

Community Development Block Grant Program (CDBG)

2008 Disaster Recovery

Housing Assistance Plan

for

MONROE COUNTY, FLORIDA

Prepared by
MONROE COUNTY HOUSING AUTHORITY
For Monroe County, Florida
December 4, 2009

I. INTRODUCTION

This plan is a guide for operating the housing rehabilitation related aspects of the **Monroe County Community Development Block Grant (CDBG) – 2008 Disaster Recovery Program**. The responsibilities of the homeowner, construction contractor and the Housing Rehabilitation Specialist are specifically addressed in this plan. The major focus of this plan is on housing and rental rehabilitation, demolition/clearance and replacement of dwellings. Relocation of households is also covered to a limited extent. The Anti-displacement Policy should be consulted if displacement or permanent relocation becomes necessary.

The goal for the 2008 Disaster Recovery CDBG program is to rehabilitate substandard housing and rental units located in **Monroe County, Florida, and other jurisdictions in the County desiring to participate**, and to bring them up to a minimum acceptable living standard. This standard is the HUD Section 8 Minimum Housing Quality Standard and the Florida Building Code. This goal will be achieved through the use of CDBG funds to contract for the required rehabilitation construction. The rehabilitation units to be assisted shall be owner-occupied or multi-family rental units leased to eligible occupants.

II. DISASTER RECOVERY TARGETING

2008 Disaster Recovery assistance is being provided to assist income eligible applicants whose homes sustained damage from the 2008 tropical storms. To be eligible, the residential or multifamily structures must first have sustained damage that remains un-repaired at this time or secondly be required to connect to a centralized sewer system. CDBG funds may be utilized on homes that did not sustain damage if hook ups are the only activity. All FEMA and insurance company settlements must be utilized first to repair the structure before **2008 Disaster Recovery** funding is used.

A. *Priority 1 – Special Consideration – Storm Damage*

Monroe County, Florida (the County) will give special consideration to the unmet housing needs of the elderly, people with disabilities and persons living in poverty by an outreach program designed to solicit program participation by providers and individuals. This outreach will take place before any other funds are advertised or awarded. Subsequent outreach will be in priority order. Funding will be limited to \$90,000 per single family residence, \$60,000 per multifamily unit, and \$30,000 per care facility bed and associated administrative buildings/facilities. Eligible applicants will include individual property owners, not-for-profits and government entities.

B. *Priority 2 – Single Family Structures- Storm Damage*

Assist all single family structures occupied by income eligible households who qualify for funding on a first come, first serve basis.

C. Priority 3 – Affordable Rental Housing- Storm Damage

Assist affordable rental housing occupied by income eligible households who qualify for funding. At least 14% of total funding must be targeted to this priority. The County will work with Public Housing Authorities or other qualified non profits to accomplish this requirement.

D. Priority 4 – Sewer Lateral Connections- Mitigation

Assist all single and multifamily structures occupied by income eligible households who qualify for funding on a first come, first ready basis. These structures do not have to had sustained damage from the 2008 tropical storms.

E. Priority 5 – City of Key West Set Aside - Mitigation

25% of funding available for Priority 4 will be set aside for the City of Key West since they will be unable to utilize sewer lateral connection funds. This can be any mix of single or multifamily housing funding. The City of Key West will also receive priority for any additional multi family funding received above the initial Grant Award.

III. HOUSING REHABILITATION OBJECTIVES AND POLICIES

A. Objectives

The objectives of the **Monroe County 2008 Disaster Recovery Program** are:

1. To encourage the revitalization of low-to-moderate income neighborhoods through a Housing Rehabilitation Deferred Payment Loan (DPL).
2. To remove unhealthy or hazardous conditions in low-to-moderate income households.
3. To use Community Development Block Grant rehabilitation funds as a catalyst to encourage residents of low-to-moderate income neighborhoods to improve their community.
4. To preserve existing housing stock, or replacement of substandard housing.
5. To enable low-to-moderate income families to rehabilitate their homes by providing financial and technical assistance to those unable to obtain private financing.
6. To reduce utility costs and to improve the comfort of low-to-moderate income families through weatherization aspects of rehabilitation.