



Voluntary Home Buyout Program Design



Revision History

Date	Author	Version	Change Reference
04/01/19	Christy Tate	0	Initial Version
4/15/2019	Joshua Bradt	1	Revisions requested
4/25/2019	Christy Tate	2	Revisions completed
9/25/2019	Joshua Bradt	3	Request to add the allocated 10 million for Monroe County under the Action Plan, make revisions to the timeline because the application period was from August 1 through October 1, and add the address and website for the application submission
09/30/2019	Christy Tate	4	Revisions completed



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Introduction

This document includes the program design for the Department of Economic Opportunity's (DEO) Community Development Block Grant–Disaster Recovery (CDBG-DR) Voluntary Home Buyout Program. The Florida Department of Economic Opportunity, Office of Disaster Recovery (CDBG-DR) Program is funded by the U.S. Department of Housing and Urban Development (HUD) and public laws 115-56 and 115-123. DEO is the agency responsible for the administration of disaster funds allocated to housing, economic development, and infrastructure activities. DEO is administering Rebuild Florida's Voluntary Home Buyout Program. DEO is the HUD grantee responsible for administering funding related to Hurricane Irma recovery. As part of the recovery plan, DEO has created the Voluntary Home Buyout Program. "Buyout" refers to the acquisition of properties located in a floodway or floodplain that is intended to reduce risk of future flooding.

The Rebuild Florida Voluntary Home Buyout Program will provide local jurisdictions the opportunity to administer a local buyout program through a competitive application cycle. The Voluntary Home Buyout Program has been designed to assist property owners in relocating outside the threat of flooding. The seller must be in a Special Flood Hazard Area (SFHA) or other high-risk flood areas. All property sellers must be willing, voluntary participants, and the use of eminent domain is strictly prohibited. Any property acquired, accepted, or from which a structure will be removed pursuant to the buyout project will be dedicated and maintained in perpetuity for a use that is compatible with open space, recreational, or floodplain, and wetland management practices.

Subrecipients must develop and implement projects that are compliant with the *2018 Action Plan for Disaster Recovery (Action Plan)*, all *Action Plan* amendments, governing Federal Register Notices (6066-N-01, 6109-N-01, and any subsequent notices), Rebuild Florida Voluntary Home Buyout Program Design, Rebuild Florida Voluntary Home Buyout Program guidelines, and applicable federal, state, and local rules and regulations.

Voluntary Home Buyout

Action Plan

Hurricane Irma made landfall on September 10, 2017, bringing storm surge to coastal areas. Some counties saw storm surges of more than 15 feet. Due to the freshwater overflows, flooding to low lying properties continued to flood for days after Hurricane Irma landed. This caused major flooding destruction from the middle of the Florida Keys through the center of the State.

The goal of the Voluntary Home Buyout Program is to successfully revitalize the affected areas by reducing the risk of future flooding by converting the property to open space, recreational, or floodplain and wetlands uses while maintaining the tax base. To help maintain the tax base, this program will assist low- to moderate-income households that were impacted by Hurricane Irma by offering Housing Replacement Awards to sellers that owned and occupied the property at the time of the disaster.

All counties and municipalities with those counties that received a declaration of both Federal Emergency Management Agency, Disaster Assistance, Individual Assistance (FEMA IA), and Public Assistance (PA) after Hurricane Irma are eligible to apply for assistance for non-commercial properties, which include owner-occupied structures and residential properties and vacant lots. The local governments will have two potential funding options in this program. The first option would be to leverage CDBG-DR funding as a match for projects that are also eligible for the Hazard Mitigation Grant Program (HMGP). The second option would be to apply directly to Rebuild Florida as a subrecipient to the Voluntary Home Buyout Program, which focuses on low- and moderate- income households that did not have flood insurance at the time of Hurricane Irma.



A total of \$75,000,000 has been allocated for the Voluntary Home Buyout activities, with a maximum award not to exceed \$5,000,000 except for Monroe County which has \$10,000,000. Fifty percent of the entire CDBG-DR grant award shall be used to benefit low- and moderate-income persons, while ensuring that properties acquired through the buyouts will be used in a way that benefits all the residents in an area where at least 51% of the residents are low- and moderate-income persons. This is necessary to reach the National Objective.

Objective

This Home Buyout Program identifies and targets the most impacted areas with unmet needs through the local governments that include all counties, cities, and municipalities that were affected by Hurricane Irma. These local governments will apply for assistance as a subrecipient of the Voluntary Home Buyout Program. For subrecipients to meet the National Objective they must provide a clear plan for both the buyout area and the end use of the area that meets the community needs of public space and assist with the resettlement of the homeowners that apply by offering Housing Replacement Assistance.

National Objective

The Voluntary Home Buyout Program will meet the Low- to Moderate-Income (LMI) Area Benefit, and the Low- to Moderate-Income Housing (LMH) National Objective. To meet the LMI Area Benefit, the properties acquired through buyouts will be used in a way that benefits all the residents in an area where at least 51 percent of the residents are low- and moderate-income persons. To meet the National Objective of LMH, the households to be assisted must be LMI and occupy the replacement housing. Occupying replacement housing means that CDBG-DR funds will be provided for an eligible activity that benefits the LMH by supporting their move from high risk areas.

Meeting the National Objective

When undertaking buyout activities and to demonstrate that a buyout meets the LMH National Objective, and according to the State CDBG regulations at 24 CFR 570.483(b)(3), entitlement CDBG regulations at 24 CFR 570.208 apply the LMH National Objective to eligible activity carried out for the purpose of providing or improving permanent residential structures that, upon completion, will be occupied by low- and moderate- income households. Therefore, a buyout program that merely pays homeowners to leave their existing homes does not result in a low- and moderate- income household occupying a residential structure and, thus, cannot meet the requirements of the LMH National Objective.

If the subrecipient chooses to buyout low- and moderate-income households, the buyout can be structured in one of the following ways to meet the National Objective:

The subrecipient must combine the acquisitions of the properties with another direct benefit, such as the housing replacement assistance and allowance program that Rebuild Florida has established as an incentive for the Voluntary Home Buyout Program, or

The subrecipient must meet the low- and moderate-income area benefit criteria, provided that the subrecipient can document that the properties acquired through the buyouts will be used in a way that benefits all the residents in an area where at least 51 percent of the residents are low- and moderate-income persons. When using this approach, the subrecipient must define the service area based on the end use of the buyout properties.



Outreach Period

Each subrecipient is required to execute an Outreach Plan based on a Needs Assessment. Prior to kicking off the application period, all subrecipients must hold at least two public meetings that afford the public a reasonable opportunity to participate. Public meetings should detail specific data about the proposed projects. Subrecipients are encouraged to reach out to homeowners through the press, social media, and website announcements to affected areas, etc. Rebuild Florida will monitor subrecipient outreach activities to verify that affirmative marketing practices have been employed. The outreach process will help the subrecipient gather information to support program design options that best fit community needs. The data each outreach meeting should address includes but is not limited to:

Historical flood data that will include maps demonstrating the extent and degree of disaster damage over time;

Explain the costs and the future costs that occur with disasters pertaining to wind, flood, and storm surges;

Demonstrate the future cost of flood insurance coverage;

Address needs and concerns of residential owners, non-residential owners, and tenants;

Present the benefits of the buyout and the advantages of resettlement in target areas; and

Provide information to the homeowners of what will be required to complete the application process.

Timeline

DEO's responsible for the development and maintenance of all Hurricane Irma Housing Activities Work Breakdown Schedules (WBS), including the Voluntary Home Buyout Program. IEM will support the Rebuild Florida Voluntary Home Buyout in the creation of the programmatic WBS by providing insight into the critical steps necessary from program launch, delivery, and closeout. Partner agencies or subrecipients will be responsible for developing a project implementation timeline as part of the application process.

Currently, the overall programmatic timeline for activities for the Voluntary Home Buyout is as follows:

February 1, 2019–April 1, 2019: Develop Program Policy and Design.

April 2, 2019–May 31, 2019: Develop and Finalize the Subrecipient Agreement, the Scoring Criteria, and the Award Letter.

May 1, 2019– July 31, 2019: Develop the Request for Application.

August 1, 2019–October 1, 2019: Subrecipient Application Intake Period.

October 2, 2019–October 31, 2019: Scoring and Awarding of the Subrecipient Application.

November 1, 2019–December 31, 2019: Execution of the Subrecipient Agreements.

January 1, 2020– January 1, 2021: Buyout Process Occurs.

Part 1- Voluntary Home Buyout Design

Subrecipient Application

The Request for Applications for the Voluntary Home Buyout Program will open on August 1, 2019 and will be open for a minimum 60-day intake period. There may only be one application per responding



agency or entity. Any extension of the application intake period beyond 60 days will be announced using the Rebuild Florida website at www.rebuildflorida.gov.

An organization may apply for subrecipient funding to implement the Voluntary Home Buyout Program by responding to the Request for Application announced online at www.RebuildFlorida.gov. Applications must be printed, completed and returned to:

DEO Office of Disaster Recovery 107 E. Madison Street, Caldwell Building, MSC 160

Or electronically via cdbg-dr@deo.myflorida.com

The application cycle is scheduled to begin by August 1, 2019 and extend through October 1, 2019. The subrecipient will have 60 days to complete the application. All applications must be accompanied by the following documents:

A completed and signed Application for Federal Assistance SF-424, OMB Number: 4040-004, expiration date: 10/31/2019; SF424-2-1-V2.1;

Voluntary Acknowledgment Form signed by all property owners that are participating in the program;

An Annual Financial Statement, to provide the most recent financial statement prepared in accordance with 2 CFR 200.510 and include a schedule of expenditures and schedule of findings and questioned costs;

Names and contact information for staff that will provide local oversight of the application, the potential contract, and applicable requirements; and

Local procurement policies and procedures, along with other required documentation if applicable.

In addition to the required documents that will need to be provided, the subrecipient applicant shall be ready and willing to provide the following information:

The Citizen Participation Plan: List all the opportunities where citizens were provided to participate in the determination of these needs (public hearing, community meeting, survey, etc.).

Community Needs Assessment: List the cause of the damage, current condition of the activity, and detailed description of the project that coincides with specific flood and storm-related conditions that caused direct damage (date and duration), and the impacts on the community that resulted from the disaster-related damages, a break-out of areas identified as FEMA High Risk areas to include floodways.

List material submitted as documentation of the Hurricane Irma-related condition.

Describe how the proposed activities will address damage affected by Hurricane Irma.

Provide an analysis of income categories of the households in the low- moderate-income (LMI) area affected by the disaster, as evidence by FEMA Claims or other DEO approved data, broken out by:

0%–30% AMI, very low income.

31%–50% AMI, low income.

51%–80% AMI, moderate income.

Provide comprehensive budget information to include the FMV and additional eligible cost. See Appendix A for an example table of this information.

Provide a project schedule that should not exceed 24 months following the execution of the contract between the subrecipient and DEO. See Appendix B for an example of this schedule.

If funds are being leveraged in a matched program for the HMGP, provide the funding amount and a description of its use.

Be prepared to answer the following questions:

Will assistance require relocation activity requiring compliance with the Uniform Relocation Assistance Act (URA)?



What is the end use of the property?

How many households occupy persons 62 years of age or older, and/under age 18?

How many households occupy persons that are disabled, handicap, or have special needs?

Are there any female head of households, or a disabled head of households?

Scoring of Subrecipient Applications and Award Calculation Methodology

Scoring Criteria

DEO will rate all applications submitted by the subrecipient by a process using a scoring method. Each subrecipient can score a maximum of 55 points per household plus an additional 15 bonus points for early submission of the application and application completion. The scoring method will be as follows:

Benefit to low- and moderate-income households—maximum of 20 points combined:

Low- and moderate-income household: 5 points.

Low- and moderate-income household that occupies anyone 62 or older: 5 points.

Low- and moderate-income household that occupies anyone under 18: 5 points.

Low- and moderate-income household that includes anyone that is disabled, handicapped, or has special needs: 5 points.

See Appendix C for information referencing the most current Household Area Median Income.

Low- and moderate-income households that did not have flood insurance at the time of the disaster: 10 points.

Matching Contributions—maximum of 25 points combined:

Efforts leverage funding with HMGP: A maximum of 10 points will be awarded based on the applicant's efforts to secure funding with HMGP as part of the match program offered as option one of the Voluntary Home Buyout Program.

Matching: A maximum of 15 points will be awarded based on the ratio of the amount of eligible matching funds to the amount of CDBG funds request: 1.1 or more, 15 points; 0.75–1, 10 points; 0.50–1, 7 points; 0.25–1, 5 points; less than 0.25, 0 points.

Application submitted 10 days prior to the deadline: 10 points—application must be completed in its entirety. *An incomplete application will not receive these 10 points.*

Application Completeness: A maximum of 5 points—applications will receive up to 5 bonus points based on completeness. *Applications that have not been signed will not be considered.*

Methodology

Award Determination

Subrecipients will use the Pre-Event Fair Housing methodology for all participants that owned the property at the time of Hurricane Irma. Participants of the eligible properties at the time of Hurricane Irma will receive an offer to purchase the property minus any Duplication of Benefits (DOB).

Participants that purchased eligible property after Hurricane Irma will receive an offer limited to the price of which the owner paid for the property, not to exceed the pre-event Fair Market Value (FMV). If repairs



have been made to the property, eligible repair receipts are to be added to the post-disaster price of the acquisition.

The deduction of DOBs will be taken from the purchase offer if the offer is determined by a pre-event FMV prior to Hurricane Irma. When the purchase price of the property exceeds the current FMV, this is considered assistance to the seller, thus making the seller a beneficiary of the CDBG-DR assistance. However, owners that purchase the property post Hurricane Irma that receive a purchase price equal to or less than the current FMV will not be considered a beneficiary of the CDBG-DR assistance, and therefore, no DOBs are required to be deducted. Regardless of the purchase price, all buyout activities are a type of acquisition of real property as permitted by 42 U.S.C 5305(a)(1).

Award Methodology

The following methods will be used for calculating DOBs:

HMGP: FEMA acquires flood damaged properties at fair market value (FMV). HMGP are designed to receive Federal Cost Share of 75% with a Non-Federal Cost Share of 25%, or a Federal Cost Share of 90% with a Non-Federal Cost Share of 10% by FEMA. The Voluntary Home Buyout Program will match the Non-Federal Cost Share of the HMGP. DOB methodology used by HMGP is similar to the CDBG-DR methodology except HMGP award calculation methods do not consider replacement housing to be a DOB.

Rebuild Florida's Voluntary Home Buyout Program: This program will limit the award based on pre-disaster fair market value for all sellers that own the property at the time of Hurricane Irma; therefore, making the applicant a beneficiary of the program. All DOBs will be taken from the purchase amount offered to the seller.

Housing Replacement Assistance: This program will award up to \$25,000 in addition to the FMV of the buyout for income-qualified buyout applicants with a household income that is 80% or less than the AMI.

Housing Replacement Allowance: This program will award up to \$10,000 in addition to the FMV of the buyout for applicants with a household income that is greater than 80% of the AMI.

Both housing replacement awards are subject to the Robert T. Stafford Act, requiring that these funds be considered duplication of benefits. This funding may only be used to purchase a home with the same taxing jurisdiction. Additionally, applicants that receive this assistance must relocate outside the floodplain to a lower risk area. Subrecipients must maintain documentation describing how the amount of assistance was determined to be necessary and reasonable. See Appendix D for examples of DOB calculation methods.

Subrecipient Responsibilities

Responsibilities

Awarded subrecipients must accept the following responsibilities:

Enter into a subrecipient agreement with DEO.

Comply with all terms and conditions of the subrecipient agreement, Voluntary Home Buyout Program guidelines, *Action Plan*, *Action Plan* Amendments, and federal, State and local laws.

Meet performance benchmarks established in the subrecipient agreement.

Meet or exceed federal underwriting standards. Subrecipients must establish underwriting criteria that, at a minimum, complies with CDBG-DR underwriting criteria found at 24 CFR 570.209. Project costs must be demonstrated to be reasonable. All other sources of financing must be committed or otherwise unavailable to the applicant. Project costs must be need-based, and documentation must be sufficient to prove that CDBG-DR funds will not supplant non-federal financial funding or support.



Design and implement a public outreach campaign to target homeowners that may have been impacted by Hurricane Irma.

Design a Voluntary Home Buyout grant application and application process.

Develop policies and procedures that, at a minimum, include information about the application process, application requirements, underwriting criteria, compliance requirements, and reporting methodology.

Develop policies and procedures to detect and prevent fraud, waste and abuse that describe how the subrecipient will verify the accuracy of applicant information, monitoring policy indicating how and why monitoring is conducted, the frequency of monitoring, and which items will be monitored, and procedure for referring instances of fraud, waste and abuse to the HUD OIG Fraud Hotline at: 1-800-347-3735 or hotline@hudoig.gov.

Develop policies and procedures for the requirements under 2 CFR 200 Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, as applicable.

Develop and implement a complaint procedure and ensure all complaints are resolved within 15 working days of receipt.

Develop and implement an appeals procedure.

Develop and implement subrogation policies and procedures and enter into a subrogation agreement with each funded applicant.

Develop and implement policies and procedures for any person who may qualify for assistance under the Uniform Relocation Assistance and Real Property policies Act of 1970 (URA), as amended (49 CFR 24), and 104(d) of the Housing and Community Development Act of 1974, as amended (24 CFR 42).

Conduct environmental reviews or causing such review to occur through contracted providers of environmental services, which includes damaged properties that are to be acquired by the local government as well as properties obtained by the seller through the housing replacement assistance.

Update policies and procedures timely and upon DEO request.

Include the following statement on all program materials and applications:

“Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729.”

Comply with the requirement that subrecipients will not carry out any of the activities under their agreement with DEO in a manner that results in a prohibited Duplication of Benefits (DOBs) as defined by Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5155 *et seq.*) and as described in Appropriations Acts.

Comply with the Davis-Bacon Act (40 U.S.C.A. §§ 276a to 276a-5) a purpose to preserve local wage standards and promote local employment.

All projects seeking assistance under the current CDBG-DR funds for Hurricane Irma, and any future funds allocated for Hurricane Irma, provided by DEO, will require an Environmental Clearance from DEO prior to the subrecipient being able to commit CDBG-DR funds.

Evaluate each grant applicant for the potential for DOBs and decline any grant amount that would constitute such a duplication.

Provide a detailed budget and measure actual cost versus projected cost on a monthly basis.

Provide a detailed timeline for implementation consistent with the milestones outlined in this guidebook and report actual progress against the projected progress on a monthly basis.

Provide a monthly report to DEO that outlines the progress made to date, the projected activities to be completed in the upcoming month, and any risks or issues identified for the delivery of the project. The report must include metrics that demonstrate the implementation costs to date with projected spending.

Provide a monthly report to DEO that details the grant funding approved versus funding disbursed.



Monitor grantee compliance with the terms and conditions of the grant agreement.

Document all activities.

Maintain organized files and make them accessible to DEO or its representatives upon request.

Conflict of Interest

State officials and employees, DEO employees, DEO subrecipients and consultants who exercise functions with respect to CDBG-DR activities or who are in a position to participate in a decision making process or gain inside information with regard to such activities, are prohibited from receiving any benefit from the activity either for themselves or for those with whom they have family or business ties, during their tenure.

For purposes of this section, “family” is defined to include: parents, including mother-in-law and father-in-law; grandparents; siblings, including sister-in-law and brother-in-law; and children of an official covered under the CDBG- DR conflict of interest regulations at 24 CFR Sec. 570.489(h).

An exception to the conflict of interest provision may be granted should it be determined that the subrecipient has adequately and publicly addressed all concerns generated by the potential conflict of interest, and that an exception would serve to further the purposes of Title I of the Housing and Community Development Act of 1974 and the effective and efficient administration of the program. No party will enter into a conflict of interest until a request for an exception has been granted by DEO.

Files, Records, and Reports

Subrecipients will maintain accurate files and records on each grant provided under the Rebuild Florida Voluntary Home Buyout Program and will retain all pertinent documentation for the grant between DEO and the subrecipient. Compliance will be maintained in accordance with the reporting requirements as outlined in the DEO policies and procedures. This includes all information and reports as required under the DEO contract with HUD and demographic data and other information on awardees.

All official records on programs and individual activities must be maintained for a five-year period beyond the date of grant closeout. Subrecipients must maintain electronic files for each applicant funded through the Voluntary Home Buyout Program. DEO will monitor subrecipient file management practices. Each file must contain at a minimum the following information:

Verification of program eligibility.

Determination that the National Objective has been met (can be LMI or Urgent Need in some cases and should be noted in each file).

Determination and justification that activities relate to the impact of Hurricane Irma.

Proof that funds do not supplant other funding sources.

Invoicing/proof of expense related items is eligible under CDBG-DR.

Award calculation and supporting documentation.

Duplication of benefits assessments and calculations.

Grant recapture documents.

Environmental clearance.

Grant agreement documents.

Monitoring QA/QC.

Appeals, if applicable.



Correspondence, notes.

Supporting documentation and forms.

Procurement Requirements

Subrecipients must abide by the Procurement process mandated by federal and state government codes as they are applicable to the program. The procurement process includes the decision to purchase as well as the process to complete the purchase. The federal government has established a set of procurement rules in 2 CFR Part 200.317-326 that apply to CDBG-funded projects. These rules are in place to ensure that federal dollars are spent fairly and encourage open competition for the best level of service and price. If a conflict between federal and local procurement regulations should occur, the more stringent regulation will be followed. These same procurement requirements apply to all DEO subrecipients. DEO will monitor subrecipient procurement policies and procedures.

Civil Rights

Recipients of CDBG-DR funds must comply with federal and State civil rights, fair housing, equal opportunity, and equal employment opportunity regulations and requirements. These laws are designed to ensure that members of protected groups are treated fairly by avoiding discrimination, providing equal opportunity and taking affirmative action to correct past discrimination based on race, color, religion, gender, national origin, age, sex/gender, disability, and/or family status.

All subrecipients must comply with Civil Rights requirements. DEO will monitor subrecipient activities for compliance. Civil rights laws applicable to Florida CDBG-DR programs are set forth in the following statutes and Executive Orders:

Title VI of the Civil Rights Act of 1964: This act states that no person shall be excluded from participation, denied program benefits, or subjected to discrimination on the basis of race, color, or national origin.

Title VIII of the Civil Rights Acts of 1968, as amended (Fair Housing Act): This act prohibits discrimination in housing on the basis of race, color, religion, sex, or national origin. It also requires HUD to administer its programs in a manner that affirmatively promotes fair housing.

Section 504 of the Rehabilitation Act of 1973, as amended: This act states that no otherwise qualified individual shall, solely by reason of his or her handicap, be excluded from participation (including employment), denied program benefits, or subjected to discrimination.

Section 109 of the Housing and Urban Development Act of 1974, as amended: This act states that, under any program or activity funded in whole or in part under Title I or Title II of the act (regardless of a contract's dollar value), no person shall be excluded from participation (including employment), denied program benefits or subjected to discrimination on the basis of race, color, national origin, or sex.

The Age Discrimination Act of 1975, as amended: This act states that no person shall be excluded from participation, denied program benefits, or subjected to discrimination on the basis of age.

Executive Order 11063: This act states that no person shall, on the basis of race, color, religion, sex or national origin, be discriminated against in housing (and related facilities) provided with federal assistance, or lending practices with respect to residential practices when such practices are connected with loans insured or guaranteed by the federal government.

Executive Order 11246, as amended: This act states that no person shall be discriminated against, on the basis of race, color, religion, sex or national origin in any phase of employment during the performance of federal or federally assisted construction contracts in the excess of \$10,000.

Equal Access to HUD-assisted or Insured Housing—24 CFR 5.105 (a)(2)(i) and (ii): This regulation requires equal access to housing in HUD programs, regardless of sexual orientation, gender identity, or marital status.



Chapter 760, Florida Statutes: Includes the Florida Civil Rights Act and Fair Housing Act.

Equal Employment Opportunity

Equal Employment Opportunity is a family of laws that prohibit discrimination of various kinds against protected classes of people. The laws include the following:

Title VII of the Civil Rights Act of 1964.

The Pregnancy Discrimination Act.

The Equal Pay Act of 1963.

The Age Discrimination in Employment Act of 1967.

Title I of the Americans with Disabilities Act.

Sections 102 and 103 of the Civil Rights Act of 1991.

Sections 501 and 505 of the Rehabilitation Act of 1973.

The Genetic Information Nondiscrimination Act of 2008.

Subrecipients should strive to set a high community standard for providing equal employment opportunities. Subrecipients must maintain records documenting compliance with equal opportunity and civil rights requirements. DEO will monitor subrecipient activities for compliance.

Section 3

Section 3 is part of the Housing and Urban Development Act of 1968, as amended. It states that, to the greatest extent feasible, employment and other economic opportunities should be directed to low- and very low-income persons and business concerns that provide economic opportunities to low- and very low-income persons. Local governments, especially entitlement counties, may already maintain lists of Section 3 vendors.

Compliance with Section 3 may be demonstrated by the following:

Developing lists of minority-owned, women-owned, and local businesses in construction trades, business services, and professional services.

Contacting minority-owned, women-owned, and contractor associations to obtain information on skill and resource capabilities.

Establishing an action plan and goals for the use of minority-owned, women-owned, and local businesses, including opportunities for subcontracting in procurement and construction contracting-related activities.

Establishing goals and taking steps to provide opportunities for minority equity investments in funded projects.

Notifying minority-owned and women-owned firms of contract opportunities, including the date Request for Proposal or bid packages will be available or when Statements of Interest and Qualifications are due.

Requiring a Section 3 of the HUD Act of 1968 clause in all contracts.

Documentation of actions undertaken to meet Section 3 requirements and the written Section 3 Plan.

Compliance with Section 3 is required for local governments for awards of at least \$200,000. Contractors or subcontractors that receive awards in excess of \$100,000 are also subject to Section 3 requirements. Section 3 requirements apply for projects involving housing construction, demolition, rehabilitation or other public construction activities (e.g., roads, sewer, water, community centers) and the completion of



these projects creates the need for new employment, contracting or training opportunities. Neither Section 3, nor 24 CFR 135, supersedes the general requirement that all procurement transactions be conducted in a competitive manner. However, Section 3 allows geographic preference to be a consideration when evaluating a bid or proposal. A person seeking preference under Section 3 has the responsibility to provide evidence (if requested) of eligibility for the preference. Section 3 does not require employment of a Section 3 resident who does not meet the qualifications for the position. A Section 3 business that seeks preference must document (if requested) that it qualifies as a Section 3 business.

Public Records

A Public Record is defined as all documents, papers, letters, maps, books, tapes, photographs, films, sound recordings, data processing software, or other material, regardless of the physical form, characteristics, or means of transmission, made or received pursuant to law or ordinance, or in connection with the transaction of official business by any agency.

Pursuant to Article 1, Section 24, Florida Constitution and Chapter 119, Florida Statutes, the Department of Economic Opportunity is subject to the Florida Public Records Law. Accordingly, unless an exemption exists, all records produced or received pursuant to law or in connection with the official business of the Department can be requested and provided for inspection. All Public Records requests will be processed in accordance with DEO Administrative Policy 1.06, Processing Public Records Requests.

Detailed guidance on Public Records requests can be found in the following resources:

- Florida Government in the Sunshine Manual at: [http://myfloridalegal.com/webfiles.nsf/WF/RMAS-9UPM53/\\$file/2015SunshineLawManual.pdf](http://myfloridalegal.com/webfiles.nsf/WF/RMAS-9UPM53/$file/2015SunshineLawManual.pdf); and
- the Florida Public Records Act, which can be accessed at: http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0119/0119.html.

Fraud Waste and Abuse

The subrecipient must have adequate procedures to detect and prevent fraud, waste, and abuse.

Fraud is the intentional (willful or purposeful) deception or misrepresentation made by a person with the knowledge that the deception could result in some unauthorized benefit to him/herself or some other person. There are many forms of fraud.

Waste includes over-utilizing ODR's services, supplies or equipment, or causing unnecessary costs through carelessness or inefficiency.

Abuse includes activities that result in unnecessary costs to the ODR. Note that this is financial abuse, not physical or emotional abuse of a person. Physical and emotional abuse of a person should be reported to the police.

The subrecipient must submit procedures that indicate:

- How it will verify the accuracy of information provided by applicants;
- A monitoring policy indicating how and why monitoring is conducted, the frequency of monitoring, and which items are monitored;
- An internal audit plan that provides both programmatic and financial oversight of funded activities; and



- A document signed by the internal auditor that describes his or her role in detecting fraud, waste, and abuse.

The subrecipient must include the following statement on program applications and on program documentation:

“Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729.”

DEO shall attend and require subrecipients to attend fraud related training provided by HUD OIG to assist in the proper management of CDBG-DR grant funds.

Part 2- Voluntary Buyout Beneficiary Requirements

Application Development

The subrecipient is responsible for developing and implementing an application and application process for property owners seeking Voluntary Home Buyout assistance. The following sections describe minimum process requirements for which DEO will monitor each subrecipient.

Application Intake and Eligibility Requirements

Completed applications are received by the subrecipient and the Voluntary Home Buyout applicant will be contacted for a personal consultation. While scheduling the consultation, the subrecipient should confirm application information and notify the applicant of all required documents.

The subrecipient must provide the applicant with a contact number for rescheduling the consultations in case of unforeseen circumstances. The subrecipient should establish procedures to ensure that communication with and access to program are fair and equitable. The subrecipient must also establish a communication policy that outlines how and when an applicant file will be put on hold, put in an inactive status or closed due to lack of applicant communication. These policies should be published for public viewing.

Personal Consultation

At the personal consultation, the subrecipient will meet with the applicant and all adult (i.e., 18 or older) household members that are available to attend the consultation, to discuss the process of the Voluntary Home Buyout Program. The subrecipient must confirm the application information and collect the required documents supplied by the applicant. The subrecipient must independently verify, to the extent feasible, all application information.

Area Median Family Income

During the personal consultation, the subrecipient should work with the applicant to calculate the household's Area Median Family Income (AMFI). Households with an AMFI above 80% are eligible to participate in the Voluntary Home Buyout Program; however, the calculation of the participant with household income above 80% AMFI will not be used as part of the 51% LMI area benefit, which is the National Objective. Additionally, CDBG-DR funding may not be used to provide assistance to households with an AMI greater than 120%.

Deed Review

The subrecipient should inspect the applicant's warranty deed or deed of trust to the damaged address. Participants in the program must have fee simple title to the damaged address in order to participate.



Tax Check

The subrecipient must confirm with the local jurisdiction the property tax status of all applicants. Eligible applicants must be current on all damaged address property taxes before conveying the damaged address to the subrecipient. Applicants must provide evidence that property taxes are current.

Duplication of Benefits

The subrecipient is required by the Stafford Act to verify all federal and state housing benefits received by the household and related to Hurricane Irma. The subrecipient must verify amounts received with the granting party and verify benefit expenditures with the applicant.

Costs that duplicate amounts received by or available to the property owner or affected tenant from another source for the same purpose is not allowable. These costs would include: U.S. Business Administration (SBA) loans, FEMA assistance, National Flood Insurance Program (NFIP), United States Department of Agriculture (USDA), or any other local, state, or federal related assistance for the same purpose.

DEO will monitor subrecipient DOB policies and procedures and audit subrecipient files to verify DOB practices are implemented and compliant.

Site Eligibility

All properties to be purchased must have a damage inspection and an environmental review. The following sections describe the process.

Damage Inspection

The subrecipient shall coordinate with a damage inspector to verify hurricane damage at the damaged property address. The damage inspector must schedule an appointment with the applicant to visit the damaged property to confirm that damages caused by Hurricane Irma. The inspection report must also contain current color photographs of the damaged property. The photographs must be that of the exterior of all four sides and of the interior of the structure.

Environmental Reviews

After the damage inspection has been completed and it has been confirmed that the damages of the property were created by Hurricane Irma, an environmental review must be performed on the property. The site location will require environmental clearance even if reconstruction or rehabilitation will not take place at the site. Per HUD guidelines, any damaged property to which any funds provided by HUD are applied, including, but not limited to: demolition, site cleanup, conversion to green space, transfer of title, etc., must be environmentally cleared prior to such action.

If the applicant chooses to participate in the replacement housing award and is awarded a grant to assist them with relocation, the new property to which the applicant relocates will also require environmental clearance.

Subrecipients are responsible for conducting environmental reviews and may procure the environmental service providers to complete such reviews. Subrecipients must submit the environmental reviews to DEO for approval. No funding may be committed to a buyout project until the project's environmental review is cleared/signed by DEO.

Complaints

Subrecipients shall develop and implement a complaints protocol to log, track and resolve all complaints related to the Voluntary Home Buyout projects. The complaints resolution protocol must ensure that a



timely response is provided to any individual or entity within 15 working days of receipt of the complaint. Complaints regarding fraud, waste, or abuse of government funds should be forwarded to the HUD OIG Fraud Hotline at: 1-800-347-3735 or: hotline@hudoig.gov. DEO will monitor subrecipient compliance with these requirements.

Appeals

The subrecipient shall establish appeal procedures to afford applicants an opportunity to dispute subrecipient decisions related to eligibility, award amount, appraisal value, and/or DOBs. DEO will review subrecipient appeal procedures and monitor subrecipient appeal response.



Budget Information Table

Direct Voluntary Home Buyout Program			
FMV	Estimated Demo Cost	Estimated Asbestos Testing Cost (if applicable)	Estimated Total Project Cost
\$150,000	\$15,000	\$1,500	\$172,500
\$100,000	\$12,000	\$1,500	\$119,500
\$50,000	\$15,000	\$1,500	\$72,500
Subtotal Budget Amount:			\$364,500

HMPG Match Program		
HMGP Total Project Cost	Federal Cost Share 75%	Non-Federal Cost Share 25%
\$100,000	\$75,000	\$25,000
\$200,000	\$150,000	\$50,000
\$75,000	\$56,250	\$18,750
Subtotal Budget Amount:		\$93,750

Total Amount Requested \$458,250



Project Schedule

Highlight the projected length of months for each phase on the desired months. If a phase is not applicable, leave it blank. This project is expected to be completed within 24 months following the execution of the contract between the subrecipient and DEO. Please provide any comments regarding the schedule that may be helpful.

MONTHS	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Outreach Meetings																									
Application Intake and Appraisal Process																									
Inspections																									
Environmental Reviews																									
Buyout Offer																									
Closing																									
DEMO																									
Final Inspection																									
Audit & Closeout																									

Note: If the proposed project requires a schedule longer than 24 months, justification must be provided.

Comments:



Area Median Income Charts

AREA MEDIAN INCOME LIMITS 2019 FOR ALACHUA COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,950	17,100	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,900	28,450	32,000	35,550	38,400	41,250	44,100	46,950
80% Low Income (\$)	39,850	45,550	51,250	56,900	61,500	66,050	70,600	75,150

AREA MEDIAN INCOME LIMITS 2019 FOR BAKER COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	13,850	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,100	26,400	29,700	32,950	35,600	38,250	40,900	43,500
80% Low Income (\$)	36,900	42,200	47,450	52,700	56,950	61,150	65,350	69,600

AREA MEDIAN INCOME LIMITS 2019 FOR BRADFORD COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,600	16,910	21,330	25,750	30,170	34,590	37,100*	39,500*
50% Very Low Income (\$)	20,950	23,950	26,950	29,900	32,300	34,700	37,100	39,500
80% Low Income (\$)	33,500	38,300	43,100	47,850	51,700	55,550	59,350	63,200



AREA MEDIAN INCOME LIMITS 2019 FOR BREVARD COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	13,850	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,100	26,400	29,700	32,950	35,600	38,250	40,900	43,500
80% Low Income	36,900	42,200	47,450	52,700	56,950	61,150	65,350	69,600

AREA MEDIAN INCOME LIMITS 2019 FOR BROWARD COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	17,700	20,200	22,750	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	29,500	33,700	37,900	42,100	45,500	48,850	52,250	55,600
80% Low Income (\$)	47,150	53,900	60,650	67,350	72,750	78,150	83,550	88,950

AREA MEDIAN INCOME LIMITS 2019 FOR CHARLOTTE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	30,170	33,250*	35,550*	37,850*
50% Very Low Income (\$)	20,100	22,950	25,800	28,650	30,950	33,250	35,550	37,850
80% Low Income (\$)	32,100	36,700	41,300	45,850	49,550	53,200	56,900	60,550

AREA MEDIAN INCOME LIMITS 2019 FOR CITRUS COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	28,500*	30,600*	32,700*	34,800*
50% Very Low Income (\$)	18,450	21,100	23,750	26,350	28,500	30,600	32,700	34,800
80% Low Income (\$)	29,550	33,750	37,950	42,150	45,550	48,900	52,300	55,650



AREA MEDIAN INCOME LIMITS 2019 FOR CLAY COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	15,450	17,650	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	25,750	29,400	33,100	36,750	39,700	42,650	45,600	48,550
80% Low Income (\$)	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650

AREA MEDIAN INCOME LIMITS 2019 FOR COLLIER COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	16,450	18,800	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	27,450	31,350	35,250	39,150	42,300	45,450	48,550	51,700
80% Low Income (\$)	43,900	50,150	56,400	62,650	67,700	72,700	77,700	82,700

AREA MEDIAN INCOME LIMITS 2019 FOR COLUMBIA COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	30,170	34,200*	36,550*	38,900*
50% Very Low Income (\$)	20,650	23,600	26,550	29,450	31,850	34,200	36,550	38,900
80% Low Income (\$)	33,000	37,700	42,400	47,100	50,900	54,650	58,450	62,200

AREA MEDIAN INCOME LIMITS 2019 FOR DESOTO COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600



AREA MEDIAN INCOME LIMITS 2019 FOR DIXIE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR DUVAL COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	15,450	17,650	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	25,750	29,400	33,100	36,750	39,700	42,650	45,600	48,550
80% Low Income (\$)	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650

AREA MEDIAN INCOME LIMITS 2019 FOR FLAGLER COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	13,650	16,910	21,330	25,750	30,170	34,590	39,010	42,800*
50% Very Low Income (\$)	22,700	25,950	29,200	32,400	35,000	37,600	40,200	42,800
80% Low Income (\$)	36,300	41,450	46,650	51,800	55,950	60,100	64,250	68,400

AREA MEDIAN INCOME LIMITS 2019 FOR GILCHRIST COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,950	17,100	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,900	28,450	32,000	35,550	38,400	41,250	44,100	46,950
80% Low Income (\$)	39,850	45,550	51,250	56,900	61,500	66,050	70,600	75,150



AREA MEDIAN INCOME LIMITS 2019 FOR GLADES COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR HARDEE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR HENDRY COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR HERNANDO COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,050	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,450	26,800	30,150	33,450	36,150	38,850	41,500	44,200
80% Low Income (\$)	37,450	42,800	48,150	53,500	57,800	62,100	66,350	70,650



AREA MEDIAN INCOME LIMITS 2019 FOR HIGHLANDS COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR HILLSBOROUGH COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,050	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,450	26,800	30,150	33,450	36,150	38,850	41,500	44,200
80% Low Income (\$)	37,450	42,800	48,150	53,500	57,800	62,100	66,350	70,650

AREA MEDIAN INCOME LIMITS 2019 FOR INDIAN RIVER COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	13,650	16,910	21,330	25,750	30,170	34,590	39,010	42,900*
50% Very Low Income (\$)	22,750	26,000	29,250	32,500	35,100	37,700	40,300	42,900
80% Low Income (\$)	36,400	41,600	46,800	52,000	56,200	60,350	64,500	68,650

AREA MEDIAN INCOME LIMITS 2019 FOR LAFAYETTE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600



AREA MEDIAN INCOME LIMITS 2019 FOR LAKE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,600	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,300	27,800	31,250	34,700	37,500	40,300	43,050	45,850
80% Low Income (\$)	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300

AREA MEDIAN INCOME LIMITS 2019 FOR LEE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,150	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,500	26,850	30,200	33,550	36,250	38,950	41,650	44,300
80% Low Income (\$)	37,600	43,000	48,350	53,700	58,000	62,300	66,600	70,900

AREA MEDIAN INCOME LIMITS 2019 FOR LEVY COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR MANATEE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,900	17,000	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,850	28,400	31,950	35,450	38,300	41,150	44,000	46,800
80% Low Income (\$)	39,700	45,400	51,050	56,700	61,250	65,800	70,350	74,850



AREA MEDIAN INCOME LIMITS 2019 FOR MARION COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR MARTIN COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	13,550	16,910	21,330	25,750	30,170	34,590	39,010	42,550*
50% Very Low Income (\$)	22,550	25,800	29,000	32,200	34,800	37,400	39,950	42,550
80% Low Income (\$)	36,050	41,200	46,350	51,500	55,650	59,750	63,900	68,000

AREA MEDIAN INCOME LIMITS 2019 FOR MIAMI-DADE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	17,800	20,350	22,900	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	29,650	33,900	38,150	42,350	45,750	49,150	52,550	55,950
80% Low Income (\$)	47,450	54,200	61,000	67,750	73,200	78,600	84,050	89,450

AREA MEDIAN INCOME LIMITS 2019 FOR MONROE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	20,100	23,000	25,850	28,700	31,000	34,590	39,010	43,430
50% Very Low Income (\$)	33,500	38,250	43,050	47,800	51,650	55,450	59,300	63,100
80% Low Income (\$)	53,550	61,200	68,850	76,500	82,650	88,750	94,900	101,000



AREA MEDIAN INCOME LIMITS 2019 FOR NASSAU COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	15,450	17,650	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	25,750	29,400	33,100	36,750	39,700	42,650	45,600	48,550
80% Low Income (\$)	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650

AREA MEDIAN INCOME LIMITS 2019 FOR OKEECHOBEE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR ORANGE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,600	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,300	27,800	31,250	34,700	37,500	40,300	43,050	45,850
80% Low Income (\$)	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300

AREA MEDIAN INCOME LIMITS 2019 FOR OSCEOLA COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,600	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,300	27,800	31,250	34,700	37,500	40,300	43,050	45,850
80% Low Income (\$)	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300



AREA MEDIAN INCOME LIMITS 2019 FOR PALM BEACH COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	17,600	20,100	22,600	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	29,300	33,450	37,650	41,800	45,150	48,500	51,850	55,200
80% Low Income (\$)	46,850	53,550	60,250	66,900	72,300	77,650	83,000	88,350

AREA MEDIAN INCOME LIMITS 2019 FOR PASCO COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,050	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,450	26,800	30,150	33,450	36,150	38,850	41,500	44,200
80% Low Income (\$)	37,450	42,800	48,150	53,500	57,800	62,100	66,350	70,650

AREA MEDIAN INCOME LIMITS 2019 FOR PINELLAS COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,050	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	23,450	26,800	30,150	33,450	36,150	38,850	41,500	44,200
80% Low Income (\$)	37,450	42,800	48,150	53,500	57,800	62,100	66,350	70,650

AREA MEDIAN INCOME LIMITS 2019 FOR POLK COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	30,170	33,800*	36,100*	38,450*
50% Very Low Income (\$)	20,400	23,300	26,200	29,100	31,450	33,800	36,100	38,450
80% Low Income (\$)	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450



AREA MEDIAN INCOME LIMITS 2019 FOR PUTNAM COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR SARASOTA COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,900	17,000	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,850	28,400	31,950	35,450	38,300	41,150	44,000	46,800
80% Low Income (\$)	39,700	45,400	51,050	56,700	61,250	65,800	70,350	74,850

AREA MEDIAN INCOME LIMITS 2019 FOR SEMINOLE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	14,600	16,910	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	24,300	27,800	31,250	34,700	37,500	40,300	43,050	45,850
80% Low Income (\$)	38,850	44,400	49,950	55,500	59,950	64,400	68,850	73,300

AREA MEDIAN INCOME LIMITS 2019 FOR ST. JOHNS COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	15,450	17,650	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	25,750	29,400	33,100	36,750	39,700	42,650	45,600	48,550
80% Low Income (\$)	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650



AREA MEDIAN INCOME LIMITS 2019 FOR ST. LUCIE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	13,550	16,910	21,330	25,750	30,170	34,590	39,010	42,550*
50% Very Low Income (\$)	22,550	25,800	29,000	32,200	34,800	37,400	39,950	42,550
80% Low Income (\$)	36,050	41,200	46,350	51,500	55,650	59,750	63,900	68,000

AREA MEDIAN INCOME LIMITS 2019 FOR SUMTER COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	15,000	17,150	21,330	25,750	30,170	34,590	39,010	43,430
50% Very Low Income (\$)	25,000	28,550	32,100	35,650	38,550	41,400	44,250	47,100
80% Low Income (\$)	39,950	45,650	51,350	57,050	61,650	66,200	70,750	75,350

AREA MEDIAN INCOME LIMITS 2019 FOR SUWANNEE COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600

AREA MEDIAN INCOME LIMITS 2019 FOR UNION COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,490	16,910	21,330	25,750	27,950*	30,000*	32,100*	34,150*
50% Very Low Income (\$)	18,100	20,700	23,300	25,850	27,950	30,000	32,100	34,150
80% Low Income (\$)	28,950	33,100	37,250	41,350	44,700	48,000	51,300	54,600



AREA MEDIAN INCOME LIMITS 2019 FOR VOLUSIA COUNTY								
	Number of Persons Per Household Income Range							
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% Extremely Low Income (\$)*	12,850	16,910	21,330	25,750	30,170	34,590	37,950*	40,400*
50% Very Low Income (\$)	21,450	24,500	27,550	30,600	33,050	35,500	37,950	40,400
80% Low Income (\$)	34,300	39,200	44,100	48,950	52,900	56,800	60,700	64,650

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very low (50%) income limits.



Appendix A: Demonstrations of Award Calculation Methodology

Example 1- Buyout Only:

This is a scenario where 100% of the funding for the buyout will be CDBG-DR money and the homeowner did not receive any housing replacement assistance and had duplication of benefits provided by insurance coverage:

Pre-Event Fair Market Value	\$200,000
Subtract Insurance DOB	<u>\$50,000</u>
Total Buyout Award	\$150,000

Because the applicant in this example received \$50,000 in insurance money to repair the damaged structure, the amount must be subtracted from the pre- event FMV as a DOB. This makes the purchase price available to the homeowner \$150,000.

Example 2- Buyout and Replacement Housing Assistance:

This is a scenario where the homeowner received \$20,000 in replacement housing assistance from a different source of funding prior to applying for the Voluntary Home Buyout Program. The amount received is \$5,000 less than the maximum amount that is being offered in the Housing Replacement Assistance under the Rebuild Florida program. Therefore, the homeowner would only qualify for \$5,000 in Housing Replacement Assistance under the Rebuild Florida program. This homeowner also had DOB from insurance in the amount of \$40,000. Viewed as two separate activities, the same result can be reached. The following approaches are taken by CDBG-DR and HMGP. Both approaches are assuming that the homeowner is purchasing property that costs \$25,000 more than their pre-event fair market value of the damaged property they are selling to the rebuild Florida program.

CDBG-DR Buyout Example	
Pre-Flood Event Market Value:	\$100,000
Replacement Housing Assistance:	\$25,000
Total for Buyout and Replacement Housing:	\$125,000
Total for Buyout and Replacement Housing:	\$125,000
Subtract Insurance DOB:	\$40,000
Subtract Prior Housing Assist. DOB:	\$20,000
Buyout and Replacement Award:	\$65,000

For HMGP, the buyout and housing replacement assistance award are treated indecently as two separate activities, but the ultimate total funding amount derived from this method is the same as the method above for CDBG-DR buyouts.

HMPG Buyout Example:	
Pre-Flood Event Market Value:	\$100,000
Subtract Insurance DOB:	\$40,000
Buyout Award:	\$60,000

Voluntary Home Buyout Program Design



CDBG-DR Replacement Award:	\$25,000
Subtract Prior Housing Assist. DOB:	\$20,000
Replacement Housing Award:	\$5,000