



HUMAN SERVICES AND COMMUNITY PARTNERSHIP

DATE: June 8, 2021

TO: Chair Marnie George and the Housing Finance Authority of Leon County

FROM: Shington Lamy, Director of Human Services and Community Partnerships
Matthew G. Wyman, Housing Services Manager

SUBJECT: County Staff Report & Budget Request for June 17, 2021

This County staff report is provided by the Leon County Division of Housing Services to the Housing Finance Authority of Leon County (HFA) for the June 17, 2021 HFA meeting. The report presents Housing Services' formal budget request for FY 2022 and also presents an update to program guidelines of the Emergency Housing Repair Program administered by the County and funded by the HFA.

Fiscal Year 2022 Funding Requests

In accordance with the Interlocal Agreement between the County and HFA, the HFA will adopt an estimated budget for County-adopted programs and/or HFA-adopted programs by June 15 prior to the start of each fiscal year. **County staff is requesting that the HFA increase funding to \$78,000 for Fiscal Year 2022 to the Emergency Short-Term Housing Repair Program, the Leon County Home Expo, and the Leon County 9/11 Day of Remembrance and Service.**

Table 1 provides a breakdown of the FY 2022 funding request with comparison to the funding allocated for FY 2021.

Table 1. County Funding Request, FY2021 vs. FY2022			
<u>Program</u>	<u>FY 2021</u>	<u>FY 2022</u>	<u>Diff%</u>
Emergency Short-Term Housing Repair Program	\$50,000	\$75,000	50%
Leon County Home Expo	\$1,500	\$1,500	0%
9/11 Day of Remembrance and Service	\$1,500	\$1,500	0%
Total	\$53,000	\$78,000	0%

Emergency Housing Repair Program

The HFA provides funding to the Division of Housing Services to assist low-income residents with emergency home repairs. There continues to be high demand for the Emergency Housing Repair Program in the community particularly for homes that are not eligible for the State Housing Initiatives Partnerships. Housing Services expects to expend all of the \$53,000 allocated to the program for FY 2021 as over \$38,000 has been committed to eligible households as reported in the May 31, 2021 Emergency Housing Repair (Attachment #1).

Construction costs have increased significantly since the start of the COVID-19 pandemic. Factory shutdowns and logistical issues have increased the cost of imported materials up to 60% while lumber prices have increased at least 130% since mid-April of 2020 according to the National Association of Homebuilders. Additionally, as will be discussed later in this report,

adding mobile homes that are inside City of Tallahassee limits will increase the number of units that could be serviced by the program. Therefore, County staff requests that the HFA increase funding for this program by 50% to \$75,000.

Leon County Home Expo

Historically, the HFA has been a financial sponsor of the Annual Home Expo which offers potential and existing homeowners information on down payment assistance, minor home repair and home maintenance tips through live presentations, panel discussions and a host of local vendors marketing their services. The Home Expo was last held on Saturday, April 13, 2019 and saw a record number of participants. Video recordings of all the major presentations from the event were posted on multiple County internet sites.

Unfortunately, in these unusual times of social distancing due to the COVID-19 pandemic, the event was not held in FY 2020 however, on September 10, 2020, the HFA approved the reallocation of FY 2020 funding for the Home Expo to the Emergency Housing Repair program.

The County is considering holding the next Home Expo in Fall 2021. County staff anticipates holding an in-person event for FY 2022 and as such is requesting level funding.

9/11 Day of Remembrance and Service

The County's 9/11 Day of Remembrance and Service event is typically held annually to help revitalize a neighborhood in an unincorporated area of the County. In the past, County staff, community partners and volunteers provide minor home rehabilitation and landscape projects to residents in commemoration of the spirit of community displayed following the tragic events of September 11, 2001. Each year, the 9/11 Day of Remembrance and Service is held on the third Thursday in the month of August. The 9/11 Day of Remembrance and Service was last held on August 22, 2019, the County anticipates an in-person 9/11 Day of Service event to occur this year to coincide with the 20-year anniversary of September 11th.

Unfortunately, in these unusual times of social distancing due to the COVID-19 pandemic, the event was not held in FY 2020 however, on September 10, 2020, the HFA approved the reallocation of FY 2020 funding for the County's 9/11 Day of Remembrance and Service event to the Emergency Housing Repair program.

The County is considering holding the next 9/11 Day of Remembrance and Service event in Fall 2021. County staff anticipates holding an in-person event for FY 2022 and as such is requesting level funding.

HFA Emergency Home Repairs Program Guidelines

Over the last few years, the HFA funded Emergency Repair Program has been extremely effective in assisting homeowners residing in unincorporated Leon County earning 80% or below of Area Median Income (AMI) make repairs to their home that are not SHIP eligible, most often to older mobile homes or to address an immediate need to protect a home from further damage (such as leaking roofs, plumbing leaks, etc.) or reduce the risk of health hazards (such as septic pump outs, electrical issues, etc.).

On April 8, 2021, the HFA approved a new Interlocal Agreement (Agreement) with the Board of

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County Commissioners which outlines the County's and HFA's mutual commitment in the coordination and collaboration of affordable housing and details the County and HFA's respective responsibilities, which includes the HFA's funding of the County's housing programs and services. As established in the Agreement, the HFA will continue to be a strategic and financial partner for the County's housing programs and services. The Board of County Commissioners approved the Agreement on May 11, 2021.

The Agreement allows County staff and the HFA to mutually establish guidelines of programs funded by HFA and administered by the County. As such, County staff has prepared the proposed Mobile Home & Short-Term Emergency Repair Program guidelines (Attachment #2 and known hereinafter as Proposed Program Guidelines) which maintains the existing provisions of the current Emergency Repair Program including the relaxed income verification standards that have allowed the HFA funded program to support rapid deployment of needed repairs. Additionally, the Proposed Program Guidelines aligns some of the requirements with the County's SHIP funded Emergency Home Repair program to ensure consistency among similar programming. The SHIP requirements proposed to be included in the guidelines require the owner to be current on property taxes, caps liquid assets at \$30,000; requires utilization of proceeds from insurance to make repairs when appropriate; mortgages, etc. when repair costs exceed \$2,000; and requires properties to be insured against flooding when in a 100-year plain when repair costs exceed \$2,000.

As discussed in the budget request section of this report, lumber and other material cost increases have significantly impacted the cost of the most prevalent repairs (roofs, septic HVAC replacements) funded by the program while labor shortages continue to drive construction costs higher due to unexpected demand in homebuilding. The Proposed Program Guidelines add mobile homes that are located inside the City of Tallahassee limits as potentially eligible properties. Due to the extreme increases in the costs of the most typical repairs conducted by the HFA funded Program as well as the addition of mobile home units inside City limits, the Proposed Program Guidelines include an increase to the long-standing limits of \$1,650 and \$7,500 for households that include an elderly person or a person with special needs as defined in Section 420.0004 F.S. be increased to \$2,000 and \$12,000 respectively.

Options:

1. Approve the \$78,000 Fiscal Year 2022 budget request for the Emergency Short-Term Housing Repair Program, the Leon County Home Expo, and the Leon County 9/11 Day of Remembrance and Service.
2. Do not approve the \$78,000 Fiscal Year 2022 budget request.
3. Approve the proposed Mobile Home & Short-Term Emergency Repair Program guidelines.
4. Do not approve the proposed Mobile Home & Short-Term Emergency Repair Program guidelines.
5. Board direction.

Attachment(s):

1. Emergency Short-Term Housing Repair FY 2021 Report as of May 31
2. Proposed Mobile Home & Short-Term Emergency Repair Program Guidelines

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Fiscal Year 2021 Emergency Repair Report
as of May 31, 2021

Applicant First Name	Applicant Last Name	Income Category	Address	City	Zip	Type of Structure	Case SubPrograms	Case Status	Repair Type	Repair Type - Other	Accomplishment Date	Total Encumbered	Total Disbursed	Final Disbursement Date
Debra	Everington	51-80% (LI)	5405 trinidad dr.	Tallahassee	32305	SF Home	Short Term Emergency Repair	Construction Complete	Septic PumpOut		01/25/2021	\$275.00	\$ 275.00	01/29/2021
Carolyn	Walker	51-80% (LI)	8516 Gray Forest Drive	Tallahassee	32305	SF Home	Short Term Emergency Repair	Construction Complete	Septic PumpOut		03/05/2021	\$275.00	\$ 275.00	03/12/2021
Brenda	Brown	51-80% (LI)	8491 SOUTHERN PARK DR	Tallahassee	32305	SF Home	Permanent Emergency Repair	Construction Complete	Roof; Roof Tarp		12/28/2020	\$650.00	\$ 650.00	12/29/2020
Ruth	Jackson	31-50% (VLI)	8493 pinacea lane	Tallahassee	32310	Mobile Home	Short Term Emergency Repair	Construction Complete	Roof Tarp	Extensive roof and exterior wall damage. MH manufactured 01/12/1984 - Tarp only	04/14/2021	\$597.50	\$597.50	04/14/2021
Erma	Nealy	31-50% (VLI)	9541 north meridian road	Tallahassee	32312	SF Home	Emergency Repair, Permanent Emergency Repair	Construction Complete	Roof	Roof at end of service life. Emergency tarp needed until client is SHIP qualified and COVID 19 restrictions lifted.	05/28/2021	\$1,373.89		
Kimanie	Christian	31-50% (VLI)	8749 Cabin Hill Rd	Tallahassee	32311	SF Home	Short Term Emergency Repair	Construction Complete	Accessibility Improvements	Repair vinyl floor in kitchen	12/17/2020	\$2,003.78	\$ 2,003.78	12/18/2020
Carol	Griffith	31-50% (VLI)	1154 Antler Drive	Tallahassee	32317	Mobile Home	Permanent Emergency Repair	Construction Complete	Septic System Replacement		01/25/2021	\$5,750.00	\$ 5,750.00	01/29/2021
mary	dubois-bruner	31-50% (VLI)	3602 robin rd	Tallahassee	32305	SF Home	Short Term Emergency Repair	Construction Complete	Roof; Septic PumpOut	Septic tank and drain field replacement // Reseal roof // repair front door // remove tree limb hanging over home	04/09/2021	\$5,575.00	\$ 4,800.00	04/05/2021
Madonna	David	0-30% (ELI)	1505 Bareback Dr	32310-3655	32310-36	Mobile Home	Short Term Emergency Repair	Construction Complete	Doors	Replace 2 exterior doors	05/03/2021	\$1,440.00	\$ 1,440.00	05/07/2021
Cecelia	Hawkins	51-80% (LI)	1991 O'Connell Lane	3232317	3232317	Mobile Home	Short Term Emergency Repair	Construction Complete	Roof Tarp		05/28/2021	\$1,500.09		
Monica	Bryant	51-80% (LI)	2644 Turkey Oak LN	323055	323055	Mobile Home	Permanent Emergency Repair	Construction	Roof Replacement			\$6,048.00		
Carlene	Maynor	51-80% (LI)	13555 CARLESS AND PEARL LN	Tallahassee	32309	Mobile Home	Short Term Emergency Repair	Construction	HVAC Repair	HVAC duct work repair		\$5,106.25		
Charles	Belgrave Sr.	51-80% (LI)	1383 Rainbow Rd	Tallahassee	32305	Mobile Home	Permanent Emergency Repair	Construction Complete	Roof; Repair Electrical	GFCI Repair in kitchen / Repair shower plumbing leaks and wallboard replacement in BR with shower	03/17/2021	\$7,500.00	\$ 7,500.00	03/26/2021

\$ 23,291.28

Alexander Rose
Digitally signed by Alexander Rose
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6/9/21

Report Certified By: Alex Rose, Financial Compliance Administrator

Date



Digitally signed by Matthew Wyman
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Date: 2021.06.09 15:15:30 -04'00'

Report Certified By: Matthew Wyman, Housing Services Manager

Date

Total Encumbered	\$38,094.51
HFA FY21 Allocation	\$ 50,000.00
FY20 Carryforward	\$ 16,741.00
Available Balance	\$ 28,646.49

Mobile Home & Short-Term Emergency Repair Program Guidelines

- a. Summary: One-time assistance will be awarded to owner-occupied households in need of repair of their home that is not eligible for State Housing Initiative Partnership (SHIP) Emergency Housing Repair primarily for manufactured/mobile homes or when SHIP requirements prevent rapid deployment of needed assistance.
- Eligible repairs must be related to a dire situation that needs to be mitigated immediately to remediate an immediate health hazard to the occupants and/or to eliminate a developing threat to the dwelling or infrastructure.
- b. Income Eligibility: Household income must be at or below 80%.
- c. Maximum One Time Award:
- \$2,000 maximum;
 - \$12,000 maximum if an elderly person (age 55 or over) or a person with special needs as defined in Section 420.0004 Fla. Stats. resides in a mobile home.
- d. Terms: Funds will be awarded as a grant via the Housing Finance Authority of Leon County.
- e. Recipient Selection Criteria: Funds will be awarded on a first-qualified, first-served basis.
- A recipient must be the owner occupant of a home in Leon County (only manufactured homes are eligible within City limits) for at least a year prior to application and must qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
 - Repairs that exceed \$2,000 (staff estimate and/or actual quote) require that the recipient be current on all property taxes (including assessments), mortgages, debts, or other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.
 - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
 - Income and asset eligibility shall be calculated in the same manner as used for the State Housing Initiatives Partnership program. Income shall be verified via documentable sources such as bank statements, award letters and pay stubs but, official third-party verification completed by an employer, financial institution or government agency is not required.
 - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor.
- g. Additional Information:
- Mobile homes must be registered as real property with the Leon County Tax Collector's Office.
 - Recipients who have homeowner's insurance in place may be required to submit a claim to the insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.
 - Repairs that exceed \$2,000 (staff estimate and/or actual quote) require that homes in a 100-year flood plain or properties required by a first mortgage lender to be covered by flood insurance must have

and maintain sufficient flood insurance coverage.

- The actual project quote may not exceed ninety percent (90%) of the value of the property or the maximum award.
- Repairs are typically prioritized as follows:
 - Septic System Pump Outs, Repairs and Replacements when feasible;
 - Roof Tarps, Repairs and Replacements when feasible;
 - Electrical System Repairs;
 - Plumbing Repairs;
 - HVAC Repairs and Replacements when feasible;
 - Other needed emergency repairs within program guidelines as determined by the County Administrator or His or Her designee.
- HFA funds may be used alone or in conjunction with SHIP, CDBG and any other Housing funds to cover the cost of repairs described under this strategy.