



AFFORDABLE HOUSING ADVISORY COMMITTEE

Public Hearing
November 6, 2024
Office of Human Services & Community Partnerships - Auditorium
615 E. Paul Russell Road
10:00 a.m.

Agenda

- I. Call to Order
- II. Roll Call
- III. Approval of November 6, 2024, Agenda
- IV. Approval of October 14, 2024, Minutes (**TAB 1**)
- V. Public Comment on Un-agendaed Items
- VI. Old Business
 - Adoption of the Draft 2024 AHAC Annual Report (**TAB 2**)
- VII. New Business
 - Review of the proposed meeting schedule for 2025 (**TAB 3**)
- VIII. Adjournment

Leon County
Affordable Housing Advisory Committee
November 6, 2024
Meeting Minutes

MEMBERS PRESENT: Commissioner Nick Maddox
Lawrence Tobe
Sean Morgan
Rachel Stevens
Madelon Horwich
Tee Thompson
Will Shepherd

MEMBERS ABSENT: Trina Searcy
Bruce Strouble
Oral Payne

STAFF PRESENT: Jelani Marks, Housing Services Manager
May Swartz, Assistant County Attorney
Chelisa Kirkland, Affordable Housing Coordinator

PUBLIC PRESENT: None

Item # I. Call to Order

The meeting was called to order 10:12 a.m. by Chair Lawrence Tobe.

Item # II. Roll Call

Mr. Marks proceeded with roll call. Quorum was confirmed. Mr. Marks introduced the recently appointed AHAC member, Will Shepherd.

Item # III. Approval of November 6, 2024, Agenda

Commissioner Maddox moved to approve the agenda, seconded by Ms. Horwich. The motion passed unanimously.

Item # IV. Approval of the October 14, 2024, Minutes

Commissioner Maddox moved to approve the October 14, 2024, meeting minutes, seconded by Mr. Morgan. The motion passed unanimously.

Item #V. Public Comments on Un-agendaed Items

No members of the public were present.

Item #VI. Old Business

Adoption of the Draft 2024 AHAC Annual Report

Mr. Marks presented a PowerPoint presentation on the AHAC recommendations. The recommendations on the implementation of affordable housing incentives are to maintain the current practice and to update the SEER requirement for HVAC units in the LHAP.

Commissioner Maddox moved to adopt the 2024 AHAC Annual Report, seconded by Ms. Horwich. The motion passed unanimously.

Items # VII. New Business

Review of the proposed meeting schedule for 2025

Committee accepted to approve the proposed meeting schedule for 2025.

Commissioner Maddox moved to approve the 2025 AHAC meeting schedule, seconded by Ms. Shepherd. The motion passed unanimously.

Item # VIII. Adjournment

Mr. Marks announced that the Leon County hosted a Homeownership workshop that was held on October 19, 2024. The workshop was a successful event and around 79 individuals attended.

Mr. Marks also announced that on December 4, 2024, Leon County will begin accepting applications for the Emergency Home Repair and Home Rehabilitation/Replacement programs.

There being no further business to come before the Committee, Commissioner Maddox moved to adjourn at 10:51 a.m., seconded by Mr. Shepherd. Passed unanimously.

ATTEST:

Minutes approved on

9/9/25



Lawrence Tobe, Chair, Affordable Housing Advisory Committee



AFFORDABLE HOUSING ADVISORY COMMITTEE

DATE: November 6, 2024

TO: Chair Lawrence Tobe and the Affordable Housing Advisory Committee

FROM: Jelani Marks, Housing Services Manager
Chelisa Kirkland, Affordable Housing Coordinator

SUBJECT: Proposed Affordable Housing Advisory Committee Recommendations

Statement of Issue

This item presents the proposed Affordable Housing Advisory Committee 2024 Report of Recommendations for adoption.

Staff Recommendations:

- Option #1: Adopt the proposed Affordable Housing Advisory Committee 2024 Report of Recommendations Report (Attachment #1).
- Option #2: Authorize the Committee Chairperson to draft and sign a letter to accompany the final report in preparation for presentation to the Board of County Commissioners.

Background

Pursuant to Section 420.9076(4) Florida Statutes, the Affordable Housing Advisory Committee's (Committee) primary responsibility is to review the established policies and procedures, ordinances, land development regulations, and comprehensive plan and to recommend specific actions or initiatives which encourage development of affordable housing.

At a minimum, each advisory committee is required to submit a report to the Board of County Commissioners that includes recommendations on the incentives found at Section 420.9076 (4)(a) -(k), Florida Statutes. Recommendations on the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions may also be included in the report.

Adoption of the Committee's report of recommendations must be made by a majority of the membership of the Committee at a public hearing.

Analysis

During 2024, the Committee held four public meetings and met jointly with the City AHAC during two additional public meetings to produce the recommendations included in the Affordable Housing Advisory Committee 2024 Report of Recommendations Report (Report). The recommendations primarily focus on maintaining the current practice of statutorily required incentives.

The Report also includes a recommendation to revise the green building and energy saving

requirements for the County's affordable housing programs in the County's State Housing Initiative Partnership-Local Housing Assistance Plan (SHIP-LHAP) by updating the air conditioning system requirements to include Energy Star-Certified units with a minimum SEER rating of 15 (or 14.3 SEER2) and a minimum of 14.0 SEER (or 13.4 SEER2) for packaged units, in line with national standards from the U. S. Department of Energy. The proposed changes have been conditionally approved by the Florida Housing Finance Corporation and would be official upon the approval of and the Board of County Commissioners.

In addition to the list of recommendations, the Report includes an executive summary, legal background, and a proposed plan for implementation of the recommendations. Notice of the public hearing to adopt the Report was published in the Tallahassee Democrat on Monday, October 28, 2024, and posted on the County website. The notice included a concise summary of the recommendations to be considered by the Committee, where interested persons could obtain a copy of the draft report as well as the time and location of the public hearing. The affidavit verifying the public notice was published has been included in the report as Exhibit A.

Once adopted by the Committee, the Report will be shared with the Florida Housing Finance Corporation and the Florida Housing Coalition as required by Florida Statutes. Additionally, staff will prepare an agenda item requesting Board of County Commissioners acceptance of the Report at the December 9, 2024, meeting.

Options:

1. Adopt the proposed Affordable Housing Advisory Committee 2024 Report of Recommendations.
2. Authorize the Committee Chairperson to draft and sign a letter to accompany the final report in preparation for presentation to the Board of County Commissioners.
3. Committee direction.

Recommendations:

Options #1 and #2

Attachments

1. Proposed Affordable Housing Advisory Committee 2024 Report of Recommendations Report
2. Amended SHIP-LHAP



Affordable Housing Advisory Committee

2024 Report of Recommendations

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EXHIBIT A: NOTICE OF PUBLIC HEARING

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FOR LETTER FROM THE ADVISORY COMMITTEE CHAIR**

Executive Summary

Section 420.9076, Florida Statutes, requires that each jurisdiction in Florida receiving State Housing Initiatives Partnership (SHIP) funds shall appoint an eight- to eleven-member Affordable Housing Advisory Committee (AHAC). Each member represents a different role in the affordable housing industry. The AHAC is mandated to review Comprehensive Plan Elements, County Ordinances, Land Development Regulations, and County Policies and Procedures to identify regulatory barriers to affordable housing and to recommend incentives to create more affordable housing. Section 420.9076, Florida Statutes, requires the Committee to produce a report to submit to the County Commission and to the Florida Housing Finance Corporation (FHFC) annually by December 31st or risk the forfeiture of annual allocations of SHIP funds.

The Committee met four (4) times in 2024 and met jointly with the City of Tallahassee (City) AHAC two (2) times. Committee members reviewed various County documents as required by law as well as the *2023 County Affordable Housing Advisory Committee Report of Recommendations*. The Leon County AHAC, from its review, consideration, evaluation, and recommendations, drafts and submits this report, which details the scope of the Committee's work and the resulting recommendations, to the Board of County Commissioners, Florida Housing Finance Corporation, and the Florida Housing Coalition as required by Florida Statutes. The final report was also sent to the Directors of the Tallahassee-Leon County Planning Department, Development Services and Environmental Management Department, County Attorney's Office, Real Estate Management Department, and the City of Tallahassee Housing and Community Resilience Department for review.

Summary Table of Recommendations

All AHAC recommendations were discussed and voted upon by members. Table 1 provides a summary of 2024 AHAC Recommendations. As reflected in Table 1, the AHAC recommends the continued practice of statutorily required incentives. Over the past year, the AHAC has been working with the City AHAC to provide County and City Staff input on recommendations for the development of a uniform inclusionary housing ordinance.

Table 1: Summary of 2024 Affordable Housing Advisory Committee Recommendations Table

Subject	Committee Recommendation
<i>Section 420.9076 (4) (a) Expedited Permitting</i>	<u>Recommendation:</u> Maintain the current practice.
<i>Section 420.9076 (4) (b) No Impact Fees</i>	<u>Recommendation:</u> Maintain the current practice.
<i>Section 420.9076 (4) (c) Flexible Densities</i>	<u>Recommendation:</u> None.
<i>Section 420.9076 (4) (d) No Special Capacity Provisions</i>	<u>Recommendation:</u> Maintain the current practice.
<i>Section 420.9076 (4) (e) Allowance of Affordable Accessory Units</i>	<u>Recommendation:</u> Maintain the current practice.
<i>Section 420.9076 (4) (f) Reduction of Parking Requirements</i>	<u>Recommendation:</u> Maintain the current practice.
<i>Section 420.9076 (4) (g) Flexible Lot Configurations</i>	<u>Recommendation:</u> Maintain the current practice.
<i>Section 420.9076 (4) (h) No Modified Street Requirements</i>	<u>Recommendation:</u> Maintain the current practice.

Section 420.9076 (4) (i) Collaborative Policy Evaluation	Recommendation: Maintain the current practice.
Section 420.9076 (4) (j) Inventory of Locally Owned Public Lands	Recommendation: Maintain the current practice.
Section 420.9076 (4) (k) Support of Development Near Transportation Hubs	Recommendation: Maintain the current practice.

BACKGROUND

In 1992, the Florida Legislature enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Session Laws (the “Sadowski Act”), allocating to local governments a portion of documentary stamp taxes on deeds for the development and maintenance of affordable housing. In addition, the Sadowski Act created the State Housing Initiatives Partnership Act, codified at Florida Statutes, Sections 420.907-420.9079 (SHIP Statutes). The SHIP Statutes require participating local governments to establish an Affordable Housing Advisory Committee (AHAC) which is responsible for reviewing and evaluating all aspects of the County’s housing activities that impact the production of affordable housing and is specifically directed to consider and evaluate the implementation of the incentives set forth at Section 420.9076(4).

In 1993, the Board of County Commissioners (Board) incorporated SHIP Act provisions by adopting Ordinance No. 93-2, which was codified in the Code of Laws of Leon County at Chapter 8, Article V, Sections 8-151 through 8-156, entitled Affordable Housing Assistance (Code of Laws). Since its establishment, the Board has adopted ordinances in 2007, 2016, and 2020 amending the Code of Laws, to align its provision with amendments to the SHIP.

Most recently, in 2020 the Florida Legislature adopted House Bill 1339, further amending Sections 420.907-420.9079, F.S. (SHIP Statute). The SHIP Statute, as amended, requires a County Commissioner to serve on the AHAC and requires the AHAC to provide an annual, rather than triennial, report to the Board. Also, a copy of the report must be submitted to the entity providing statewide training and technical assistance for the Affordable Housing Catalyst Program, currently the Florida Housing Coalition, in addition to providing the report to the Florida Housing Finance Corporation (FHFC) which administers the State Housing Initiatives Partnership (SHIP) program. As such, on September 29, 2020, the Board adopted Ordinance No. 20-34, amending the Code of Laws to incorporate the provisions of House Bill 1339.

Composition of the Affordable Housing Advisory Committee

The Office of Human Services and Community Partnerships’ Division of Housing Services serves as Staff for the AHAC. SHIP Statute requires that there be at least eight (8) but not more than 11 committee members, including one locally elected official, with representation from at least six of the following categories:

- (a) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- (b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- (c) A citizen who is a representative of those areas of labor actively engaged in home building in

connection with affordable housing.

- (d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- (e) A citizen who is actively engaged as a for-profit provider of affordable housing.
- (f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- (g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- (h) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.
- (i) A citizen who resides within the jurisdiction of the local governing body making the appointments.
- (j) A citizen who represents employers within the jurisdiction.
- (k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

Table 2 lists the appointed Committee members, along with their category affiliation and appointment date, who participated in the production of this report.

In line with Leon County's culture of community engagement, the Board of County Commissioners created a new membership category for AHAC appointment on September 17, 2024 specifically for an individual who currently benefits from a rental housing assistance program (such as the Housing Choice Voucher Program), has benefitted from an affordable homeownership program (such as local or state government income-based purchase assistance or home rehabilitation programs), or experienced an eviction within the last 10 years. The vacant seat on the AHAC will likely be filled in early 2025 with a candidate that meets the new membership qualification. The opportunity to apply will be promoted through the County's website, social media, and the County Link newspaper advertisement. In addition, the County will work in coordination with the Tallahassee Housing Authority, which administers the Housing Choice Voucher Program in the community; Legal Services of North Florida, which assists low-income residents with housing evictions issues; and other local partners to notify citizens about the opportunity to serve on the AHAC.

Table 2: Affordable Housing Advisory Committee Membership

Name	Category Represented	Begin Term
1. Nick Maddox	County Commissioner	01/01/2023
2. Lawrence Tobe	Resident Within the Jurisdiction Making Appointment	04/01/2023
3. Oral Payne	Engaged in Residential Homebuilding	04/01/2023
4. Bruce Strouble	Advocate for Low-Income Persons	03/21/2023
5. Rachel Brubaker Stevens	Real Estate Professional	04/01/2023
6. Sean William Morgan	Home Building Industry	01/23/2024
7. Trina Searcy	Real Estate Professional	04/01/2023
8. Will Shepherd	Planning Commission Member	09/18/2024
9. Madelon Horwich	Resident Within the Jurisdiction Making Appointment	04/01/2023
10. Tee Thompson	For-profit Provider of Affordable Housing	07/10/2024
11. Vacant		

Affordable Housing Advisory Committee Recommendations

As established in the SHIP Statute, the Committee is responsible for annually reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Plan, and other aspects of the County housing activities that impact the production of affordable housing. Further, the AHAC has specifically considered and evaluated the strategies set out at Section 420.9076(4)(a)-(k), F.S. Based on the Committee's evaluation, it may recommend to local government that it modify, provide exceptions, and/or create new plans, policies, procedures, and other governing authority documents that would encourage production of affordable housing which must be approved at a public hearing by affirmative vote of a majority of the membership in accordance with the SHIP Statute.

The Committee conducted a public hearing, held four (4) public meetings, and met jointly with the City AHAC during two (2) additional public meetings in 2024 to produce this report and the recommendations herein. The Committee has specifically considered and evaluated the strategies set forth in Section 420.9076(4), F.S., to formulate the following recommendations and submits them to the Board for possible incorporation into its housing strategy:

(a) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in Section 163.3177(6)(f)3, F.S.

Current Practice: Expedited permitting of affordable housing projects is accomplished by administrative direction, close coordination, and teamwork, which include:

- 1) Using pre-permitting review to determine project status, identify and resolve potential legal problems that might preempt permitting, and otherwise expedite affordable housing.
- 2) Obtain assistance and cross-training from Building Inspection with the initial inspection of rehabilitation projects to ensure all code compliance issues are addressed in write-ups and permit applications. This expedites plan review and minimizes changes that delay permitting and project completion.
- 3) The Director of the Office of Human Services & Community Partnerships and staff are the designated liaisons with the Affordable Housing Program and assist with the resolution of difficult permitting issues.

AHAC Recommendation: Maintain the current practice.

(b) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Current Practice: Leon County does not impose impact fees. Impact fees were eliminated in 1995.

AHAC Recommendation: Maintain the current practice.

(c) The allowance of flexibility in densities for affordable housing.

Current Practice: Although the Land Development Code (LDC) does not specifically address density flexibility for affordable housing, it does provide incentives for affordable housing regarding the required review level. For example, projects with 50% or more affordable housing units can have their review threshold increased by 50% thereby potentially allowing a lower review level and reducing permitting costs. [Section 10-7.402(4) of the LDC]

AHAC Recommendation: None at this time. Currently, County and City staff continue to work with the Florida Housing Coalition (FHC) to refine its Inclusionary Housing policy recommendations based on feedback received during multiple public engagement events held throughout 2022 and 2023. These recommendations are expected to address density bonuses for affordable housing projects. Staff anticipates bringing back final recommendations on inclusionary housing in early 2025.

(d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

Current Practice: The concurrency management system treats all projects the same and does not provide special provisions for affordable housing projects. (Article III of the LDC)

AHAC Recommendation: Maintain the current practice.

(e) The allowance of affordable accessory residential units in residential zoning districts.

Current Practice: The LDC allows accessory dwelling units in conjunction with the following principal structures: single-family detached dwellings; retail establishments; offices; and principal industrial structures. [Section 10-6.803(b)(2) of the LDC]

AHAC Recommendation: Maintain the current practice.

(f) The reduction of parking and setback requirements for affordable housing.

Current Practice: The LDC allows a permit applicant the ability to file a request of the Parking Standards Committee for reduction to the parking requirements based upon data supporting such a request (Article VII, Division 5, Subdivision III of the LDC – Parking and Loading Standards; Section 10-1.106 of the LDC)

AHAC Recommendation: Maintain the current practice.

(g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Current Practice: Many zoning districts already provide for zero-lot-line development patterns. The Department of Development Support & Environmental Management staff provides flexibility in design in order to reduce impervious surface area consistent with Low Impact Design ordinance and to identify other efficiencies. (Sections 10-7.502 and 10-4.308 of the LDC)

AHAC Recommendation: Maintain the current practice.

(h) The modification of street requirements for affordable housing.

Current Practice: Street requirements for affordable housing are not different than for other types of housing development. Uniformity of roadways can help to minimize negative views of affordable housing. Emergency vehicles require the same mobility in affordable housing developments as in

others.

AHAC Recommendation: Maintain the current practice.

(i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Current Practice: County staff conducts collaborative evaluation (Department of Development Services & Environmental Management, Human Services and Community Partnerships & Public Works) of potential impactful policies, procedures, ordinances, regulations, or plans.

AHAC Recommendation: Maintain the current practice.

(j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Current Practice: County staff prepares, and makes available to the public, a printable inventory of County-owned lands suitable for affordable housing.

AHAC Recommendation: Maintain the current practice.

(k) The support of development near transportation hubs and major employment centers and mixed-use developments.

Current Practice: Applicable zoning districts such as the Mahan Corridor, the Lake Protection Node districts, and others are designed to promote this incentive by providing mixed use development patterns centered near major intersections. These zoning districts are intended to accomplish several goals including, but not limited to: providing convenience goods to area residents within a short distance of home, maximizing infrastructure, minimizing automobile dependency, promoting transit, and facilitating compatibility with nearby neighborhoods. (Sections 10-6.654.1 and 10-6.660 of the LDC)

AHAC Recommendation: Maintain the current practice.

Additional Recommendations

From review and evaluation of County ordinances, regulations, comprehensive plan, policies, and procedures, the Committee makes the following, additional recommendations to the Board for consideration of incorporation into its housing program strategy:

Leon County Policy

Inclusionary Housing Policy

In 2021, the County AHAC recommended jointly with the City AHAC that the County and City adopt a uniform inclusionary housing policy. Subsequently, the County Commission and City Commission directed County and City staff to partner with the Florida Housing Coalition to draft updated Inclusionary Housing

Ordinances for the County and City that are identical and mandatory within the Urban Services Area, to be considered by the County Commission and City Commission, respectively. The County AHAC has continued to work with the City AHAC and staff on the finalization of recommendations for the development of a uniform inclusionary housing ordinance and associated incentives. County staff is expected to present final recommendations for an inclusionary housing ordinance to the Board of County Commissioners by early 2025.

SHIP Local Housing Assistance Plan

Every local government participating in SHIP is required to have an active Florida Housing Finance Corporation-approved Local Housing Assistance Plan (LHAP). Generally, local governments submit LHAPs by May 2 once every three years, covering the three state fiscal years beginning July 1 of the year the plan is submitted. LHAPs are designed to detail how each local government will expend SHIP funds allocated to them for each of the three fiscal years.

Green Building and Energy Saving Requirements

AHAC Recommendation: Update the HVAC system requirements in the SHIP-LHAP to include Energy Star-certified central Heating, Ventilation, and Air Conditioning (HVAC) units with a minimum Seasonal Energy Efficiency Ratio (SEER) rating of 15 (or 14.3 SEER2) and packaged air condition units with a minimum SEER rating of 14.0 (or 13.4 SEER2), in line with national standards from the U. S. Department of Energy.

- Current Policy: When economically feasible, the County and/or sponsors are required to use Energy Star-certified central HVAC units with a minimum SEER of 14, and packaged HVAC units with a minimum SEER of 11.7.
- Analysis:
In its 2023 Annual Report, the AHAC recommended that County staff continually explore ways to encourage “design excellence” by further incorporating energy efficiency and accessibility requirements for affordable housing projects into the County’s SHIP-LHAP. On February 7, 2024, the AHAC held a workshop on Green Building and Energy Saving Requirements, featuring an overview of the current requirements included in the County’s SHIP-LHAP and a presentation on recommendations for potential updates the County’s energy-saving requirements from the Co-Executive Director of ReThink Energy Florida. Citing the fact that air condition costs are a leading driver of utility costs in the average household, one of the recommendations from ReThink Energy Florida was to increase the minimum SEER rating required for HVAC units utilized in the County’s Home Rehabilitation, Home Replacement, Emergency Repair, Homeownership Development and Rental Development projects from 14 to 15, or possibly 16. SEER is a measurement of the efficiency of an HVAC system. SEER2 is an updated, more accurate methodology that was introduced as the new standard in 2023. As of January 2024, all new HVAC systems have a SEER2 rating, and new products will continue to be marked with both a SEER and SEER2 rating for several years. In consideration of the high pricing of 16-SEER HVAC units and in line with national standards from the U. S. Department of Energy, the AHAC recommends updating the HVAC system requirements in the SHIP-LHAP to include Energy Star-certified HVAC units with a minimum SEER rating of 15 (or 14.3 SEER2) and packaged air conditioning units with a minimum SEER rating of 14.0 (or 13.4 SEER2).

Committee Adoption of the 2024 Report of Recommendations

The Committee officially adopted the report by affirmative vote of a majority of the membership at a public hearing on November 6, 2024. Notice of the public hearing to adopt the final report was published in the *Tallahassee Democrat* (Exhibit A) and posted on the County's website. The notice included how interested persons could obtain a copy of the final report.

Plan for Implementation

At the December 10, 2024, County Commission meeting, Commissioners will consider acceptance of the AHAC's report to comply with the state-mandated December 31, 2024, deadline. As required by SHIP Statutes, the County Commission must review and discuss the Committee's recommendations and vote to adopt the recommendations they plan to implement within 90 days of receipt. County Commissioners may adopt to implement any AHAC recommendations into policy or regulatory documents, including amending the appropriate LHAP to include new affordable housing incentive strategies.

NOTICE OF PUBLIC HEARING

Notice is hereby given that the Leon County Affordable Housing Advisory Committee (AHAC) will hold a public hearing on **Wednesday, November 6, 2024, at 10 a.m. in the Conference Room of the Leon County Office of Human Services & Community Partnerships, located at 615 E. Paul Russell Road**, to adopt an Annual Report of recommendations regarding local housing incentives to be presented to the Board of County Commissioners.

Recommendations that address Section 420.9076 (4) (a)-(k), Florida Statutes, are included in the report to be considered at the public hearing.

The AHAC will take public comments at the hearing. For more specific information about the proposed recommendations, or to obtain a copy of the draft 2024 Report of Recommendations, please visit LeonCountyFL.gov/Housing, email HSCP-HousingServices@LeonCountyFL.gov, or visit the Division of Housing Services at 615 Paul Russell Road during regular business hours (Monday-Friday 8 a.m.-5 p.m.). Please note that additional recommendations may be presented and adopted at this public hearing.

PLEASE BE ADVISED that if a person decides to appeal any decision made by the AHAC with respect to any matter considered at this hearing, such person will need a record of these proceedings; and, for this purpose, such person may need to ensure that a verbatim record of the proceedings is made, which record indicates the testimony and evidence upon which the appeal is to be based. The AHAC does not provide or prepare such a record. See Section 286.0105, F. S.

In accordance with the Americans with Disabilities Act and Section 286.26, Florida Statutes, persons needing a special accommodation to participate in this public meeting should contact Jelani Marks prior to the proceeding by written request to HSCP-HousingServices@LeonCountyFL.gov or call 850-606-1900, 1-800-955-8771 (TTY), 1-800-955-8770 (Voice), or 711 via Florida Relay Service. Any non-English speaking persons wishing to attend the meeting should contact Jelani Marks at least 24 hours prior to the hearing and an interpreter will be provided. (La información y los materiales del programa están disponibles en español a pedido.)



LEON COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026

As Revised by the Leon County Board of County Commissioners on ~~July 9, 2024~~TBD

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G. <u>Interlocal Agreement, Leon County, Florida & the City of Tallahassee, Florida</u>	

SHIP LHAP Template 2016-001
[eff. Date 7/1/2023]



I. Program Details:

A. LG(s)

Name of Local Government	Leon County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited via advertising of public meetings and the Public Hearing for the Affordable Housing Advisory Committee to adopt their Report of Recommendations. Public input was also obtained through meetings with housing providers, social service providers, local lenders, neighborhood associations and Affordable Housing Advisory Committee meetings.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will not be established when there are eligible applicants for strategies that no longer have funding available.

Priorities: The following priorities for funding described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II: The County will accept applications during the advertised "Application Period" which will be at least 30 days. Once the application period ends, eligible applications will



be categorized based on the most appropriate program strategy to address their needs and prioritized based upon the following ranking priority:

1. Special Needs Households
 - a. Very low
 - b. Low
 - c. Moderate (If Applicable)
2. Essential Services Personnel
 - a. Very low
 - b. Low
 - c. Moderate (If Applicable)
3. Non-Special Needs and Non-ESP
 - a. Very Low
 - b. Low
 - c. Moderate (If Applicable)

If funds are available after applications are categorized and set asides have been met, funds will be expended on a first qualified first served basis.

- J. Discrimination:** In accordance with the provisions of Section 760.20-760.37 Fla. Stat., it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support and counseling services are available from various sources in the community. The County will provide Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling through referral to qualified HUD approved agencies, which includes, but is not limited to, Tallahassee Lenders' Consortium. The County will provide title clearing and estate planning services through referral to qualified legal aid agencies.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the



households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer, when required as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. Leon County finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs."

The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	All Strategies Other than Down Payment Assistance	8%
Third Party Entity/Sub-recipient	Down Payment Assistance Program Strategies	2%



R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: The County will charge a reasonable project delivery cost that will not exceed three percent (3%) of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

1. Title Search
2. Recordation Fee
3. The County will utilize a contractor to assess the appropriate level of housing rehabilitation necessary to improve accessibility and enhance independence for participating households having special needs.
4. The County may utilize a contractor to assess home(s) and provide a professional Home Inspection Report to be used to generate a scope of work.
5. To determine post-Home Replacement or post-Home Rehabilitation (when livable square footage is added to the home), the County may:
 - i. contract with a Real Estate Agent/Realtor to provide a Broker Price Opinion and/or
 - ii. contract with a Certified Residential Appraiser to provide an appraisal.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel and active U.S. Armed Forces Service Members.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The County will require participating homeowners to obtain a Home Energy Audit from their electric service provider if they are eligible for Home Rehabilitation and/or whenever a Heating, Ventilation and Cooling unit is being considered for replacement. The findings of the audit will be used to incorporate repairs into a cost-effective scope of work that are intended to increase the energy efficiency of the home and possibly lead to lower heating and cooling costs.

Additionally, the County and/or sponsors will, when economically feasible, employ the following Green Building requirements on Home Rehabilitation, Home Replacement, Emergency Repairs & Disaster Resilience, Homeownership Development or Rental Development:

1. Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
 - a. Toilets: 1.4 gallons/flush or less;
 - b. Faucets: 1.5 gallons/minute or less;
 - c. Showerheads: 2.0 gallons/minute or less;



2. Energy Star certified exhaust/ventilation fans in all bathrooms;
3. Energy Star certified water heater minimum efficiency specifications;
4. Energy Star certified lighting and ceiling fans with lighting;
5. Energy Star certified Air Conditioning unit(s) with minimum SEER of 15 (or 14.3 SEER2);
4. Packaged units are allowed in studios and one-bedroom units with a minimum of 14.7 SEER (or 13.4 SEER2);
6. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
7. Energy Star certified refrigerator;
8. Energy Star certified dishwasher, if provided;
9. Energy Star certified washing machine, if provided in units.

V. Describe efforts to meet the 20% Special Needs set-aside: The County will continue to obtain referrals from partner social service agencies serving the targeted population to achieve the goal of the special needs set-aside. The goal will be met through Housing Rehabilitation, Home Replacement, Down Payment Assistance, Emergency Housing Repair & Housing Resilience, Homeownership Development, Rental Development, and Rental Assistance program strategies. The County will utilize a contractor to identify ways to improve the accessibility of homes and enhance independence for participating households having special needs through the Home Rehabilitation and Home Replacement program strategies.

W. Describe efforts to reduce homelessness: The County will collaborate with the Big Bend Continuum of Care and other agencies serving the target population to assist in rapid rehousing and to prevent homelessness primarily through the Rental Subsidy program strategy, the Leon County Direct Emergency Assistance Program (DEAP) and the Leon County Veteran Emergency Assistance Program (VEAP). When funding is available, Leon County may use SHIP funds to place this target population in rental or transitional housing for the purpose of providing a stable housing situation pursuant to applicable program strategies herein.

Section II. LHAP Strategies:

A. Down Payment Assistance	Code 1, 2
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a. Summary: Funds will be awarded to First Time Homebuyers for down payment and closing costs for new and existing homes, including homes purchased from a community land trust (CLT).

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low and moderate (Moderate not eligible for purchase in CLT)

d. Maximum award:

Income Category	Existing Homes not Rehabilitated OR not in a CLT	CLT Homes	Newly Constructed or Rehabilitated Homes
Very Low	\$10,000	\$20,000	\$25,000
Low	\$10,000	\$20,000	\$25,000
Moderate	\$7,500	N/A	\$20,000

- Newly constructed homes are defined as homes that have never been occupied; and have obtained a certificate of occupancy within the 12-months preceding the purchase; or was built as

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a model home.

- Rehabilitated homes are defined as existing homes that receive repairs or rehabilitation needed for safe or sanitary habitation, correction of substantial code violations, the creation of additional living space or other repairs approved by the Leon County Division of Housing Services and are paid by the seller, the buyer or another source. Proof that the repair or rehabilitation was completed within the 12-months preceding purchase must be provided prior to closing unless a first mortgage renovation loan (FHA 203k, Freddie Mac, Fannie Mae or similar lender managed renovation purchase and renovation loan) is used to pay for the rehabilitation. When a first mortgage renovation loan is used, the project must be completed, including proof of payment, and the home must be occupied within six months of closing.

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 10 years for Fee Simple; 30 years for CLT
4. Forgiveness: If the loan remains in good standing, assistance will be forgiven at the end of the loan term.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
 - Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.) If sold in a CLT, the loan will not be determined to be in default if the sale is approved by the CLT and provision is made for the subsequent income eligible purchaser to assume the loan to ensure homes remain affordable;
 - Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption;
 - Homeowner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - Homeowner fails to maintain homeowner's insurance.
 - Homeowner refinances the assisted unit. However, refinancing is allowed under the following conditions:
 - o purpose of preventing foreclosure;
 - o lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - o for payment of outstanding bills with no cash out to the homeowner unless the funds are to finance repairs needed to resolve a threat to the health and safety of the occupants or to prevent further damage to the structure.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

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f. Recipient Selection Criteria:

- Applications will be ranked for assistance based on a first-qualified, first-ready-to-close basis.
- A recipient must secure a first mortgage by an approved lender.
- A recipient must be able to contribute five hundred dollars (\$500.00) towards the transaction but their total liquid assets (liquid assets include all assets that can be accessed without penalty) may not exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- Homebuyer Education
 - o Fee Simple homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a certificate of completion.
 - o CLT homebuyers must complete a homebuyer education class from a HUD certified agency that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership and obtain a certificate of completion.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- All eligible units must be in unincorporated Leon County.
- Mobile homes are not eligible for this program.
- Households receiving Down Payment assistance must obtain and maintain homeowner's insurance for the duration of the lien period.
- Homes in a 100-year flood plain or properties required by a first mortgage lender to be covered by flood insurance are not eligible for this program.
- Leon County will be placed in second lien position behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th).
- Down Payment Assistance can be used on properties previously assisted with SHIP funds that have a Land Use Restriction Agreement (LURA), deed restriction and/or an assumable conveyance agreement with affordability covenants if the maximum subsidy was not provided to the previous homebuyer(s).
- Except for Disaster Recovery, previous Down Payment Assistance recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination. Down Payment Assistance may be provided simultaneously with Home Ownership Development to a recipient eligible for both strategies.

Terms for CLT home purchases: Purchase assistance is assumable by an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT. Otherwise, no repayment is required during the term of the loan, provided the loan remains in good standing.

Please see Exhibit F for additional instructions and information for CLT purchases.

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B. Home Ownership Development	Code 10
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|----|---|
| a. | Summary: SHIP funds will be awarded to for-profit and not-for-profit organizations, including Community Land Trusts (CLT), for land acquisition, infrastructure and development costs, and all other associated fees and permits for the construction of housing units to pay-down the development costs to further reduce the sale price to income eligible First Time Homebuyers. |
|----|---|

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low

d. Maximum award: \$100,000 per unit

One hundred percent (100%) of the County's investment shall be converted to an assumable mortgage with a Land Use Restriction Agreement (LURA), deed restriction, and/or other affordability restrictions or covenants to the benefit of the prospective homebuyer subordinate to the first mortgage to ensure homes remain affordable for at least 30 years. A CLT will satisfy this requirement. Please see Additional Terms and Exhibit F for additional instructions and information.

e. Terms:

Sponsor Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage, note and restrictive covenant.
2. Interest Rate: 0%
3. Years in loan term: Up to 18 months
4. Forgiveness: If the loan is in good standing upon sale of the property to an eligible homebuyer with affordability restrictions and/or covenants (homes built on land in a CLT satisfies this requirement) to ensure homes remain affordable in for at least 30 years, the loan will be considered paid in full, the loan will be reflected in the contract for sale to the benefit of the eligible homebuyer and the County will satisfy the promissory note and release restrictive covenant with the Developer.
5. Repayment: Not required if the loan is in good standing.
6. Default: The loan will be in default if: the developer fails to construct and sell the assisted unit(s) with affordability restrictions and/or covenants recorded on the property to an eligible homebuyer within six (6) months after the final certificate of occupancy is issued and within the contractual timeframe. The County will recapture the subsidy and/or property within ninety (90) days of maturity of the recorded Mortgage Agreement.

Homebuyer Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: If the loan remains in good standing, forgiveness is prorated at 5% per year following the

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tenth year in the loan term.

5. Repayment: Not required if the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
 - Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.). The loan will not be considered in default if the loan to be assumed is reflected in the contract for sale, the loan is assumed by an income-eligible purchaser, and the sale is approved by the County or CLT to ensure homes remain affordable for at least 30 years;
 - Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption;
 - Homeowner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - Homeowner fails to maintain homeowner's insurance.
 - Homeowner refinances the assisted unit. However, refinancing is allowed under the following conditions:
 - o purpose of preventing foreclosure;
 - o lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month or to change from an adjustable-rate mortgage (ARM) to a fixed rate mortgage;
 - o for payment of outstanding bills with no cash out to the homeowner unless the funds are to finance repairs needed to resolve a threat to the health and safety of the occupants or to prevent further damage to the structure.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

- f. Homebuyer Selection Criteria:
 - Applications will be ranked for assistance based on a first-qualified, first-ready-to-close basis.
 - Recipients must secure a first mortgage by an approved lender.
 - Recipients' total liquid assets (liquid assets include all assets that can be accessed without penalty) may not exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
 - Homebuyer Education
 - o Fee Simple homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a certificate of completion.
 - o CLT homebuyers must complete an approved homebuyer education class from a HUD certified agency that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership and obtain a certificate of completion.
- g. Sponsor Selection Criteria: Applications from potential sponsors will be reviewed on an ongoing basis.

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Sponsors/developers are required to be awarded construction financing through other local, state, federal, private programs, or show sufficient liquid assets necessary to construct new affordable homes. Funding for each project will be based upon the gap demonstrated by the developer in the project budget. The project gap is the difference between the cost incurred by the developer to construct the unit and the sales price the market will bear to sell the unit to an eligible buyer.

Not-for-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The not-for-profit must have in its mission statement, Articles of incorporation, or bylaws that it is dedicated to the provision of housing and services for eligible households.

For-profit sponsors administering the program must have experience performing housing activities for eligible households.

The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:

- Consistency of the project with basic goals and objectives of the County;
- The financial strength of the sponsor, including the ability to leverage funds from other sources;
- The ability of the sponsor to complete the project by the deadlines established by the County;
- The capacity of the sponsor;
- The quantity and quality of experience in affordable housing development;
- Willingness to contractually commit to SHIP and other County requirements;
- Agreement to select recipients based on compliance with all eligibility requirements imposed by the program;
- Preference shall be given to 1) Community Land Trusts and 2) not-for-profit entities; and
 - o Sponsors with verified site control;
 - o Sponsors with membership in the Homeownership Pool Program; and
 - o Sponsors that employ personnel from the Welfare Transition Program.

h. Additional Information:

- All eligible units must be in Leon County.
- Units to be developed shall be site-built; or block structures; or modular homes. Mobile homes are not eligible for this program.
- Homes may not be developed in a 100-year flood plain or on properties that a first mortgage lender would require to be covered by flood insurance.
- Leon County will be placed in second lien position behind the first mortgage for all homebuyer transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th).
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.
- Homebuyer may not be a family or household member of any principal member of the awarded developer's organization. "Family or household member" includes spouses, former spouses, non-cohabitating partners, persons related by blood or marriage, persons who are presently residing together as if a family or who have resided together in the past as if a family, and persons who have a child in common regardless of whether they have been married or have resided together

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at any time.

- Except for Disaster Recovery, previous Homeownership Development homebuyers are not eligible to receive additional SHIP assistance until ten (10) years after lien origination. Down Payment Assistance maybe provided simultaneously with Home Ownership Development by a recipient eligible for both strategies if needed.
- If funds are given to an entity that is not a CLT, a Land Use Restriction Agreement (LURA) deed restriction, and/or other affordability restrictions or covenants shall be recorded in the county records ensuring permanent affordability.

Homeownership Development assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the County or the CLT. The loan to be assumed will be reflected in the contract for sale to the benefit of the eligible subsequent homebuyer and the County will satisfy the existing mortgage & promissory note.

Please see Exhibit F for additional instructions and information for CLT purchases.

C. Home Rehabilitation	Code 3
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a.	Summary: SHIP funds will be awarded to owner-occupied households in need of repairs for health, safety, insurability, correct code violations and to prepare for future disasters. This will include structural improvements, accessibility rehabilitation, repairs to support aging in place and water and sewer connections including tap fees. If the county finds that rehabilitation of the home is expected to surpass 50% of the current value of the home, replacement of the home will be considered. For homes that are at least 50 years old, replacement will be considered if rehabilitation of the home is expected to surpass 30% of the current value of the home.
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$100,000 (which includes Emergency Repair assistance received while on the waitlist prior to December 14, 2021) for rehabilitation and may include \$2,500 for temporary relocation.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: Five (5) years: \$0 - \$30,000; Ten (10) years: \$30,001 - \$100,000
 4. Forgiveness: If the loan remains in good standing, forgiveness is prorated in the following manner:
 - a. Five-year loans on a prorated basis of 20% per year
 - b. Ten-year loans on a prorated basis of 10% per year
 5. Repayment: Not required if the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs:
 - Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or

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- foreclosure, etc.);
- Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption;
 - Homeowner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - Homeowner fails to maintain homeowner's insurance and flood insurance, if in a 100-year flood plain or required by a first mortgage lender to be covered by flood insurance.
 - Homeowner refinances the assisted unit. However, refinancing is allowed under the following conditions:
 - purpose of preventing foreclosure;
 - lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - for payment of outstanding bills with no cash out to the homeowner unless the funds are to finance repairs needed to resolve a threat to the health and safety of the occupants or to prevent further damage to the structure.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, applicants who have not previously received rehabilitation assistance from Leon County and income groups as referenced in Program Details (I).
- A recipient must be the owner occupant of a home in an unincorporated area of Leon County (unless administering Disaster Recovery) for at least a year prior to application and qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair, improvement or modification must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
 - A recipient must household qualify to meet the Special Needs set aside as established in Florida Statutes or have at least one-member age 55 years or older.
 - A recipient must be current on all property taxes (including assessments), mortgages, debts, or other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.
 - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
 - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.

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- Rehabilitation projects of \$20,000 or more will be eligible for relocation assistance.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Eligible units shall be either site-built or block structures; or modular homes; or mobile homes (built after June 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office and the household must qualify as "Special Needs" in accordance with Section 420.0004 Fla. Stat.
- A recipient must participate in a Leon County homeowner and SHIP program education workshop.
- Recipients who have homeowner's insurance in place may be required to submit a claim to the insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.
- Homes older than 50 years may not be eligible if determined to be of historical significance.
- Homeowner must obtain and/or maintain homeowner's insurance.
- Homes in a 100-year flood plain or properties required by a first mortgage lender to be covered by flood insurance must have and maintain sufficient flood insurance coverage.
- Properties with a reverse mortgage are not eligible. However, the reverse mortgage limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- The actual project quote may not exceed ninety percent (90%) of the value of the property or the maximum award.
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.
- No contractor may have more than five home replacement/rehabilitation contracts at one time unless the contractor is the sole bidder for a home replacement/rehabilitation project.
- Except for Disaster Recovery, previous Home Rehabilitation recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination or after the lien matures, whichever is less.

D. Home Replacement	Code 4
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a.	Summary: SHIP funds will be awarded for the demolition and replacement of existing owner-occupied single-family homes to homeowners who qualify for Home Rehabilitation if the county finds that rehabilitation of the home surpasses 50% of the current value of the home. For homes that are at least 50 years old, replacement will be considered if rehabilitation of the home is expected to surpass 30% of the current value of the home.
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b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low

d. Maximum award: \$300,000 (which includes Emergency Repair assistance received while on the waitlist prior to December 14, 2021) for site built and modular homes, which includes \$2,500 for temporary

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relocation.

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 20 years
4. Forgiveness: If the loan remains in good standing, forgiveness is prorated at 5% per year
5. Repayment: Not required if the loan is in good standing
6. Default: The loan will be determined to be in default if any of the following occurs:
 - Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption;
 - Homeowner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - Homeowner fails to maintain homeowner's insurance and flood insurance, if in a 100-year flood plain.
 - Homeowner refinances the assisted unit. However, refinancing is allowed under the following conditions:
 - purpose of preventing foreclosure;
 - lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - for payment of outstanding bills with no cash out to the homeowner unless the funds are to finance repairs needed to resolve a threat to the health and safety of the occupants or to prevent further damage to the structure.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as referenced in Program Details (I).

- A recipient must be the owner occupant of a home in an unincorporated area of Leon County (unless administering Disaster Recovery) for at least a year prior to application and qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair, improvement or modification must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
- A recipient must household qualify to meet the Special Needs set aside as established in Florida Statutes or have at least one-member age 55 years or older.
- A recipient must be current on all property taxes (including assessments), mortgages, debts, or

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other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.

- Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
- A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Eligible units, including Mobile Homes, shall be replaced with either site-built; or block structures; or modular homes. Mobile homes may be replaced with another mobile home during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- A recipient must participate in a Leon County homeowner and SHIP program education workshop.
- Recipients who have homeowner's insurance in place may be required to submit a claim to the insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.
- Homes older than 50 years may not be eligible if determined to be of historical significance.
- The property may not be encumbered by an existing mortgage to be eligible for Home Replacement.
- Homeowner must obtain and maintain homeowner's insurance.
- Homes in a 100-year flood plain must obtain and maintain sufficient flood insurance coverage. No part of a replacement home shall be built in a 100-year flood plain.
- The actual project quote may not exceed ninety percent (90%) of the value of the property or the maximum award.
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.
- No contractor may have more than five home replacement/rehabilitation contracts at one time unless the contractor is the sole bidder for a home replacement/rehabilitation project.
- Except for Disaster Recovery, previous Home Replacement recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination.

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E. Emergency Housing Repair & Housing Resilience	Code 6
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- a. Summary: SHIP Funds will be awarded to owner-occupied households in need of rehabilitation or repair of their home related to a dire situation that needs to be mitigated immediately. Eligible rehabilitation or repairs are:
- remediation of an immediate health hazard to the occupants;
 - elimination of a developing threat to the dwelling or infrastructure; or
 - improving the home's resilience to the impact of a future disaster.
- SHIP funds may be awarded to applicants requiring emergency power generator installation if: 1. a member of the household meets the Special Needs set-aside criterion; and 2. a written statement from a healthcare provider indicating that electricity is a bona fide medical necessity.
- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$30,000
- e. Terms:
1. Repayment loan/deferred loan/grant:
 - Projects funded for more than \$1,650 will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - Projects funded for \$1,650 or less will be awarded as a grant. As a result, the following terms (2-6) only apply to deferred loans.
 2. Interest Rate: 0%
 3. Years in loan term: Five (5) years
 4. Forgiveness: If the loan remains in good standing, forgiveness is prorated at 20% per year
 5. Repayment: Not required if the loan is in good standing
 6. Default: The loan will be determined to be in default if any of the following occurs:
 - Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption;
 - Homeowner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - Homeowner fails to maintain homeowner's insurance and flood insurance, if in a 100-year flood plain or required by a first mortgage lender to be covered by flood insurance.
 - Homeowner refinances the assisted unit. However, refinancing is allowed under the following conditions:
 - o purpose of preventing foreclosure;

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- o lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
- o for payment of outstanding bills with no cash out to the homeowner unless the funds are to finance repairs needed to resolve a threat to the health and safety of the occupants or to prevent further damage to the structure.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as referenced in Program Details (I).
- A recipient must be the owner occupant of a home in an unincorporated area of Leon County (unless administering Disaster Recovery) for at least a year prior to application and qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair, improvement or modification must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
 - A recipient must be current on all property taxes (including assessments), mortgages, debts, or other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.
 - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
 - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
- Eligible units shall be either site-built or block structures; or modular homes; or mobile homes (built after June 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office and the household must qualify as "Special Needs" in accordance with Section 420.0004 (13) Fla. Stat.
 - Recipients who have homeowner's insurance in place may be required to submit a claim to the insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.
 - A recipient must review a Leon County homeowner and SHIP program education workshop.
 - Homes older than 50 years may not be eligible if determined to be of historical significance.
 - Homeowner must obtain and/or maintain homeowner's insurance.
 - Homes in a 100-year flood plain or properties required by a first mortgage lender to be covered

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- by flood insurance must have and maintain sufficient flood insurance coverage.
- Properties with a reverse mortgage are not eligible. However, the reverse mortgage limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- The actual project quote may not exceed ninety percent (90%) of the value of the property or the maximum award.
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.
- Other than Disaster Recovery and Home Rehabilitation (only if Emergency Repairs were received while on the waitlist prior to December 14, 2021 and will be counted towards the maximum award if the applicant receives subsequent assistance), previous Emergency Housing Repair & Housing Resilience recipients are not eligible to receive additional SHIP assistance until five (5) years after lien origination.

F. Disaster Recovery	Code 5, 16
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a. Summary: The Disaster Strategy provides assistance to owner-occupied households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP funds may be used for activities such as, but not limited to the following: 1. purchase of emergency supplies for eligible households to weatherproof damaged homes; 2. rental assistance (including security deposit) for eligible recipients that have been displaced from their homes due to a disaster; 3. purchase assistance for eligible recipients that have been displaced from their homes due to a disaster; 4. temporary utility, mortgage and/or rent payments for citizens financially impacted by a declared disaster. SHIP funds may also be used for Home Repair, Rehabilitation and Replacement activities that benefit homeowners in Leon County such as, but not limited to, the following: 1. post-disaster interim repairs to avoid further damage and to make the individual housing unit habitable, such as roof repair and tree and debris removal; 2. payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies; 3. elevation and/or rehabilitation or waterproofing of the structure or critical components to comply with local housing code and with Chapter 553, F.S.; and 4. post-disaster repair, rehabilitation, demolition and/or replacement for structural and non-structural damages. If the maximum award herein is not sufficient to fully repair the structure, funds may be administered under the applicable Home Rehabilitation or Home Replacement Strategy established in this Plan.
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 - 2. Interest Rate:
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be awarded assistance on a first-qualified, first-served however, Special Needs households, Very-Low and Low-income categories will be prioritized to meet SHIP requirements.

To benefit from Home Rehabilitation and Home Replacement activities, a recipient must be the owner occupant of a home. If the maximum award herein is not sufficient to fully repair the structure, a recipient household otherwise eligible for the Home Rehabilitation or Home Replacement strategies in this plan are not required to meet the Special Needs set aside or have at least one-member age 55 years or older.

- g. Sponsor/Sub-recipient Selection Criteria: Sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The non-profit agency must have in its mission statement, Articles of Incorporation, or bylaws that it is dedicated to provision of these services. In reviewing proposals from potential sponsor, the County shall consider the following criteria:
 - The financial strength of the sponsor;
 - The ability of the sponsor to complete repairs efficiently and meet the deadlines established by the County, SHIP rule or statute;
 - The capacity of the sponsor;
 - The level of experience;
 - Willingness to contractually commit to SHIP and other County requirements; and
 - Agreement to select recipients based on compliance with all eligibility requirements imposed by the program.

Eligible sponsors may assist in screening applicants, determining what disaster-resilient measures are necessary, and assisting applicants, directly or through subcontractors with disaster-resilient measures including installation, repair and construction. The County shall announce the availability of funding for this strategy on its website and/or in the local newspaper.

- h. Additional Information:
 - Eligible units shall be either site-built or block structures; or modular homes; or mobile homes (built after June 1994).
 - Recipients who have homeowner's insurance in place may be required to submit a claim to the

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insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.

- Additional retrofitting activities that are eligible include, but are not limited to: waterproofing, elevating structures, elevating water heaters and heating/cooling units in flood prone areas; demolition; replacement; removal of trees and limbs which represent a hazard during high wind events; and other approved improvements.
- As established in the Interlocal agreement between the County and the City of Tallahassee, the County may, in its discretion, administer its Disaster Recovery Program in coordination with the City and, as a result, may align its program rules with the City for equitable administration.
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

G. Foreclosure Avoidance	Code 7
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a.	Summary: SHIP Funds will be awarded to owner-occupant households to bring the existing first mortgage of their primary residences current to avoid foreclosure.
b.	Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
c.	Income Categories to be served: Very low, low and moderate
d.	Maximum award: \$7,500
e.	Terms: 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note. 2. Interest Rate: 0% 3. Years in loan term: Ten (10) years 4. Forgiveness: If the loan remains in good standing, assistance will be forgiven at the end of the loan term. 5. Repayment: Not required if the loan is in good standing. 6. Default: The loan will be determined to be in default if any of the following occurs: • Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.); • Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption; • Homeowner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. • Homeowner fails to maintain homeowner's insurance and flood insurance, if in a 100-year flood plain or required by a first mortgage lender to be covered by flood insurance.

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- Homeowner refinances the assisted unit. However, refinancing is allowed under the following conditions:
 - purpose of preventing foreclosure;
 - lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - for payment of outstanding bills with no cash out to the homeowner unless the funds are to finance repairs needed to resolve a threat to the health and safety of the occupants or to prevent further damage to the structure.

If a superior mortgage holder accelerates the loan or forecloses upon the home, the County will attempt to obtain repayment of funds via the legal process if the County determines that adequate funds may be available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups.
- A recipient must be the owner occupant of a home in an unincorporated area of Leon County for at least a year prior to application and qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair, improvement or modification must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
 - A recipient may not have a reverse mortgage and must be current on all property taxes (including assessments), or other obligations associated with the property that may bring threat of tax lien, default, clouded title or other loss of ownership.
 - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
 - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000).
 - Applicant(s) must be at least two (2) months, but not more than six (6) months, in arrears in mortgage payments and have received notification in writing from their lender that proceeding to foreclosure is eminent. The maximum arrears for eligibility will be determined by the Lender's willingness to accept program maximum award to solve the client's issue via direct payment, modification, repayment plan, reinstatement, or any other viable solution acceptable to the client and Lender.
 - Applicant(s) must have received in writing, from their lender, a denial of default resolution, forbearance, or payment arrangement.
 - Applicant(s) must provide proof of sufficient income to maintain all mortgages and property taxes after foreclosure assistance is received. The ability to pay the affordable mortgage after receiving program assistance. Affordable means that monthly mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Section 420.9071 (19), (20) and (28), F.S.
 - A hardship letter, as detailed in the Qualification Criteria must demonstrate the nonpayment of the mortgage is due to: sudden loss of income, sudden medical expenses, divorce or separation,

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death of spouse or joint-property owner, or unforeseen home repair bills.

- If approved to receive assistance, the applicant(s) must demonstrate:
 - o Proof of completion in a credit counseling/budgeting course offered by an approved local provider.
 - o Proof of residency in the unincorporated area of Leon County.
 - o Assistance being sought is for the applicant(s) primary residence.
 - o Applicant(s) must demonstrate proof of extraordinary hardship. Assistance will be provided where an extraordinary hardship exists and has been demonstrated through adequate documentation, resulting in the delinquency on the first mortgage. If the applicant(s) has a variable rate mortgage, the applicant(s) must agree and show proof of approval for a modified fixed rate mortgage. Examples of an extraordinary hardship include, but are not limited to:
 - Loss of employment, through no fault of the applicant; however, the applicant has secured new employment.
 - Substantial decrease in the household income, through no fault of the applicant(s).
 - Temporary or permanent disability that reduces income.
 - Changes in the household composition that reduces income.
 - Demonstrated medical hardship.
 - Weather events such as fire, hurricane, or other disaster, resulting in unforeseen home repair bills not covered by the Federal Emergency Management (FEMA).
 - Substantial increase of the mortgage payment due to participation in an adjustable-rate mortgage or "ramp up" mortgage.
 - Substantial increase in payment due to escrow shortages.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Eligible units shall be either site-built or block structures; modular homes; or mobile homes (built after 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office and the household must qualify as "Special Needs" in accordance with Section 420.0004 Fla. Stat.
- Homeowner must obtain and/or maintain homeowner's insurance.
- Homes in a 100-year flood plain or properties required by a first mortgage lender to be covered by flood insurance must have and maintain sufficient flood insurance coverage.
- Combined loan-to-value, including the anticipated SHIP lien, may not exceed one-hundred twenty percent (120%) of the value of the property. However, the loan-to-value limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- Properties with a reverse mortgage are not eligible.
- Except for Disaster Recovery, previous Foreclosure Avoidance recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination.

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H. Rental Development & Rehabilitation	Code 14, 21
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a. Summary: SHIP Funds will be awarded to developers that are awarded financing through other programs to build new or to rehabilitate affordable rental units (single family detached or multi).
 In cases where a development is being proposed that includes at least 30% Special Needs units, the County may provide a larger amount of the overall construction financing.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low

d. Maximum award: \$300,000

Single Family Maximum: \$50,000 per unit – Non-homeless, \$75,000 per unit – Special Needs & Homeless

Multi Family Maximum: \$50,000 per unit, Up to \$200,000 per multi-unit project maximum

(\$100,000 may be added to the project maximum if 30% of units are set aside for Special Needs households). However, Leon County may use SHIP funds to meet the minimum LGAOF requirement to support a 9% Low Income Housing Tax Credit application.

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 30 years.
4. Forgiveness:
 - a. For-profit developers: If the loan remains in good standing, assistance will be forgiven at the end of the loan term.
 - b. Non-profit developers: Loan is forgiven on a prorated basis beginning in year ten until year 30 at 5% annually.
5. Repayment: Not required if the loan is in good standing.
6. Default: The loan will be due and payable before the end of the term only if the units are sold or are no longer occupied by income-eligible households or used to house eligible households or persons who are homeless (if homeless rental development). Units must remain affordable for at least 30 years.

If the property is foreclosed by a superior mortgage holder, the County will make every effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior liens.

In the event the sponsor ceases to use the property to house eligible households or persons who are homeless, does not maintain the property to meet minimum housing quality standards, or offers the property for sale prior to the end of the term of the loan, the sponsor must give a right of first refusal to the Community Land Trust then an eligible not-for-profit, for purchase at the current market value for continued occupancy by eligible persons.

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- f. Recipient/Tenant Selection Criteria: Applications from potential tenants will be reviewed for eligibility by the program sponsors and will be ranked for assistance based on a first-qualified, first-served basis with the priorities for eligible households or persons who are homeless (if homeless rental development), Special Needs, Essential Services Personnel and income groups as referenced in Program Details (I).
- g. Sponsor Selection Criteria: Applications from potential sponsors will be reviewed on an ongoing basis if funding is available.

Sponsors/developers are required to be awarded construction financing through other local, state, federal, or private housing programs to construct new affordable rental units. This funding may be used as gap financing required for the project.

Not-for-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The not-for-profit must have in its mission statement, Articles of incorporation, or bylaws that it is dedicated to the provision of housing and services for eligible households or persons who are homeless (if homeless rental development).

For-profit sponsors administering the program must have experience performing housing activities for eligible households or persons who are homeless (if homeless rental development).

Sponsors/developers seeking funding for the construction of multifamily rental developments are required to set aside a minimum of five percent 5% of units for individuals or families exiting homelessness.

The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:

- Consistency of the project with basic goals and objectives of the County;
- The financial strength of the sponsor, including the ability to leverage funds from other sources;
- The ability of the sponsor to complete the project by the deadlines established by the County;
- The capacity of the sponsor;
- The quantity and quality of experience in affordable housing development;
- Willingness of the sponsor to contractually commit to SHIP and other County requirements; and
- Agreement to select tenants based on compliance with all eligibility requirements imposed by the program;
- Preference shall be given to 1) Community Land Trusts and 2) not-for-profit entities; and
 - o Sponsors with verified site control; and
 - o Sponsors that employ personnel from the Welfare Transition Program.

- h. Additional Information: Eligible units shall be either site-built or block structures; modular homes.

The County shall conduct annual monitoring visits or rely on the monitoring reports resulting from monitoring visits conducted as a requirement for other federal, state, or local funding sources to verify that the development is compliant with SHIP affordable housing rules, requirements and the terms herein.

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To the maximum extent possible, the County and all contracted agencies shall encourage the incorporation of energy efficiency features, and green building and design techniques into rehabilitation or construction projects for sustainability and affordability.

All eligible units must be in Leon County. Any homes on the National Registry of Historic Places may not be eligible.

I. Housing Rental Assistance	Code 13,23,26
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| a. | Summary: SHIP funds will be awarded for: (1) first and last month's rent, security and utility deposit assistance, moving costs and storage fees; and (2) past due rent and late fees not to exceed six months' rent to prevent eviction and (3) Rent Subsidies paying the monthly rent for up to 12 months. To be eligible for Rent Subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004 (13) or homeless as defined in S. 420.621 and be considered very-low income. |
|----|--|
- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$10,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants who are homeless or at risk of homelessness (i.e., seeking eviction prevention) will be referred to the local Continuum of Care Coordinated Entry system, as appropriate and be assisted on a first-qualified, first-served basis. Applicants with one or more special needs household members may apply directly to the Leon County Housing Division or may be referred by a special needs service provider. If applications are received simultaneously, priority will be given to the household with the lowest income.
- g. Sponsor Selection Criteria: Sponsors may be selected to administer the Rental Subsidies program. Criteria for selection of sponsor organization will include:
1. Past experience working with the target population;
 2. Past experience administering similar rental assistance programs;
 3. Financial and human resource capacity to administer the program;
 4. Participation in the Continuum of Care Coordinated Entry system; and
 5. Such other criteria as may be determined appropriate.

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h. **Additional Information:**

- All eligible units must be in unincorporated Leon County.
- A twelve (12) month lease is required.
- Rent Subsidy is provided to households once in a lifetime.
- Reentry and Eviction Prevention recipients are eligible to receive additional SHIP assistance one (1) year after assistance is provided.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Expedited Permitting

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

The procedures used to implement this strategy are as follows:

Leon County expedites permitting of affordable housing projects by administrative direction, close coordination and teamwork. Specific processes that have been established include:

- 1) Using pre-permitting review to determine project status, identify and resolve potential legal problems that might preempt permitting, and otherwise expedite affordable housing.
- 2) Obtain assistance and cross-training from Building Inspection with the initial inspection of rehabilitation projects to ensure all code compliance issues are addressed in write-ups and permit applications. This expedites plan review and minimizes changes that delay permitting and project completion.
- 3) The Director of the Office of Human Services & Community Partnerships and the staff are the designated liaisons with the Affordable Housing Program and assists with the resolution of difficult permitting issues.

These processes will promote a reduction in building permitting time for affordable housing projects by 50% from the average of ten (10) days to an average of five (5) days.

B. Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

The procedures used to implement this strategy:

By administrative direction, all Local Comprehensive Plan and Land Development Regulations (LDR) with the potential to impact the cost of affordable housing are referred to the Leon County Division of Housing Services. Any of these Plan or LDR amendments potentially affecting affordable housing costs can be brought up to a meeting of the Department of Development Support and Environmental Management, the Planning

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Department, and the Division of Housing Services for modification and transmittal to the Board of County Commissioners or other appropriate review or approval entities.

C. Flexibility in Densities

The allowance of flexibility in densities for affordable housing.

The procedures used to implement this strategy:

The Land Development Code (LDC) provides incentives for affordable housing regarding the required review level. For example, projects with 50% or more affordable housing units can have their review threshold increased by 50% thereby potentially allowing a lower review level leading to potentially lower permitting costs. [Section 10-7.402(4)(h) of the LDC]

D. Modification of Impact Fee Requirements

The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

The procedures used to implement this strategy:

The County eliminated its transportation impact fee in 1995; therefore, housing developers do not pay any county impact fees. The Public Works Department supports affordable housing by waiving landfill dumping (tipping) fees for disposal of construction debris by the County's affordable housing contractors.

E. Allowance of Accessory Dwelling Units

The allowance of affordable accessory residential units in residential zoning districts.

The procedures used to implement this strategy:

The LDC allows accessory dwelling units in conjunction with the following principal structures: single-family detached dwellings; retail establishments; offices; and principal industrial structures. [Section 10-6.803(b) of the LDC]

F. Inventory of Public Lands Suitable for Affordable Housing

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

The procedures used to implement this strategy:

County staff prepares, and makes available to the public, a printable inventory of County-owned lands suitable for affordable housing.

SHIP LHAP Template 2016-001
[eff. Date 7/1/2023]



IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Community Land Trust Additional Instructions and Information.
- G. Interlocal Agreement, Leon County, Florida & the City of Tallahassee, Florida

Leon County AHAC Meeting Schedule - 2025

All meetings start at 10:00 a.m.; Joint Meetings take place at 2295 Pasco St.; County Meetings at 615 Paul Russell Rd.

Wednesday, February 5, 2025	County AHAC Meeting
Monday, April 28, 2025	Joint County-City Committee at the Smith-Williams Center (2295 Pasco Street)
Wednesday, May 14, 2025	County AHAC Meeting
Wednesday, September 3, 2025	Finalize AHAC Recommendations Direct staff to draft the Annual Report
Monday, October 13, 2025	Joint County-City Committee at the Smith-Williams Center (2295 Pasco Street)
Wednesday, November 5, 2025	Public Hearing Committee will conduct a public hearing to adopt its Annual Report of Recommendations
Tuesday, December 9, 2025	Presentation of the Report The adopted Annual Report is scheduled to be presented to the Board of County Commissioners at its regular meeting

- ☐ Leon County
- ☐ County-City Joint