash available.

**HHR Funds Leveraged/Matched for the Proposed Project (Maximum Points – 5)**

<b>Leverage/Match Ratio</b>	<b>Points Available</b>
More than 1 to 1	5
1 to 1	4
.75 - .99 to 1	3
.50 - .74 to 1	2
.25 - .49 to 1	1
Less than .25	0

**Developer Fee or Developer/Builder Fee Appropriate for Work (No Points)**

The developer’s fee is the fee that the applicant charges to develop (plan and manage the project exclusive of builders costs). For new construction, the developer’s fee cannot exceed 10% of the project cost, excluding raw land costs. For rehabilitation, the developer’s fee cannot exceed 10% of the total development cost of the project.

## **Bonus Points**

### **WAGES Participation (Maximum Points – 5)**

In order to receive 3 bonus points for this item, an applicant must provide documentation that it employs at least one full-time equivalent (35 to 40 hours) employee(s) that is a State of Florida WAGES program graduate. An applicant will receive 2 bonus points if it provides documentation that it employs one part-time employee who is a graduate of the WAGES program. The part-time employee must work at least 20 hours per week.

### **Extremely-Low Income Benefit (Maximum Points – 10)**

These points will be given only to those applicants who demonstrate that a proposed project will benefit a minimum of 30% extremely-low income households. While stating that there will be outreach to extremely-low income households is desirable; outreach alone will not demonstrate or guarantee benefit to extremely-low income households, so no bonus points will be awarded for outreach.

### **Very Low and Low Income Benefit (Maximum Points – 8)**

These points will only be given to those applicants who demonstrate that a proposed project will exceed the HHR guidelines of benefiting either a minimum of 30% very low and 30% low income or a minimum of 60% very-low income households. While stating that there will be outreach to very-low and low income households is desirable; outreach alone will not demonstrate or guarantee benefit to very-low and low income households, so no bonus points will be awarded for outreach.

### **Low Income Benefit (Maximum Points – 6)**

These points will only be given to those applicants who demonstrate that a proposed project will benefit over 70% low-income households. While stating that there will be outreach to low income households is desirable; outreach alone will not demonstrate or guarantee benefit to low income households, so no bonus points will be awarded for outreach.

### **Assistance for Special Needs Populations (Maximum Points – 5)**

These points will only be given to those applicants who demonstrate that a proposed project will serve special needs populations. While stating that there will be outreach to special needs populations is desirable, no bonus points will be awarded for outreach.

Eligible activities include the construction or rehabilitation of housing for persons who have special housing needs, as defined by Rule 67-37.002(30) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities.

<b>Special Needs Units</b>	<b>Points Available</b>
100%	5

**Location (Maximum Points – 5)**

New construction or rehabilitation for units in unincorporated Lee County or in the cities of Bonita Springs, Fort Myers Beach, or Sanibel (i.e. outside the city limits of Cape Coral and Fort Myers (SHIP Entitlement cities)) will be awarded bonus points (except for Community Planning Funds). Special Needs and Extremely-Low Income (ELI) units shall receive 5 points regardless of location.

**Special Circumstances Justification (Maximum Points – 20)**

There is a need for all types of affordable housing throughout Lee County. However, it is also recognized that special circumstances will make the implementation of a particular project urgent. In that instance, these bonus points will be awarded. *Note: The intent is to award these points rarely and on a case by case basis.* Projects will be evaluated in terms of the documentation and justification for the need for the project. The applicant should explain and document the need for the project, including any special circumstances in the program narrative.

**Innovative Approach (Maximum Points – 5)**

Applicants will be awarded maximum points for an innovative approach to project design and implementation. An innovative approach is defined as one that has not been used previously for affordable housing in this area and could be a model for other agencies.

**Universal Design (UD) (Maximum Points – 5)**

Points will be awarded to applicants who incorporate elements of Universal Design in their construction beyond the minimum required by the Lee County HHR program. Universal Design is the principle of design for home environments and products so as to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

There are many sources of information on Universal Design. A suggested source is the Center for Universal Design, North Carolina State University, Box 8613, Raleigh, NC 27695-8613 or <http://www.design.ncsu.edu/cud>.

<b>Units Incorporating Elements Of Universal Design</b>	<b>Points Available</b>
100%	5
75%	4
50%	3
25%	2
10%	1

**Health or Welfare Emergency (Maximum 15 points)**

The intent is to award these points rarely. In order to obtain the points the applicant must adequately describe the project and provide background information justifying the urgency of a particular project in terms of health and welfare. Since there is a shortage of all kinds of affordable housing, merely describing a particular housing crisis will not earn the applicant points. To earn these points, the applicant must provide information about a health or welfare situation that a

particular project will rectify. The applicant must show that this is an unusual or emergency situation, which is time sensitive and must describe the consequences of postponing the funding.

**Energy Efficiency (Maximum Points – 5)**

To receive these points an applicant must provide blueprints with a Florida Power and Light or comparable company energy rating.

In order to receive a maximum of five bonus points, the dwelling units to be constructed or rehabilitated must comply with the Florida Power and Light BUILDSMART or comparable program. This program evaluates the energy efficiency of homes based upon the State of Florida Energy Performance Index (EPI) and awards certifications to homes that are progressively more energy efficient than the State required standard EPI rating of 100.

Simple energy improvements like tighter air ducts, a higher energy efficiency air conditioner/heater/water heater, greater attic and wall insulation, and more energy efficient windows are common recommendations.

Points to be awarded for Energy Efficiency

EPI Rating	Energy Savings	Points Awarded
70 or below	30%	5
71 to 80	20%	3
81 to 90	10%	2

**MEASURES AND POINTS FOR RENTAL – GENERAL AND SPECIAL NEEDS**

<b>MEASURES</b>	<b>Maximum Points Available</b>
<b>Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control</b>	<b>Rental – General and Special Needs</b>
Staffing	5
Operations Procedures	5
Staff Experience	5
Board Experience	5
Rental Property Management & Operations Experience & Approach	5
<b>Section Sub-Total</b>	<b>25</b>
<b>Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives</b>	<b>Rental – General and Special Needs</b>
Measurable Objectives are Clearly Stated	5
Project Readiness and Can Be Accomplished in a Timely Fashion	5
Site Control	5
Engineering and Architectural Drawings	5
Zoning and Land Use	5
Site Suitability	5
<b>Section Sub-Total</b>	<b>30</b>
<b>Financial Feasibility</b>	<b>Rental – General and Special Needs</b>
Project Budget to Include Sources and Uses of Funds	5
Due Diligence in Cost Estimates	5
Findings and Prior Contract Compliance	5
Audit Report	5
Financial Resources in Place – Adequate Cash Available for project to be Implemented	5
SHIP Funds Leveraged/Matched for the Proposed Project	5
Developer Fee or Developer/Builder Fee Appropriate for Work	0
<b>Section Sub-Total</b>	<b>30</b>
<b>Sub-Total Points</b>	<b>85</b>

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**Bonus Points for RENTAL – GENERAL AND SPECIAL NEEDS**

<b>MEASURES</b>	<b>Maximum Points Available</b>
<b>Bonus Points</b>	<b>Rental – General and Special Needs</b>
WAGES Participation	5
Extremely-Low Income Benefit	10
Very-Low and Low-Income Benefit	8
Low-Income Benefit	6
Assistance for Special Needs Populations	5
Location	10
Special Circumstances Justification	20
Innovative Approach	5
Universal Design	5
Health or Welfare Emergency	15
Energy Efficiency	5
<b>Section Sub-Total</b>	<b>94</b>
<b>TOTAL POINTS</b>	<b>179</b>

Exhibit H

**Special Needs Strategy Income Certification Plan**

It is recognized that special needs housing projects face unique situations that render some standard procedures, such as income certification, difficult or impossible. For example, an emergency shelter does not have the time to gather the essential documentation, such as third party verifications, to verify that an individual meets program income requirements. For this reason, this plan provides alternative guidelines for determining income eligibility for special needs strategies.

The following criteria shall be utilized for income certification for the Special Needs Strategy.

Eligible Persons shall include one or more natural persons, or a family, which are determined by the county to be very-low, low or moderate income according to the income limits adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.

Annual gross income of the household. Annual gross income shall be defined under one of the following methods: 1) the section 8 housing assistance payments programs in 24 C.F.R. part 5; 2) annual income as reported under the census long form; or 3) adjusted gross income as defined for purposes of reporting under Internal Revenue Services Form 1040 for individual federal annual income tax purposes.

Rental units constructed, rehabilitated, or otherwise assisted with HHR funds must be monitored at least annually for 15 years for compliance with tenant income and affordability requirements. Annual monitoring shall be submitted to the county on a form provided by the county and shall include income level, race, age, amount of assistance provided, and other information. Maximum rents allowed are based on the number of bedrooms. Rents are provided annually by HUD and distributed by the Florida Housing Finance Corporation.

Special needs projects and income certification procedures will be defined as one of the following:

**Stage One Housing.** Projects include those intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless. The housing serves as an entry shelter that functions on an emergency basis to provide immediate shelter, stabilization, treatment, and case management. A checklist shall be provided by the sponsors containing all income information gathered for each resident.

Income Certification. Upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification as available. A determining of income eligibility shall be made upon provision of housing services.

**Stage Two Housing.** Projects which provide temporary housing, such as transitional shelters that function to provide family or personal accommodation for extended periods of time until the



resident can move to permanent housing. Supportive services are coordinated and provided to the resident based on need.

**Income Certification.** A determination of income eligibility will be made upon provision of housing services. If the applicant has an income then anticipated annual income shall be certified according to standard HHR rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

If an applicant does not have an income or is transitioning from Stage One Housing upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification available. Once the person has found employment and has stayed employed for a period of 60 days anticipated annual gross income shall be certified according to standard HHR rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

**Stage Three Housing.** Permanent housing that will be affordable to persons with special needs. Supportive services and environmental modifications are provided as needed. The goal of the housing is to provide the greatest independence possible in the least restrictive setting with the purpose of enhancing the quality of life as well as functional abilities.

Income Certification. Anticipated annual gross income shall be certified according to standard HHR rules, including the Section 8 housing assistance payments programs in 24 CFR, part 5 methodology.

Exhibit I

**Disaster/Hurricane Income Certification Plan**

Recipients of HHR funds under a local government's disaster strategy shall be required to verify income by executing a Hurricane Certification of Income Form provided by the Florida Housing Finance Corporation, hereby adopted and incorporated by reference.

Pay check stubs and other forms of proof are required, if available. Other documentation required for HHR income qualification may be waived if unavailable. The county shall make every effort reasonable to insure that the recipients of HHR funds are income qualified.