

## **Phase 2 - Elevating Homes Program (EHP)**

### ***Communities of Everglades Disaster Recovery (CEDR) Elevating Homes Program Guide***

#### **1. Introduction**

The Collier Community Foundation in partnership with the Communities of Everglades Disaster Recovery (CEDR) has established the Elevating Homes Program (EHP). The goal of the EHP is to assist eligible families in the areas of Everglades City, Plantation Island, and Chokoloskee to mitigate the risk of repetitive loss due to storm surge and flooding by elevating their homes.

The EHP program application process will be available to all eligible survivors regardless of the individuals' race, creed, color, gender, national origin, sexual orientation, disability or religious preference.

The threat of future flooding, coupled with increased costs for flood insurance, are especially burdensome for vulnerable populations, such as the elderly, persons with disabilities, families with young children, or families with employment concerns or short term financial crises

Phase 2 of the Elevating Homes Program expands available housing options for eligible families by incorporating modular homes. Modular homes will provide a resilient and cost-effective alternative, allowing more residents to return to safe, elevated housing in Everglades City, Plantation Island, and Chokoloskee. Existing homes will be demolished and site cleared prior to the installation of new modular home.

#### **2. Participation**

Participation in Phase 2 of the EHP is strictly voluntary and limited to low to moderate income homeowners located in the eligible communities identified above. Neither application to the Phase 2 of the EHP, nor on-site assessment guarantees acceptance and participation in the Program.

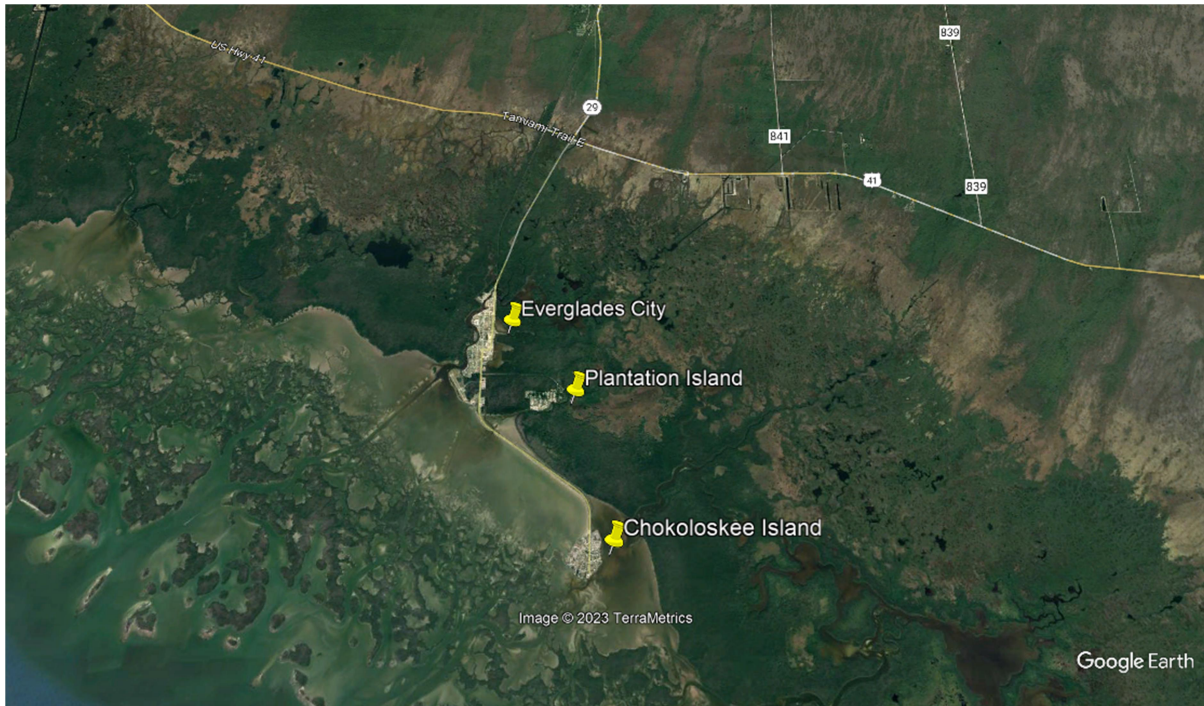
As a recipient of funding under Phase 2 of the EHP, the applicant receiving services will be required to certify acceptance of the following conditions for funding:

- a. That the Property Owner will maintain the elevated structure in accordance with the flood plain management criteria set forth in Title 44 of the Code of Federal Regulations (CFR) Part 60.3 as long as the Property Owner holds title to the property.
- b. Recipients will be required to adhere to deed restrictions (5 years) and maintain flood insurance in perpetuity
- c. Agree to share their story with the Collier Community Foundation to promote the EHP program for future fund raising purposes.

#### **3. Eligibility**

Phase 2 of the Elevating Homes Program (EHP) is open to all low- to moderate-income homeowners who reside in their single family (primary residence and where there are no tenants) that was flooded by Hurricane Ian and, is not covered by other existing home elevation assistance programs.

**Homes must be located in Everglades City, Plantation Island or Chokoloskee Island.**



**Figure 1 - Map of Eligible Areas**

- a) In order to assess initial eligibility, a Pre-Application will be released by CEDR to Hurricane Ian affected homeowners. The Pre-Application will be utilized by CEDR to evaluate potential applicants for Phase 2 of the EHP and does not guarantee an offer to receive an elevated modular home.
- b) Approximately 30 days after submitting a pre-application, **qualified applicants** will be provided a full application. Full applications will be provided to pre-applicants who meet the required criteria.
- c) Applicants must be an individual or family who solely owns and occupies a single-family residential property as their primary residence with no tenants.
- d) The applicant must also have owned the damaged home and property at the time Hurricane Ian occurred. **Applicants that purchased the property after Hurricane Ian are not eligible.** Applicants will be required to provide documentation proving ownership of their property (currently, as well as at the time the storm occurred). The following types of ownership will not be accepted: leasehold interest, contracts for sale, quit claim deed, bond for deed, rent to own, or lease to own. Proof of ownership for applicant eligibility to the Program will be accepted as follows:
  - Ownership as proven in results of procured Title Report services
  - Tax Records demonstrating ownership for the person(s) and property requesting Program funds;
  - Copy of property deed with copy of mortgage documentation from lender certifying mortgage is in good standing. If no mortgage is held on the property, a copy of lien release/payoff letter from lender will be accepted, or verification from the Office of the Assessor, whichever is applicable. Special Circumstances Related to Applicant Ownership may include the following:
    - Multiple Individuals on Property Deed. All applicants should complete and sign the Program application.

All should be present at closing and all should sign closing documents; unless one (1) family member is granted Power of Attorney for the others on the deed.

- Incapacity or Infirmary of Applicant. If an applicant is incapacitated due to illness or other infirmity, someone with a legal right to bind that person, as is provided by a Power of Attorney should be eligible to apply for assistance on behalf of the Applicant.

- Death of Homeowner(s). If the homeowner has died since the time of the storm, an heir should have been placed in legal possession of the property to be eligible for assistance in place of the deceased owner and the house is now their primary residence, not secondary home.

- Applicants will be required to provide documentation proving occupancy of their property at the time the storm occurred. If the home is habitable, the applicant must currently reside therein. The following documentation will be accepted in the following order to establish occupancy at the time of Hurricane Ian.

- Property tax history (such as STAR exemptions)
- Copy of recovery benefits letter indicating primary residence at time of the storm, i.e., a FEMA Individual Assistance letter
- Copy of the applicant's insurance policies in place at time of storm covering the home or the contents of the home and stating the home is a primary residence. Customer contact information must match the name and address to be submitted for assistance on the application.
- Homeowner Insurance/FEMA Claim. Applicants, who had insurance at the time of Hurricane Ian must provide proof of paid homeowner's insurance for the year that included Hurricane Ian, a documented insurance claim, or a FEMA claim to confirm that repairs needed were caused by storm damage as a result of Hurricane Ian.

#### **d. Priorities**

Assistance will be given to applicants that have met all eligibility requirements and fall into one (1) of the groups in the following order:

- PRIORITY ONE (1): Elderly (62 or older), disabled and/or veteran households, who have been determined to be low income (<30% of area median area income)
- PRIORITY TWO (2): Families with children. who have been determined to be low income(<30% of area median income)
- PRIORITY THREE (3): Elderly (62 or older), disabled and/or veteran households, who have been determined to be low to moderate income (<60% of area median area income)
- PRIORITY FOUR (4): Families with children. who have been determined to be low to moderate income (<60% of area median Income)

The submission of an application is not a guarantee of Program assistance. Total awards through the Program cannot exceed the Program budget amount and assistance is limited to the total budget allocated. Final eligibility and prioritization is determined based on the above prioritization categories, in addition to ranking by project feasibility and case management assessments.

## **4. General Operating Procedures**

### **Pre Application**

Applicants must complete and submit a pre-application which will be reviewed by CEDR to determine if an applicant is qualified for services. Submission of an application does not guarantee services through EHP. Within 30 days, pre-qualified applicants will be notified by CEDR if they qualify for the program and offered an application. The pre-application includes the following questions:

- Name of applicant and co-applicant
- Property address and contact information
- Household income
- Program specific eligibility questions.

### **Application**

If an applicant is pre-qualified for the program, they will receive an application for services from CEDR. Applicants must complete and submit this application, and supporting documentation, that includes but is not limited to the following:

- Copy of FEMA/Insurance/SBA Award or Denial Letter;
- Copy of receipts for storm related (Hurricane Ian damages) (if applicable);
- Copy of Deed or Mortgage, Homestead Exemption at time of Hurricane Ian;
- Proof of income in form of a copy of most recent Federal Income Tax Returns (including all schedules and attachments for all persons in the household ages 18 and over), copies of pay check stubs for the last three consecutive months, and/or copies of supplemental income documents (Social Security/SSI, retirement, disability, unemployment benefits, Aid to Families with Dependent Children);
- Copy of most recent property tax payment;
- Copies of other identification and support documentation, as requested. The information collected will be kept confidential and no documentation will be provided to any person or agency without explicit written permission from the applicant.

### **Applicant Selection and Ranking**

All applications will be reviewed and ranked based on the established priorities set forth in preceding section of this document, "Priority Assistance." The ranking and selection process utilized in determining eligibility will be placed in each individual applicant's file. Every effort will be made to help those selected for assistance; however, it is recognized herein that the financial limitations of the program and/or applicant (where applicable) will preclude some applicants from receiving assistance under the Program.