

Levy County Commissioners;
John Meeks, Commission Chair
Rock Meeks
Mike Joyner, Vice Commissioner Chair
Lilly Rooks
Matt Brooks

March 24, 2020

35 S. Court Street
P.O. Box 310
Bronson, FL 3262

Dear Commissioners,

I am hereby requesting that the commissioners grant me an exception to the SHIP Program regulations regarding manufactured homes. I have applied for the Levy County SHIP Program. I was denied solely on the basis that I can only afford a manufactured home. The Levy County Commissioners have the authority to grant this exception since they are the ones who voted in SHIP local housing assistance Plan. I am asking for this exception so that I may be able to purchase a manufactured home through SHIP. This is the only way I can afford to purchase a home with my income. The following reason indicate why I feel the SHIP program of Levy County should help me to purchase a manufactured home through SHIP.

- 1] HOMELESS & DISABLED, SPECIAL NEEDS Household according to F.S.420.0004 (13)
- 2] In the Very Low-income category for which I fall, the maximum allowable amount that is accepted for a mortgage is \$488.00 (including taxes and insurance). This amount only allows for a maximum of a \$50,000 home. With the SHIP Program I would be eligible for an approximately \$65,000 home.
- 3] In the year 2019 there were very few homes sold for under \$65,000 that would have qualified as move in ready. Listed below are the stats of the houses sold.

{a} Site Built Homes:
Over \$200,000 = 116 homes
\$150,000 - \$199,000 = 83
\$125,000 - \$149,000 = 48
\$100,000 - \$124,000 = 24
\$65,000 - \$99,000 = 31
Under \$65,000 = 9

Please note that of those 9 homes under \$65,000, only 1 would have been able to pass inspections to move into. The rest were listed as Investment property, fixer up and needs TLC. I have read the U.S. Department of housing and urban development inspection form and explanations' of inspection pass or fail. My research also included Multifamily Housing Deficiencies and HUD minimum property standards for housing. I now have a better understanding of what to look for when looking at homes for sale. {I do not claim to be an expert}

A manufactured home would pass all inspections for HUD in order to be installed on my property.

In the year 2019, approximately 105 new homes were built in Levy county. 101 Manufactured homes were installed in Levy county. About 50% of the new homes in Levy county were Manufactured homes.

4] As of now the following suite built homes are listed for sale:

Over \$200,000 = 166

\$150,000 - \$199,000 = 47

\$100,000 - \$149,000 = 25

\$75,000 - \$99,000 = 12

\$65,000 - \$74,000 = 1

Under \$65,000 = 3

All 4 of the site-built homes under \$74,000 would not pass any inspections. The description indicated; investor alert with TLC, handyman special and fixer upper.

5] If you are thinking, why doesn't this homeless, disabled person just rent. Well, here are the facts about rentals in Levy County.

{a} Of the 16 apartment complexes in Levy County, NO UNITS are available to rent at this time.

{b} In those apartment complexes, on average, the lowest rental is \$578.00. This is more than what I would have to pay in a mortgage through SHIP Program.

{c} There are only a few houses for rent in Levy County. The rent for these houses run between \$750.00 and \$3,200.00 per month. Once again these rental houses would be out of my financial abilities and are priced above what a mortgage on a new manufactured home would be.

6] After reviewing the Levy County Board of County Commissioners SHIP local housing assistance plan (LHP) for 2019-2020, 2020-2021, 2021-2022, approved June 4, 2019, I have noticed a few sections that come into question that I want to bring to your attention.

{a} Page 3, on the bottom of the page: "Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30% of that amount which represents the percentage of the median annual gross income for the households as indicated in section 420.9071 F.S. It is the F.S. section that I bring to your attention. It also states in paragraph 8; "Eligible Housing" means any **real and personal property** located within the county or the eligible municipality which is designed and intended for the primary purpose of providing decent, safe and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553, **or manufactured housing constructed after June 1994 and installed in accordance with the installations standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles**, for home ownership or rental for eligible persons as designed by each county or eligible municipality participating in the State Housing Initiatives Partnership Program.

{b} Page 4, section 420.9075 chapters 67-37 was quoted for the purpose of budget. The very first paragraph states; {1}{a} Each county or eligible municipality participating in the State Housing Initiatives Partnership Program shall develop and implement a local housing assistance plan created to make **affordable residential units to person of very low income, low income or moderate income and to persons who have special housing needs, including, but not limited to homeless people, the elderly, migrant farmworkers and person with disabilities**. Counties or eligible municipalities may include strategies to assist persons and households having annual income of not more than 140 percent of area median income. The plans are intended to increase the availability of **affordable residential units by**

combing local resources and cost-saving measures into a local housing partnership and using private and public funds to reduce the cost of housing.

{c} Section 420.0003 {3} {a} *Housing need*. The continuum of need for decent and affordable housing shall be addressed, with an emphasis on assisting the neediest person. 1. State Housing programs shall **promote the self-sufficiency and economic dignity of the people of this state**, including the elderly.

Through your own document you have stated the Florida Statutes that mandate affordable housing. The State of Florida clearly indicates that every effort should be made by the county to find affordable housing and that includes Manufactured Homes. The county should adhere to the Florida Statutes and allow Manufactured Homes in the SHIP Program.

I would also like to bring to your attention page 3 of Levy County SHIP Program. The following priority for funding:

1. SPECIAL Needs Household
 - A. Extremely low
 - B. Very low
 - C. Low
 - D. Moderate
2. Essential Service Personnel (ESP)
3. After Special Needs Set-aside and ESP goals are met

F.S. 420.9075 (d) Each local government must use a minimum of 20 percent of its local housing distribution to serve persons with special needs.

Page 5 of the Levy County SHIP Program it states that "The county will advertise about the availability of funds for this special group. Yet on your advertising flyer there is no mention of such help. Nor could I find it on your website.

In 420.9075 local housing assistance plans; partnership

(11) (2) "At least 30 percent of funds deposited into the local housing assistance trust fund must be reserved for awards to very-low-income persons"...

If 20 percent is allocated towards Special need Household and 30 percent allocated towards very-low and extremely-low income, who have they helped since there are no site-built houses affordable to them. Very-low income goes up to \$18,000. Affordable housing would run no more than \$50,000. 20 percent towards the purchase would average to \$12,000. So, 20 + 30 percent of \$350,000 is \$175,000. \$175,000 divided by \$12,000 equals help for 15 Households. How many households in these categories has Levy County SHIP Program actually helped?

Does not the Florida State Statute requirements override the County program requirements. The county should therefore be doing what the F.S. indicates "*with emphasis on assisting the neediest persons*". I meet the standards of the neediest person as I am homeless, in the very low-income range and am disabled living a disability income. You could be helping people like me. Other counties like: Alachua, Dixie and Columbia do allow manufactured homes purchased through SHIP.

Once again, I am requesting to be allowed to purchase a manufactured home through the SHIP Program.

Sincerely;



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CC: Gregory Hale, Attorney at Law
Marlon Gayle