

CHARLOTTE COUNTY

HURRICANE HOUSING
RECOVERY PLAN

July 2005

Previously Amended December 11, 2007

Amended February 25, 2025

I. PROGRAM DESCRIPTION CHARLOTTE COUNTY

Base Allocation Request: \$14,339,973

Extremely Low-Income Request: \$ 2,867,995

Community Planning Request: \$ 1,911,996

Participating Local governments
and agencies: City of Punta Gorda,
Punta Gorda Housing Authority
Housing Corporation of Charlotte County
Charlotte County Homeless Coalition
Charlotte County Housing Finance Authority

II. HHRP HOUSING STRATEGIES

Community Land Trust

- a. Establish and provide funds for creation of Community Land Trust and purchase of land for no more than \$50,000 per unit, for development of community housing.
- b. State Fiscal Years 2006, 2007 and 2008.
- c. Income Categories served: Moderate up to 100% of AMI, Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$750,000 over 3-year period.
- e. Terms, Recapture and Default.
Grant. With resale provisions. Land is secured thru restrictive covenants.
- f. Recipient Selection Criteria.
First ready, first served.
- g. Sponsor Selection Criteria, if applicable.
RFP for non-profit who can demonstrate capacity and experience creating affordable housing within specified time frame.
- h. Additional Information: CLT will advertise RFP for private and non-profit developers to construct affordable community housing, partnering with several that can produce desired single family, duplexes or triplexes homes for sale within specified time frame or rental units for rental by low, very low or extremely low-income households.

Ownership Initiatives

A. Down Payment Assistance

- a. Provide Down Payment assistance to county residents seeking to buy an existing home.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Moderate, Low, and Very Low Income.
- d. Maximum award: Scaled based on Income category: \$30,000-\$15,000.
- e. Terms, Recapture and Default:
15-year 0% interest loan. Forgiven 25% each year beginning in 12th year. Must be paid off if sold before 15 years, no longer used as primary residence, or refinance of primary mortgage with cash out. If used on CLT purchase, subject to resale provision rather than recapture.
- f. Recipient Selection Criteria: First ready, first served.
- g. Sponsor Selection Criteria, if applicable: RFP for non-profit who can demonstrate capacity and experience administering housing programs.
- h. May layer assistance with SHIP funds or other public entity funds. Maximum value of home: \$185,000. Buyer must complete Homeownership Education Program. May not be used on mobile homes.

B. Homeownership Rehabilitation

- a. Provide funds to repair or rehabilitate homeownership single family homes, condos or owner-occupied duplexes and triplexes for homeowners whose homes were damaged by the hurricanes. Hurricane Retrofitting is an eligible expense.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Moderate, Low, Very Low, and Extremely Low.
- d. Maximum award: Scaled based on income: \$30,000-\$15,000.
- e. Terms, Recapture and Default:
15-year 0% interest loan. Forgiven 25% each year beginning in 12th year. Must be paid off if sold before 15 years, no longer used as primary residence, or refinance of primary mortgage with cash out.
- f. Recipient Selection Criteria: First ready, first served.
- g. Sponsor Selection Criteria, if applicable: RFP for non-profit who can demonstrate capacity and experience creating and administering affordable housing programs.
- h. Hurricane Retrofitting is an eligible expense. May be used on mobile homes if built after 1994. Maximum income value of home: \$185,000. May layer with SHIP funds or other public entity funds.

C. New Construction of Single-Family Homes

- a. Down Payment funds to county residents building a new home or replacing a home destroyed by hurricanes on same lot, working through selected sponsor. Funds can cover demolition and lot preparations.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Moderate, Low, and Very Low Income.
- d. Maximum award: Scaled based on Income category.
\$30,000-\$15,000.
- e. Terms, Recapture and Default:
15-year 0% interest loan. Forgiven 25% each year beginning in 12th year. Must be paid off if sold before 15 years, no longer used as primary residence, or refinance of primary mortgage with cash out. If used on CLT purchase subject to resale provision rather than recapture.
- f. Recipient Selection Criteria: First ready, first served.
- g. Sponsor Selection Criteria, if applicable:
RFP for non-profit company who can show experience and capacity for administering government housing programs.
- h. Homes may be built on land purchased from open market or CLT land. Maximum value of home: \$185,000. Buyer must complete Homebuyer Education Program. May not be used on mobile homes. May layer with SHIP funds or other public entity funds.

D. Rehabilitation/New Construction of Single-Family homes, condos, duplexes or triplexes for sale by Private, for-profit developers/contractors/property owners.

- a. Provide funds for construction or rehabilitation of single-family homes, condos, duplexes and triplexes for sale to Owner Occupied Buyer with additional units leased to renters at less than 80% AMI.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Moderate, Low, and Very Low Incomes.
- d. Maximum award: \$30,000.
- e. Terms, Recapture and Default:
Line of credit up to \$30,000 available to qualified participants for needed capital to complete work. Amount needed for Buyer to qualify, no more than \$30,000, becomes second mortgage for homebuyer under same terms as down payment program.
- f. Recipient Selection Criteria:
RFPs to contractor/developer/property owners who can show experience and capacity for delivery of product within specified time frame.
- g. Sponsor Selection Criteria:
RFP for non-profit company who can show experience and capacity for administering government housing programs.
- h. Buyers must complete Homebuyer Education program. Maximum value of home: \$185,000.

May layer with SHIP funds or other public entity funds. First leases executed by Developer with Buyer review; leases transferred to Buyer at sale closing. Rents of additional units must remain affordable for term of HHR program. Affordable rents defined as fair market rents as promulgated by HUD.

E. Mobile Home Replacement

- a. Funds available to non-served applicants of earlier CDBG and HOME Again funds for mobile home replacement.
- b. State Fiscal Years 2006.
- c. Income Categories served: Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$50,000.
- e. Terms, Recapture and Default:
5-year 0% interest loan, forgiven after 5 years occupancy.
Must be paid off if sold before 5 years, no longer used as primary residence, or refinance of primary mortgage with cash out.
- f. Recipient Selection Criteria: No applications taken. Assistance to those already identified and on wait list.
- g. Sponsor Selection Criteria, if applicable:
RFP for contractor who can demonstrate capacity and experience with mobile home replacement program and can complete project within specified time frame
- h. Additional Information.

F. Mobile Home Moving Expense

- a. Funds available to residents of FEMA Village purchasing their mobile home to move it, prepare site, and set up in new location.
- b. State Fiscal Years 2006 and 2007.
- c. Income Categories served: Moderate, Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$15,000.
- e. Terms, Recapture and Default:
5-year 0% interest loan, forgiven after 5 years occupancy.
Must be paid off if sold before 5 years, no longer used as primary residence, or refinance of primary mortgage with cash out.
- f. Recipient Selection Criteria: No applications taken. Assistance to those already identified and on wait list.
- g. Sponsor Selection Criteria, if applicable:
RFP for contractor who can demonstrate capacity and experience with mobile home replacement program and can complete project within specified time frame.
- h. Additional Information.

G. Construction Material Purchase

- a. Funds available to purchase construction material for utilization in rehabilitation or construction of housing by non-profit organizations with volunteer construction crews.
- b. State Fiscal Years 2006, 2007, 2008.
- c. Income Categories served: Moderate, Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$15,000 per unit.
Grant. If material unused within expected time frame, materials redistributed to other programs to achieve housing goals.
- f. Recipient Selection Criteria: First Ready, First Served.
- g. Sponsor Selection Criteria, if applicable:
RFP for non-profit who can demonstrate capacity and experience creating housing with volunteer crews.
- h. Additional Information.

H. Foreclosure and Eviction Prevention

- a. Funds to assist qualified area households avoid foreclosure by assisting with back payments and financial counseling to establish workout plan.
- b. State Fiscal Years 2008, 2009.
- c. Income Categories served: Moderate, Low, Very Low, and Extremely Low incomes.
- d. Maximum award: \$10,000 per household.
- e. Deferred Loan. Zero percent interest, payable in full after 30 years.
- f. Recipient Selection Criteria: First ready, First Served.
- g. Sponsor Selection Criteria:
RFP for non-profit who can demonstrate capacity and experience to provide innovative programs.
- h. Additional Information: Household must be able to create feasible “workout” plan.

I. Revitalization

- i. Funds to assist revitalization in selected areas, by promoting rebuilding on vacant lots, completion of unfinished homes for homeownership opportunities through lease options, community land trusts or other innovative programs.
- j. State Fiscal Years 2008, 2009.
- k. Income Categories served: Moderate, Low, Very Low, and Extremely Low incomes.
- l. Maximum award: \$70,000 per household.
- m. Deferred Loan. Zero percent interest, payable in full after 30 years.
- n. Recipient Selection Criteria: First ready, First Served.
- o. Sponsor Selection Criteria:
RFP for non-profits who can demonstrate capacity and experience to provide and administer innovative programs.
- p. Additional Information.

Rental Initiatives

J. Rental Construction of affordable multifamily complexes

- a. Gap financing for developers providing affordable housing with primary financing from State or Federal funds.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$26,000 per unit.
- e. Terms, Recapture and Default:
Amortization negotiable with semi-annual payments expected and balloon of negotiated percentage at earlier agreed upon date.
Affordability period to run concurrently with most restrictive, with minimum of 15 years.
- f. Recipient Selection Criteria:
RFPs to developers who can show experience and capacity, ability to proceed with delivery of product within specified time frame, and ability to leverage funds to lower per unit costs.
- g. Sponsor Selection Criteria, if applicable.
- h. Additional Information.

K. Non-Profit Rental Construction or Rehabilitation

- a. Capital assistance to Housing Authorities or Non-Profit rental Developers.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Low, Very Low, and Extremely Low.
- d. Maximum award: \$26,000 per unit.
- e. Terms, Recapture and Default:
Deferred loan, forgiven after 30 years. Repayable in full if use not Continued for 30 years.
- f. Recipient Selection Criteria: RFP to developers who can show experience and capacity, ability to proceed with delivery of product within specified time frame, and ability to leverage funds to lower per unit costs.
- g. Sponsor Selection Criteria, if applicable.
- h. Additional Information.

L. Private, For-Profit Rental Rehabilitation

- a. Provide funds for rehabilitation of single family, or rehab/construction of doubles or triplex homes for rent.
- b. State Fiscal Years 2006, 2007, and 2008.
- c. Income Categories served: Moderate up to 100% AMI, Low, Very Low, or Extremely Low-income households.
- d. Maximum award: \$20,000 per unit.
- e. Terms, Recapture and Default:

Grant.

Default and repayment of funds required in full if property not available for rent within 6 months of receipt of funds or if Property Owner evicts renter without cause within first year.

- f. Recipient Selection Criteria: First ready, first served.
- g. Sponsor Selection Criteria, if applicable:
RFPs to contractor/developer who can show experience and capacity for delivery of product within specified time frame.
- h. Compliance with income guidelines for term of HHR program. Owners must provide one year lease to qualified household. Owner must copy Housing Office on any eviction notice and notify Charlotte County Housing Office if tenants default due to Nonpayment of rent.

M. Rental Assistance

- a. Rental assistance for first, last and security deposits to Charlotte County households moving from FEMA parks.
- b. State Fiscal Years 2006, 2007.
- c. Income Categories served: Moderate up to 100%, Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$2,000 per unit.
- e. Terms, Recapture and Default:
Grant.
- f. Recipient Selection Criteria: First Ready, first served.
- g. Sponsor Selection Criteria, if applicable.

N. “Affordable Landlord Bonus” Program

- a. Cash bonus to affordable and non-profit landlords leasing, at affordable rents, to Charlotte County resident from FEMA parks.
- b. State Fiscal Years 2006, 2007.
- c. Income Categories served: Moderate up to 100% AMI, Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$3,000 per unit.
- e. Terms, Recapture and Default:
Grant in two semiannual payments paid in advance.
Repayment in full required if Landlord evicts tenant without cause.
- f. Recipient Selection Criteria: First Ready, first served.
- g. Sponsor Selection Criteria, if applicable.
- h. Owners must provide one year lease to qualified household. Owner must copy Housing Office on any eviction notice and notify Charlotte County Housing Office if tenants default due to Nonpayment of rent. Affordable rents defined as those distributed and allowed by Florida Housing Finance Corporation.

O. “Dollars to Landlord” Program

- a. Cash bonus to private landlords leasing to Charlotte County residents moving from FEMA Parks.

- b. State Fiscal Years 2006, 2007.
- c. Income Categories served: Moderate up to 100% AMI, Low, Very Low, and Extremely Low.
- d. Maximum award: \$3000 (Program begins March 1, 2006).
- e. Terms, Recapture and Default:
Grant to Landlord in two semiannual payments paid in advance.
Repayment in full required if Landlord evicts tenant without cause.
- f. Recipient Selection Criteria: First ready, first served.
- g. Sponsor Selection Criteria, if applicable.
- h. Additional Information: Owners must provide one year lease to qualified household. Owner must copy Housing Office on any eviction notice and notify Charlotte County Housing Office if tenants default due to Nonpayment of rent. Maximum allowable rents defined as those distributed and allowed by Florida Housing Finance Corporation.

P. Community Land Trust for Rentals

- a. Establish and provide funds for creation of Community Land Trust and purchase of land for no more than \$50,000 per unit, for development of rental housing.
- b. State Fiscal Years 2006, 2007 and 2008.
- c. Income Categories served: Moderate up to 100% of AMI, Low, Very Low, and Extremely Low Incomes.
- d. Maximum award: \$50,000.
- e. Terms, Recapture and Default:
Grant. With resale provisions. Land is secured thru restrictive covenants.
- f. Recipient Selection Criteria: First ready, first served.
- g. Sponsor Selection Criteria, if applicable:
RFP for non-profit who can demonstrate capacity and experience creating affordable housing within specified time frame
- i. Additional Information: CLT will advertise RFP for private and non-profit developers to construct affordable community housing, partnering with several that can produce desired single family, duplexes or triplexes homes for rent to low, very low, or extremely low-income households.

III. EXTREMELY LOW-INCOME STRATEGIES

Strategies from Section II to be included to serve ELI:

Strategies B, E, F, G, H, I, J, K, L, M, N.

Recipient Selection Criteria:

For above cited Strategies: First Ready, First Served.

See additional Strategy below.

Q. Special Needs Housing

- a. Funds to develop, renovate, or hurricane harden housing for special needs populations. Funds to be used for land purchase, capital or site preparation.
- b. State Fiscal Years 2006, 2007, 2008, and 2009.
- c. Income Categories served: Extremely Low.
- d. Maximum award: \$60,000 per bed/unit.
- e. Terms, Recapture and Default:
 - First \$300,000 funded as grant.
 - Remainder deferred loan, forgiven after 30 years. Repayable in full if use not continued for 30 years. County reserves first right of refusal is sold.
 - The term of affordability must be maintained for a minimum of 15 years.
- f. Recipient Selection Criteria.
- g. Sponsor Selection Criteria, if applicable:
RFP for non-profit with experience managing special needs populations who can demonstrate capacity to complete project within specified time frame and ability to leverage funds to lower per unit costs.
- h. Additional Information.

IV. COMMUNITY PLANNING STRATEGY

Summary of the Strategy:

All programs available to any resident of Charlotte County.

Strategies from Section II to be included in Community Collaboration:

Strategies A, B, C, D, E, F, G, H, I, J, K, L, M, N, O.

In late April, Charlotte County began coordinated efforts to gather and study best housing practices across the State of Florida and the nation to aid in the development of the anticipated Hurricane Housing Recovery Plan. The “Workforce Housing Task Force” appointed by Enterprise Charlotte, an Economic Development Advisory Committee, invited speakers informed on affordable housing initiatives, community land trusts and land use regulations to speak at regularly scheduled meetings throughout May and June. A second committee, the “Housing Strategies Committee”, composed solely of governmental staff, also met throughout May and June to gather data and to explore, discuss and consider innovative programs which could address the critical housing shortages resulting from the devastation of Hurricane Charley. Four participants of the Housing Strategies Committee served on the Workforce Housing Task Force to provide continuity between the two committees and collaborate on work efforts.

Concurrently with these meetings, staff met individually with non-profit housing providers, private developers and elected officials to gather their input and determine their capacity to participate as partners in the hurricane recovery efforts. The Housing Corporation of Charlotte County, the Charlotte County Homeless Coalition, the Punta Gorda Housing Authority, the Charlotte County Housing Finance Authority, Charlotte County Chapter of

Habitat for Humanity, and the Interfaith, Interagency Network of Charlotte County are all expected to be active partners in the county's recovery efforts.

As drafting of the HHR plan began in mid June, committee representatives met individually with County Commissioners and Punta Gorda City Manager, Howard Kunik, to share progress and ideas and to discuss program implementation. At a joint meeting of The City of Punta Gorda City Council and the Charlotte County Board of County Commissioners on June 24, both governmental entities expressed their commitment to cooperatively work together in utilizing recovery funds in the best interest of all residents.

A Housing Workshop was held June 28 in which both working committees shared information gathered and presented joint recommendations for use of the HHR funds. The public was invited to speak on their housing concerns at this public workshop.

Final drafting of the HHR plan was completed in the week following the workshop. The SHIP Affordable Housing Advisory Committee met June 30 to review and offer comments to a draft of the plan, and a final draft was presented to County Commissioners and Punta Gorda City Manager for review on July 7 and placed on the BCC agenda for July 12 for approval.

V. ADMINISTRATIVE BUDGET

Summary of expenses:

3 housing positions will be added to the current Housing Division of 1.

Computers and office equipment will be obtained for that staff. Additional legal support will be hired. The advertising budget reflects the higher costs of startup.

Breakdown Information below:

FISCAL YEAR 2006

Salaries and Benefits	458,000
Office Supplies and Equipment	20,000
Travel Workshops, etc.	1,800
Advertising	2,000
Other	5,500
TOTAL	\$487,300

FISCAL YEAR 2007

Salaries and Benefits	460,000
Office Supplies and Equipment	4,000
Travel Workshops, etc.	1,000
Advertising	1,000
Other	2,500
TOTAL	\$468,500

FISCAL YEAR 2008

Salaries and Benefits	470,000
Office Supplies and Equipment	3,000
Travel Workshops, etc.	1,000
Advertising	1,000

Other		2,500
	TOTAL	\$477,500

VI. No outstanding compliance issues

VII. EXHIBITS

- A. Goals Charts, each fiscal year**
- B. Certification Page**
- C. Program Information Sheet**
- D. Community Planning Documentation:
(Interlocal agreements, letters, resolutions detailing the community
planning agreement)**