

## Board of County Commissioners Agenda Request

**Date of Meeting:** May 2, 2023  
**Date Submitted:** April 20, 2023  
**To:** Honorable Chairman and Members of the Board  
**From:** Edward J. Dixon, County Administrator  
**Subject:** Approval of the Gadsden County Emergency Repair Program

---

### **Statement of Issue:**

This agenda item seeks Board approval of the Gadsden County Emergency Repair Program.

### **Background:**

In accordance with Goal 3, Objective 3.2 of the Housing Element of the Gadsden County Comprehensive Plan, the BOCC has strived to realize an annual reduction of substandard housing conditions throughout Gadsden County through the State Housing Initiatives Partnership (SHIP) program. To further this goal, this request of additional funding in the amount of **\$300,000.00** is being presented to address emergency housing situations throughout the County within this emergency repair program. It is the intent of the Gadsden County Emergency Repair Program to provide funding, not to exceed **\$20,000** per household unless approved by the Housing Coordinator, Building Official or Rehab. Specialist through change order, to improve the living conditions of homeowners residing in conditions that affect their health, safety and welfare.

The homeowners from the County's existing repair list have benefited from the Emergency Repair Program and many more families throughout the County desire assistance under this program. One of the serious challenges facing this program thus far has been the extensive amount of work required to bring some homes into habitable condition. Substantial repairs were required and the amount of those repairs far exceeded the previously approved \$7,500 maximum allowable under this program. Those families must then be placed on a waiting list for funding under the SHIP program or CDBG program or apply for other private funds. Although an existing pool of families existed and because finding revealed that repairs were beginning to be substantial, staff determined the need to create a funding cycle to obtain a pool of families with very specific emergency repair needs that may meet the \$7,500 maximum funding limit.

**Analysis:**

The Emergency Repair Program has established guidelines similar to the State’s SHIP and CDBG programs; however, allows for more flexibility to meet the needs of Gadsden County residents. The program will also ensure that funds are utilized in the most feasible and economic manner possible, yet providing quality home repairs to each unit. Funding is available to any homeowner within the County, including unincorporated areas and towns and cities. The program makes emergency repairs and accessibility improvements to homes owned and occupied by low income and very low income persons. Funds are limited and therefore are available on a first-come, first-served basis.

**Eligible Repairs**

- Eligible repairs under the Gadsden County Emergency Repair Program include, but aren’t limited to the following:
  - Plumbing Repairs
  - Structural repairs to the roof, ceiling, walls, floors, stairs and other areas where hazards may exist.
  - Roofing repairs or replacements
  - Accessibility improvements
    - Wheelchair ramps
    - Hand railings
    - Grab bars
    - Kitchen adaptations
    - Bathroom adaptations
    - Doorway widening
  - Window Repairs
  - Heat installation
  - Electrical repairs if hazards exist
  - Sewer/Septic Installation or Repairs

**Income/Eligibility Criteria**

Homeowners must meet specific income and ownership criteria to be eligible for assistance. The homeowner must provide proof of ownership, insurance, 62 years of age or older, and the dwelling must be their primary place of residence. Income guidelines are based upon the number of persons residing in the home and cannot exceed **30%** of the area median income as published by the Department of Housing and Urban Development (HUD) and as outlined below:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$17,050	\$19,500	\$36,550	\$40,600	\$43,850	\$75,350	\$80,550	\$85,750

### Inspection Process

The home will be inspected by Community Development staff and existing contractors to determine the need for the requested repairs. After the inspection is completed, an assessment of the cost will be determined and the repairs will be prioritized with the most substantial repairs completed first. If the repairs exceed the maximum amount allowable per unit, the homeowner may have to seek other sources to complete all necessary repairs. This program may be leveraged with the SHIP Program; however, homeowners that have received SHIP/CDBG Rehab funds within the past five (5) years aren't eligible unless extenuating circumstances exist and/or at the discretions of the County Administrator. Only contractors approved by the Gadsden County Community Development and Building Departments will be eligible to complete the repairs.

### Application Review Process

Applications will be reviewed for minimum eligibility criteria and to ensure all required information is available to staff. For applications currently received at the Community Development office as incomplete, staff is required to contact the applicant to allow an opportunity to provide complete information. Applications are currently date stamped and will be reviewed in the order in which they are received. Those meeting eligibility criteria will be contacted to schedule a time for an inspection as outlined in the inspection process above. The home repairs will be completed as expeditiously as possible.

### **Fiscal Impact:**

Funding will be utilized from the American Rescue Plan in the amount up to but not to exceed \$300,000.00 if approved by the BOCC. Funds are provided in the form of grants and there is no requirement for the homeowner to repay the funds.

### **Options:**

1. Approve the additional funding request for the Gadsden County Emergency Repair Program, guidelines and eligibility criteria.
2. Do not approve the additional funds request for the Gadsden County Emergency Repair Program, guidelines and eligibility criteria.
3. Board direction.

### **County Administrator's Recommendation:**

Option 3.

### **Attachment(s):**

Gadsden County Emergency Repair Program Application  
Gadsden County Emergency Repair Program Guidelines

## **EMERGENCY REPAIR GUIDELINES**

It is the intent of the Gadsden County Emergency Repair Program to provide funding to improve the living conditions of homeowners residing in conditions that affect their health, safety and welfare. The program makes emergency repairs and accessibility improvements to homes owned and occupied by low income and very low income persons. Funds are limited and are available on a first come first serve basis.

### **Eligible Repairs**

- Plumbing Repairs
- Structural repairs to the roof, ceiling, walls, floors, stairs and other areas where hazards may exist.
- Roofing repairs or replacements
- Accessibility improvements
  - Wheelchair ramps
  - Hand railings
  - Grab bars
  - Kitchen adaptations
  - Bathroom adaptations
  - Doorway widening
- Window Repairs
- Heat installation
- Electrical repairs if hazards exist
- Sewer/Septic Installation or Repairs
- Other repairs (to be determined on a case-by-case basis)

### **Eligibility Criteria**

Homeowners must meet specific income and ownership criteria to be eligible for assistance. The home must be located within Gadsden County. The homeowner must provide proof of ownership and the dwelling must be their primary place of residence. Income guidelines will apply and are based upon the number of person residing in the home and cannot exceed 30% of the area median income as published by the Department of Housing and Urban Development (HUD).

### **2022 HUD Guidelines will be used.**

Funds are available on a first come, first served basis. The maximum amount per housing unit may not exceed **\$20,000.00** without the County Administrator or his/her appointee's approval.

### **Repair Process**

The home will be inspected to determine the need for the requested repairs. After the inspection is completed an assessment of the costs will be determined and the repairs will be prioritized with the most substantial repairs completed first. If the repairs exceed the maximum amount

allowable per unit, the homeowner may have to seek other sources to complete all necessary repairs.

Only contractors approved by the Gadsden County Community Development Department and Building Official will be eligible to complete the repairs.

### **Program Limitations**

- Mobile homes are not eligible for repair.
- The home must be owner occupied and not a rental unit.
- The homeowner is not eligible if assistance has been provided from the SHIP or CDBG program within the last five years; however, repairs may be considered on a case by case basis, and/or at the discretion of the County Administrator and would depend upon the circumstance causing the emergency.

### **Repayment of Funds**

Repairs will be made in the form of a grant to the eligible homeowner. Repayment of funds will not be required, however, it is expected the homeowner will adequately maintain the home to ensure the repairs are sustainable.

### **Documentation Required**

- Emergency Repair Application
- Deed to document ownership (**no heir property**)
- Proof of income
- Proof of assets
- Driver License (if applicable)
- Proof of Homeowner's Insurance (will be required)



Gadsden County Board of County Commissioners  
Community Development Department

**SHIP EMERGENCY REPAIR APPLICATION**

Information completed herein shall be kept confidential and shall be used only for the purpose of determining eligibility for Housing Repair Assistance.

A complete application will include a copy of deed, proof of income, proof of assets, your driver's license, and proof of homeowner's insurance.

APPLICANT INFORMATION

Name:

Date of birth:	SSN:	Phone:
----------------	------	--------

Property address:

City:	State:	ZIP Code:
-------	--------	-----------

Home Phone:	Work Phone:	Cell Phone:
-------------	-------------	-------------

Property Type:

**HOME MUST BE A SINGLE FAMILY DWELLING**

Household Composition (List each family member living in the home including yourself)

Name	Relationship	Age	Sex

Are you an elected city /county official or employee? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you related to an elected city/county official or employee? <input type="checkbox"/> YES <input type="checkbox"/> NO
---	--

INCOME INFORMATION (COMPLETE ALL THAT APPLIES TO HOUSEHOLD)

Current employer:		
Employer address:		Monthly Income:
Pension/Retirement:		Monthly Income:
Social Security/SSI:		Monthly Income:
Unemployment/Workers Compensation:		Monthly Income:
Other Income	Source:	Monthly Income:
	Source:	Monthly Income:

TOTAL INCOME:	
---------------	--

ASSETS



Gadsden County Board of County Commissioners  
Community Development Department

Information completed herein shall be kept confidential and shall be used only for the Gadsden County Emergency Repair Programs

A complete application will include a copy of deed, proof of income, proof of assets, your driver's license, and proof of homeowner's insurance.

Bank Name (Savings):

Account Number:

Amount:

Bank Name (Checking):

Account Number:

Amount:

Other Assets:

Type:

Value:

Type:

Value:

DESCRIBE REPAIRS NEEDED OR PROBLEM WITH THE HOME

--	--	--



Gadsden County Board of County Commissioners  
Community Development Department

**SHIP EMERGENCY HOUSING REPAIR APPLICATION**

Information completed herein shall be kept confidential and shall be used only for the purpose of determining eligibility for Housing Repair Assistance.

A complete application will include a copy of deed, proof of income, proof of assets, your driver's license, and proof of homeowner's insurance.

I authorize Gadsden County Board of County Commissioners to verify the information provided on this form.

Signature of applicant	Date
Signature of co-applicant	Date

Office Use Only:

Unincorporated Area/District:

Municipality City Limits: