

# Affordable Housing Advisory Committee

March 3, 2021  
Leon County Agriculture Building – Auditorium  
615 Paul Russell Road  
Leon County AHAC Meeting – 10:00 a.m.

## Agenda

- I. Call to Order
- II. Roll Call
- III. Approval of March 3, 2021 Agenda
- IV. Approval of January 13, 2021 Meeting Minutes (**TAB 1**)
- V. Approval of February 16, 2021 Joint Meeting Minutes (**TAB 2**)
- VI. Public Comments
- VII. Old Business
  - Presentation of Revised Meeting Schedule (**TAB 3**)
- VIII. New Business
  - Housing Services Programs Presentation (**TAB 4**)
  - Election for Chairperson and Vice- Chairperson (**TAB 5**)
- IX. Adjournment

**Leon County  
Affordable Housing Advisory Committee  
January 13, 2021  
Meeting Minutes**

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**MEMBERS PRESENT:** Nick Maddox, County Commissioner  
Lawrence Tobe  
Shawn Menchion  
Trina Rose Searcy  
Marthea Pitts

**MEMBERS ABSENT:** Deborah Lloyd  
Ian Waldick  
Madelon J. Horwich

**GUESTS PRESENT:** None

**STAFF PRESENT:** Shington Lamy, Director of the Office of Human Services &  
Community Partnerships  
Matthew Wyman, Housing Services Manager  
Geraldine Green, Housing Services Specialist  
Kyle Kemper, Assistant County Attorney

**Item #I                      Call to Order**

With a quorum present, Mr. Matthew Wyman called the meeting to order at 10:00 a.m.

**Item # II                      Roll Call**

Mr. Matthew Wyman proceeded with roll call by requesting that each person in attendance introduce themselves, as suggested by Mr. Lamy. All members were introduced.

**Item #III                      Approval of January 13, 2021 Agenda**

Mr. Wyman requested a motion from the floor for approval of the agenda.

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

**Agenda Item #IV****Public Comments**

No public visitors were present therefore Mr. Wyman moved to the next item.

**Agenda Item # V.****Old Business  
None****Agenda Item #VI****New Business****Presentation on Sunshine Laws presented by County Attorney's Office**

Mr. Kyle Kemper stated the Sunshine Law is set forth in the Constitution and also in Florida Statute. It states that all meetings must be open to the public and the public must be provided reasonable notice.

Mr. Kemper recommended that Committee members establish a folder for all emails from staff in reference to this committee as they are considered public record. He emphasized not to delete any messages. If a member responds to an email from staff, this is another email that should be maintained in a folder similar to messages received.

Mr. Kemper gave several examples of what is and is not acceptable conduct under the Sunshine Law. i.e. if a group email is sent out; two committee members can not engage in private discussions (discussion via telephone, email, text messages or social media) with one another about Affordable Housing Advisory Committee (AHAC) business. If any two or more of this body meet anywhere, discussion cannot be about AHAC business. All AHAC meetings must have a public notice, the public must have access and there must be minutes taken.

Commissioner Maddox asked if someone makes a mistake and doesn't reply to all; how should the error be corrected? Mr. Shington Lamy replied we always try to blind copy so that when you reply you are only replying to staff.

Mr. Kemper continued by reviewing Standards of Conduct found in County Ordinance No. 2020-23. The ordinance generally follows Statutes and restricts or prohibits members ability to solicit or accept gifts per Chapter 3 part 112 of the Code of Ethics.

**Presentation of Bylaws**

Mr. Matthew Wyman provided the objective of the AHAC committee from Florida statutes. Mr. Wyman continued to identify the proposed revisions to the Bylaws that are necessary due to changes to Florida Statutes or Leon County Resolution 20-34.

Mr. Wyman asked that the AHAC recommend to the County Administrator and County Attorney that the proposed Bylaws be approved as established in Board Policy.

Ms. Trina Rose Searcy made the motion to accept the proposed bylaws and recommend approval by County Administration; Mr. Shawn Menchion seconded the motion.  
The motion passed unanimously.

### **Presentation of Tentative Meeting Schedule for Adoption**

Mr. Wyman introduced the proposed meeting schedule for the 2021 calendar year to produce the report of recommendations.

As proposed in the draft schedule, staff intends to schedule presentations from the Planning Department, Department of Development Services & Environmental Management, and the Division of Housing for the meetings from March to July. A draft report is expected to be available for review during September's meeting. The Public Hearing to adopt the final report is tentatively scheduled for November and the report will be presented to the Board of County Commissioners at the December meeting.

Ms. Trina Rose Searcy made the motion to accept the dates; Commissioner Maddox seconded the motion.  
The motion passed unanimously.

### **Replacement election for Chairperson and Vice-Chairperson**

Mr. Matthew Wyman explained that the current terms for the office of Chairperson and Vice-Chairperson are filled by individuals that are no longer Committee members. Therefore, a replacement Chairperson and Vice-Chairperson must be elected as established in the Bylaws. The term would be through March 2021 when another election will be necessary. The Committee held nominations.

Ms. Trina Rose Searcy nominated herself for the position of Chairperson;

Ms. Marthea Pitts nominated herself for the position of Vice-Chairperson.

No additional nominations were made.

Since only one person for each position was nominated, Mr. Wyman proposed a verbal vote but that the Committee could vote through other means.

Commissioner Maddox made a motion to accept the slate of nominated persons; seconded by Mr. Shawn Menchion.  
The motion passed unanimously.

**Ms. Trina Rose Searcy accepted the position of Chairperson and therefore her term begins immediately;**

**Ms. Marthea Pitts accepted the position of Vice-Chairperson and therefore her term begins immediately.**

Mr. Wyman reminded everyone that the next meeting is scheduled for February 16, 2021 which will be a County/City AHAC joint meeting. Mr. Lamy explained that a few years ago the County Board of Commissioners and the City of Tallahassee Commission held Joint workshops a few years ago and created an Affordable Housing Workgroup. One of the Workgroup's recommendations was for the County and City AHACs to meet jointly once a year.

Mr. Lamy continued and provided an overview of the Affordable Housing Advisory Committee's purpose, primary objectives along with the various types of County policy and procedure documents. Commissioner Maddox asked that a roster of the members be shared by staff. Mr. Wyman will share Section 420.9076, Florida Statutes, the Local Housing Assistance Plan and the most recent report of recommendations via email along with the requested roster.

**Item # V11 Adjournment**

Commissioner Maddox moved to close the meeting; Mr. Shawn Menchion seconded.  
The motion passed unanimously.

The meeting adjourned at 11:02

**Leon County & City of Tallahassee  
Affordable Housing Advisory Committee  
Joint Meeting  
February 16, 2021  
Meeting Minutes**

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**MEMBERS PRESENT:** Commissioner Nick Maddox  
Chairperson Trina Rose Searcy  
Vice Chairperson Marthea Pitts

**MEMBERS ABSENT:** Deborah Lloyd  
Ian Waldick  
Madelon J. Horwich  
Herschel Holloway  
Shawn Menchion  
Lawrence Tobe

**STAFF PRESENT:** Shington Lamy, Director of the Office of Human Services &  
Community Partnerships  
Geraldine Green, Housing Services Specialist  
August Thorsson, Housing Services Rehabilitation Specialist

**Item #I                    Call to Order**

With a quorum present of the City's Affordable Housing Advisory Committee (AHAC), Ms. Abena Ojetayo called the meeting to order at 10:00 a.m.

A quorum of the County's AHAC was not present.

**Item # II                    Roll Call**

Ms. Jean Amison and Mr. Shington Lamy proceeded with roll call.

**Item #III                    Approval of January 13, 2021 Agenda**

Mr. Jim McShane requested a motion from the floor for approval of the agenda.

Mayor John Dailey moved to approve the agenda, seconded by Commissioner Maddox. The motion passed unanimously.

**Agenda Item #IV                      Old Business**

**None**

**Agenda Item # V.                      New Business**

**1. Briefing on Purpose of the Joint AHAC and the Leon County Affordable Housing Workshop presented by Mr. Shington Lamy**

Mr. Lamy provided an overview of the history of the Joint AHAC meetings including the establishment of the Affordable Housing Workgroup in 2016 by the Board of County Commission and City of Tallahassee Commission as well as the Board and City Commission's Joint Workshop to accept the Workgroup's final report in 2017 which included approving a recommendation to direct staff to hold a joint meeting of the AHACs at least once a year.

**2. Presentation on the Housing Finance Authority of Leon County by Mr. Mark Hendrickson**

Mr. Hendrickson stated the HFA primary purpose is to make financing available to alleviate a shortage of affordable housing typically through the issuance of private activity bonds. The HFA does not look for deals but has had the application materials available on their website. Developers have to initiate the deal to the HFA. The rental money income proposed to be generated once the units are rented out must be sufficient to repay bond issuance.

**3. Presentation on Tallahassee Lenders Consortium & Community Land Trust by Ms. Karen Miller**

Mrs. Miller provided an overview of the community land trust model and updated the committees on recent activity. The Community Land Trust (CLT) is near finalizing the land lease between the Land Trust and the purchaser of a home developed on property owned by the CLT. The monthly cost to the purchaser is expected to be approximately \$20-\$40 a month. The cost of building has increased recently, primarily due to the price of lumber, which has risen significantly due to limited production related to COVID-19. Currently, the CLT hopes to market a 3 BR 2 BA home at approximately a \$150,000 - \$185,000 sale price.

**4. Presentation on the City of Tallahassee's Landlord Risk Mitigation Fund by Ms. Abena Ojetayo**

The LRMF intends to provide housing stability by supporting and local landlords who rent to vulnerable and at-risk tenants that are facing eviction or are ending homelessness experienced by their prospective tenant. Eligible landlords must be Leon County residents and owners of rental units inside city limits whom can receive a 500 one-time bonus for each unit newly leased to someone ending their homelessness, up to \$2,000 in excess of the security deposit to cover a portion of lost rent from a current tenant in crisis and up to \$1,000 in excess of the security deposit to cover damages beyond normal wear and tear, or for unforeseen expenses to maintain habitability

**5. Presentation on the new Leon County CARES funds to be launched in March 2021 by Mr. Shington Lamy**

Leon County has been awarded \$8.9 million to pay up to 12 months of past due rent and/or utilities including up to 3 months of future rent to households of 80% AMI or below. This program is expected to launch in March.

Acknowledgement by Mayor Dailey of the wonderful work of the joint committees.

Mayor Dailey made a motion that the joint committees meet at least once a quarter; with presentations from agencies such as the Tallahassee Housing Authority, Big Bend Continuum, Work Force, and TCC/Lively; and review existing goals and partners;

Seconded by Commissioner Maddox. The motion passed unanimously.

**Item # VI Adjournment**

City Committee Chairman Jim McShane moved to adjourn.

The meeting adjourned at 11:35



## AFFORDABLE HOUSING ADVISORY COMMITTEE

**MEETING DATE:** March 3, 2021

**TO:** The Leon County Affordable Housing Advisory Committee

**FROM:** Shington Lamy, Director of Human Services and Community Partnerships  
Matthew G. Wyman, Housing Services Manager

**SUBJECT:** Proposed Revisions to the 2021 Meeting Schedule

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### **Statement of Issue**

This item presents a proposed meeting schedule for 2021 that has been revised to accommodate the City's Affordable Housing Advisory Committee's request to meet jointly with the County's Affordable Housing Advisory Committee quarterly and to produce the report of recommendations.

### **Background**

On January 13, 2021, the County's Committee adopted a 2021 meeting schedule to review the established County policies and regulations in order to provide informative and thoughtful recommendations that will increase the inventory of affordable housing in the community.

On February 16, 2021, the County and City AHACs held a joint meeting to hear presentations from housing partners including the Housing Finance Authority of Leon County and Tallahassee Lenders Consortium as well as presentations from County and City staff on recent collaborative housing efforts such as the establishment of the Community Land Trust. At that time, the members of the two AHACs present at the meeting agreed to the following:

- Hold joint meetings quarterly to review the current affordable housing goals of the County and City; and
- Receive presentations from additional partners including the Tallahassee Housing Authority, Big Bend Continuum of Care, and CareerSource; and
- Establish metrics that could be utilized to measure the performance of the housing programs and services delivered by the County and City respectively; and
- Invite a representative of the Leon County School Board to participate in the quarterly joint meetings.

It is important to note that although the County and City AHACs hold joint meetings, they are two separate committees. Any actions taken at the joint meeting must be voted on separately by the County and/or City AHACs. County and City AHAC minutes are recorded and approved by the respective AHACs during separate meetings. If either the County or City AHAC does not have a quorum in attendance during a joint AHAC meeting, any actions taken must be ratified during a subsequent meeting at which time a quorum is present for the respective AHAC. The County Committee did not have a quorum present at the February 16, 2021 meeting. As such, in order to conduct quarterly joint meetings with the City AHAC, the Committee must ratify the action taken at the joint meeting.

### **Analysis**

The proposed revisions to the meeting schedule will allow the County Committee to conduct meaningful evaluation of the County's ordinances, land development regulations, and comprehensive plan of Leon County, to recommend specific actions or initiatives which encourage development of affordable housing and produce a report as required by Florida Statutes while integrating three meetings with the City AHAC.

During meetings in Spring of 2021, the Committee will receive various presentations from County staff and Committee members will have the opportunity to discuss current ordinances, plans, policies, procedures, and regulations and request staff to bring back proposed recommendations and analysis.

The proposed revisions to the schedule adopted on January 13, 2021, does not add any additional meetings to accommodate the three quarterly joint meetings if ratified. One previously approved meeting in May and one in September will be repurposed to accommodate two of the quarterly joint meetings. An additional joint meeting has been added in October to review the draft report of recommendations produced by each respective body in favor of the meeting previously scheduled for October 6, 2021.

On November 10, 2021, the public hearing to be conducted by the County AHAC to adopt the report of recommendations as required by Florida Statutes has been moved back a week from November 3, 2021.

### **Options:**

1. Ratify the actions taken at the February 16, 2021 Joint County – City Affordable Housing Advisory Committee Meeting to hold joint meetings quarterly.
2. Approve the proposed meeting schedule to accommodate the additional meetings (Attachment #1).
3. Do not ratify the action taken at the February 16, 2021 Joint County – City Affordable Housing Advisory Committee Meeting to hold joint meetings quarterly and therefore, maintain the schedule approved on January 13, 2021.
4. Committee Direction

### **Staff Recommendations:**

Options #1 and #2

### **Attachments:**

1. Leon County AHAC Meeting Schedule Adopted v. Proposed

## Leon County Tentative Revised AHAC Meeting Schedule

Wednesday, January 13, 2021	AHAC Orientation Workshop
Tuesday February 16, 2021	County & City AHAC Joint Meeting
Wednesday, March 3, 2021	Kick-off Review and Recommendations Process; Election of Officers
Wednesday, April 7, 2021	Presentations, Staff Reporting, and Discussion of issues
Wednesday, May 5, 2021	Presentations, Staff Reporting, and Discussion of issues
<del>Wednesday, June 2, 2021</del> <u>Monday, May 24, 2021</u>	<del>Presentations, Staff Reporting, and Discussion of issues</del> <u>County &amp; City AHAC Joint Meeting</u>
Wednesday, July 7, 2021	<del>Finalize Recommendations, Review Draft Report (Report Review Committee)</del> <del>Formulate Recommendations and Discussion</del>
<del>Wednesday, September 1, 2021</del> <u>Monday, August 23, 2021</u>	<del>Finalize Recommendations, Review Draft Report (Report Review Committee)</del> <u>County &amp; City AHAC Joint Meeting</u>
<del>Wednesday, October 6, 2021</del>	<del>Finalize Recommendations &amp; Report (If Needed)</del>
<u>Monday, October 25, 2021</u>	<u>County &amp; City AHAC Joint Meeting</u>
Wednesday, November <del>3</del> <u>10</u> , 2021	AHAC Public Hearing and Adoption
Tuesday, December 14, 2021	Present the Report of Recommendations to the BOCC



## AFFORDABLE HOUSING ADVISORY COMMITTEE

**MEETING DATE:** March 3, 2021

**TO:** The Leon County Affordable Housing Advisory Committee

**FROM:** Shington Lamy, Director of Human Services and Community Partnerships  
Matthew G. Wyman, Housing Services Manager

**SUBJECT:** Housing Services Division Presentation

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### **Statement of Issue**

This item provides a brief overview of the presentation that will be made by the Housing staff on the County's housing programs and services, policies, and operation.

### **Background**

Leon County's Housing Services Division is dedicated to promoting, sustaining and expanding affordable homeownership through housing rehabilitation, housing replacement, down payment assistance as well as homeownership and rental development. These services are provided to residents in the unincorporated areas of Leon County. The programs and services administered by the County are primarily funded by the State Housing Initiative Partnership (SHIP). As result, the programs and services are mainly governed by the County's SHIP Local Housing Assistance Plan (SHIP-LHAP). Funding is also provided by the Housing Finance Authority of Leon County (HFA).

### **Analysis**

During the March 3, 2021 AHAC meeting, Housing Services' staff will make a presentation on its programs and services, related partnerships with local organizations, internal operations, and new initiatives that are being considered to enhance the sustainability of affordable housing. The Committee will have the opportunity to provide input and recommendations.

### **Attachment:**

1. Leon County SHIP-LHAP

**SHIP LHAP Template 2016-001**  
**[eff. Date 9/11/2018]**



**LEON COUNTY**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2020-2021, 2021-2022, 2022-2023**

*As Revised by the Leon County Board of County Commissioners on December 8, 2020*

**SHIP LHAP Template 2016-001**  
**[eff. Date 9/11/2018]**



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E. Signed, dated, witnessed or attested adopting resolution	
F. Community Land Trust Purchase Assistance Additional Information	

**SHIP LHAP Template 2016-001**  
**[eff. Date 9/11/2018]**



**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:** 2020-2021, 2021-2022, 2022-2023

**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 be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with 1. the established funding priorities as described in this plan; and 2. the time completed applications were submitted.

When funds are available for a particular program strategy, applicants from the waiting list will be contacted, in priority order, to complete/update their application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible. When an

**SHIP LHAP Template 2016-001**  
**[eff. Date 9/11/2018]**



existing waiting list has been exhausted and funds remain unencumbered, the County will advertise the availability of funds as instructed in Section 420.9075(4)(b), Fla. Stat.

Waitlists for Home Rehabilitation and Home Replacement will be maintained together. Applicants eligible for assistance due to damage caused by a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor may be prioritized over any existing waitlist.

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.

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.
- 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.

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**[eff. Date 9/11/2018]**



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](http://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.”*

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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	80%
Third Party Entity/Sub-recipient	Down Payment Assistance Program Strategies	20%

**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

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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 14. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER;
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.

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**Section II. LHAP Strategies:**

<b>A. Down Payment Assistance</b>	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: 2020-2021, 2021-2022, 2022-2023

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	\$15,000
Low	\$10,000	\$20,000	\$15,000
Moderate	\$7,500	N/A	\$10,000

- 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 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 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.) 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;

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- 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:
  - 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 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
  - Fee Simple homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a certificate of completion.
  - 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

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- 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, 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.

<b>B. Home Ownership Development</b>	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: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low
- d. Maximum award: CLT Homes: \$50,000;  
Non-CLT Homes: \$40,000

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 in perpetuity. 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: 1 year
    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 perpetuity, 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

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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.

**Recipient 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, 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.). 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 in perpetuity;
  - 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:
    - 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:**

- 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 must 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

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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
  - Fee Simple homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a certificate of completion.
  - 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.

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;
- Proof of site control;
- 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
- Preference for sponsors that employ personnel from the Welfare Transition Program.

h. Additional Information:

- All eligible units must be in unincorporated 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

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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.
- Except for Disaster Recovery, 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.

<b>C. Home Rehabilitation</b>	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, 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.
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- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$60,000 for rehabilitation, which may include \$1,500 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 - \$60,000
  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 foreclosure, etc.);
    - Homeowner no longer occupies the unit as his/her principal residence or qualifies for Homestead Property Tax Exemption;

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- 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 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 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.
  - 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.

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- 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.
- 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. 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, 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.

<b>D. Home Replacement</b>	<b>Code 4</b>
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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.
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- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$150,000 for site built and modular homes, which includes \$1,500 for temporary 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.);

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- 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 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, 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

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- Governor and to expend SHIP Disaster Recovery funds.
- 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, Home Replacement recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination.

<b>E. Emergency Housing Repair &amp; Housing Resilience</b>	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 a side criterion; and 2. a written statement from a healthcare provider indicating that electricity is a bona fide medical necessity.

When an applicant is assisted with this strategy, they will not be required to be removed from the Home Rehabilitation/Replacement waiting list. However, the amount of funds expended for emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$30,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant:
    - Funds above \$1,650 will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
    - Funds of \$1,650 or less will be awarded as a grant.

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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:
    - 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 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.

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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.
- 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.
- 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. 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 (if on the existing waitlist), Emergency Housing Repair & Housing Resilience recipients are not eligible to receive additional SHIP assistance until five (5) years after lien origination or entering into a construction contract.

<b>F. Disaster Recovery</b>	Code 5
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a.	<p>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 to address the following, prioritized items/repairs:</p> <ol style="list-style-type: none"><li>1. Immediate threats to health and safety (sewage, damaged windows, roof) in cases where the home is still habitable</li><li>2. Imminent residual damage to the home (such as damage caused by water intrusion)</li><li>3. Repairs necessary to make the home habitable and insurable</li><li>4. Repairs to mitigate dangerous situations (exposed wiring)</li><li>5. Other assistance, such as relocation assistance, tree and debris removal, insurance deductible reimbursement.</li></ol>
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b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023

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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 deferred loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: Three (3) years
  - 4. Forgiveness: If the loan remains in good standing, forgiveness is prorated at 33% 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:
      - 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 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. Applicants eligible for Disaster Recovery assistance may be prioritized over any existing waitlist.
  - 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 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,

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default, clouded title or other loss of ownership.

- g. **Sponsor/Sub-recipient Selection Criteria:** Applications from potential sponsors will be reviewed on an ongoing basis. Sponsors may assist in screening applicants, determining what disaster-resistant measures are necessary and assisting applicants with the installation and construction of disaster-resistant mitigations measures. Eligible sponsors may employ the assistance of subcontractors for the installation and/or construction of disaster-resistant mitigation measures. 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 housing and services for eligible households or persons. In reviewing proposals from potential sponsor, the County will 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;
  - Agreement to select recipients based on compliance with all eligibility requirements imposed by the program;
  - Preference for sponsors that employ personnel from the Welfare Transition Program.
- 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.
  - 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.
  - 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.

<b>G. Foreclosure Avoidance</b>	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.
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- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low and moderate

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- 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.
    - 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

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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, death of spouse or joint-property owner, or unforeseen home repair bills.
- If approved to receive assistance, the applicant(s) must demonstrate:
  - Proof of completion in a credit counseling/budgeting course offered by an approved local provider.
  - Proof of residency in the unincorporated area of Leon County.
  - Assistance being sought is for the applicant(s) primary residence.
  - 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

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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, Foreclosure Avoidance recipients are eligible to receive additional SHIP assistance until ten (10) years after lien origination.

<b>H. Rental Development &amp; Rehabilitation</b>	Code 14, 21
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a. Summary: SHIP Funds will be awarded to developers to that are awarded financing through other programs 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: 2020-2021, 2021-2022, 2022-2023

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

d. Maximum award:

Single Family Maximum:  
\$20,000 per unit – Non-homeless  
\$30,000 per unit – Special Needs  
\$50,000 per unit – 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.

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.

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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 an the Community Land Trust then an eligible not-for-profit, for purchase at the current market value for continued occupancy by eligible persons.

- 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).

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;
- Proof of site control;
- Agreement to select tenants based on compliance with all eligibility requirements imposed by the program;
- Preference shall be given to Community Land Trusts and not-for-profit entities; and
- Preference for 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 unincorporated Leon County. Any homes on the National Registry of Historic Places may not be eligible.

<b>I. Housing Rental Assistance</b>	Code 13,23,26
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<p>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 or homeless as defined in S. 420.621 and be considered very-low income.</p>
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b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023

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.

h. Additional Information:

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- 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.

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**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 team work. 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 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

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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.

**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.

**Exhibit A**

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

**Exhibit A (2020)**

**Leon County**

Fiscal Year: 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 1,194,506.00
Salaries and Benefits	\$ 95,000.00
Office Supplies and Equipment	\$ 15,000.00
Travel Per diem Workshops, etc.	\$ 7,000.00
Advertising	\$ 1,000.00
Other*	\$ -
<b>Total</b>	<b>\$ 118,000.00</b>
Admin %	9.88%
	<b>OK</b>

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 1,194,506.00
Salaries and Benefits	\$ 95,000.00
Office Supplies and Equipment	\$ 15,000.00
Travel Per diem Workshops, etc.	\$ 7,000.00
Advertising	\$ 1,000.00
Other*	\$ -
<b>Total</b>	<b>\$ 118,000.00</b>
Admin %	9.88%
	<b>OK</b>

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 1,194,506.00
Salaries and Benefits	\$ 95,000.00
Office Supplies and Equipment	\$ 15,000.00
Travel Per diem Workshops, etc.	\$ 7,000.00
Advertising	\$ 1,000.00
Other*	\$ -
<b>Total</b>	<b>\$ 118,000.00</b>
Admin %	9.88%
	<b>OK</b>

\*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details: No "other" administrative expenditures are expected

**Exhibit B  
Timeline for SHIP Expenditures**

Leon County Government affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>1<sup>st</sup> Year AR</b>	<b>2<sup>nd</sup> Year AR</b>	<b>Closeout AR</b>
<b>2020-2021</b>	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
<b>2021-2022</b>	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
<b>2022-2023</b>	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

<b>Fiscal Year</b>	<b>Funds Not Encumbered</b>	<b>Funds Not Expended</b>	<b>1<sup>st</sup> Year AR Not Submitted</b>	<b>2<sup>nd</sup> Year AR Not Submitted</b>	<b>Closeout AR Not Submitted</b>
<b>2020-2021</b>	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
<b>2021-2022</b>	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
<b>2022-2023</b>	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025

**Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and [terry.auringer@floridahousing.org](mailto:terry.auringer@floridahousing.org) and include:**

1. A statement that “(County) requests an extension to the expenditure deadline for fiscal year \_\_\_\_\_.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

*Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email [terry.auringer@floridahousing.org](mailto:terry.auringer@floridahousing.org) when you are ready to “submit” the AR.*

**Other Key Deadlines:**

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

LHAP Exhibit C 2019

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2020-2021												
Name of Local Government:		Leon County										
Estimated Funds (Anticipated allocation only):		\$ 1,194,506										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Down Payment Assistance with Rehabilitation	Yes	1	\$20,000	1	\$20,000	2	\$10,000	\$60,000.00	\$0.00	\$60,000.00	4
2	Down Payment Assistance without Rehabilitation	No	2	\$10,000	2	\$10,000	4	\$7,500	\$0.00	\$70,000.00	\$70,000.00	8
10	Home Ownership Development	Yes	2	\$50,000	2	\$50,000	0	\$0	\$200,000.00	\$0.00	\$200,000.00	4
3	Home Rehabilitation	Yes	3	\$50,000	2	\$50,000	0	\$0	\$250,000.00	\$0.00	\$250,000.00	5
4	Home Replacement	Yes	1	\$130,000	1	\$130,000	0	\$0	\$260,000.00	\$0.00	\$260,000.00	2
6	Emergency Housing Repair & Housing Resilience	Yes	3	\$20,000	2	\$20,000	0	\$0	\$100,000.00	\$0.00	\$100,000.00	5
5	Disaster Recovery	Yes	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Avoidance	No	0	\$7,500	0	\$7,500	0	\$7,500	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		12		10		6		\$870,000.00	\$70,000.00	\$940,000.00	28
Purchase Price Limits:			New	\$ 283,438	Existing	\$ 283,438						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development & Rehabilitation Single Fam	Yes	1	\$50,000	0	\$50,000		\$0	\$50,000.00	\$0.00	\$50,000.00	1
14,21	Rental Development & Rehabilitation Multi Fam	Yes	2	\$50,000	2	\$50,000		\$0	\$200,000.00	\$0.00	\$200,000.00	4
23	Rental Subsidies	No	0	\$10,000	0	\$10,000		\$0	\$0.00	\$0.00	\$0.00	0
26	Rental Subsidies	No	0	\$10,000	0	\$0		\$0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		3		2		0		\$250,000.00	\$0.00	\$250,000.00	5
	Administration Fees			\$ -		0%		OK				
	Home Ownership Counseling			\$ -								
<b>Total All Funds</b>				\$ 1,190,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		93.8%	OK
Homeownership % (65% requirement)		78.7%	OK
Rental Restriction (25%)		20.9%	OK
Very-Low Income (30% requirement)	\$ 630,000	52.7%	OK
Low Income (30% requirement)	\$ 410,000	34.3%	OK
Moderate Income	\$ 50,000	4.2%	

LHAP Exhibit C 2019

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government:		Leon County										
Estimated Funds (Anticipated allocation only):		\$ 1,194,506										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Down Payment Assistance with Rehabilitation	Yes	1	\$20,000	1	\$20,000	2	\$10,000	\$60,000.00	\$0.00	\$60,000.00	4
2	Down Payment Assistance without Rehabilitation	No	2	\$10,000	2	\$10,000	4	\$7,500	\$0.00	\$70,000.00	\$70,000.00	8
10	Home Ownership Development	Yes	2	\$50,000	2	\$50,000	0	\$0	\$200,000.00	\$0.00	\$200,000.00	4
3	Home Rehabilitation	Yes	3	\$50,000	2	\$50,000	0	\$0	\$250,000.00	\$0.00	\$250,000.00	5
4	Home Replacement	Yes	1	\$130,000	1	\$130,000	0	\$0	\$260,000.00	\$0.00	\$260,000.00	2
6	Emergency Housing Repair & Housing Resilience	Yes	3	\$20,000	2	\$20,000	0	\$0	\$100,000.00	\$0.00	\$100,000.00	5
5	Disaster Recovery	Yes	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Avoidance	No	0	\$7,500	0	\$7,500	0	\$7,500	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		12		10		6		\$870,000.00	\$70,000.00	\$940,000.00	28
Purchase Price Limits:			<b>New</b>	\$ 283,438	<b>Existing</b>	\$ 283,438						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development & Rehabilitation Single Fam	Yes	1	\$50,000	0	\$50,000		\$0	\$50,000.00	\$0.00	\$50,000.00	1
14,21	Rental Development & Rehabilitation Multi Fam	Yes	2	\$50,000	2	\$50,000		\$0	\$200,000.00	\$0.00	\$200,000.00	4
23	Rental Subsidies	No	0	\$10,000	0	\$10,000		\$0	\$0.00	\$0.00	\$0.00	0
26	Rental Subsidies	No	0	\$10,000	0	\$0		\$0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		3		2		0		\$250,000.00	\$0.00	\$250,000.00	5
	Administration Fees			\$ -		0%		OK				
	Home Ownership Counseling			\$ -								
<b>Total All Funds</b>			\$	1,190,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		93.8%	OK
Homeownership % (65% requirement)		78.7%	OK
Rental Restriction (25%)		20.9%	OK
Very-Low Income (30% requirement)	\$ 630,000	52.7%	OK
Low Income (30% requirement)	\$ 410,000	34.3%	OK
Moderate Income	\$ 50,000	4.2%	

LHAP Exhibit C 2019

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:		Leon County										
Estimated Funds (Anticipated allocation only):			\$ 1,194,506									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Down Payment Assistance with Rehabilitation	Yes	1	\$20,000	1	\$20,000	2	\$10,000	\$60,000.00	\$0.00	\$60,000.00	4
2	Down Payment Assistance without Rehabilitation	No	2	\$10,000	2	\$10,000	4	\$7,500	\$0.00	\$70,000.00	\$70,000.00	8
10	Home Ownership Development	Yes	2	\$50,000	2	\$50,000	0	\$0	\$200,000.00	\$0.00	\$200,000.00	4
3	Home Rehabilitation	Yes	3	\$50,000	2	\$50,000	0	\$0	\$250,000.00	\$0.00	\$250,000.00	5
4	Home Replacement	Yes	1	\$130,000	1	\$130,000	0	\$0	\$260,000.00	\$0.00	\$260,000.00	2
6	Emergency Housing Repair & Housing Resilience	Yes	3	\$20,000	2	\$20,000	0	\$0	\$100,000.00	\$0.00	\$100,000.00	5
5	Disaster Recovery	Yes	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Avoidance	No	0	\$7,500	0	\$7,500	0	\$7,500	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		12		10		6		\$870,000.00	\$70,000.00	\$940,000.00	28
Purchase Price Limits:			New	\$ 283,348	Existing	\$ 283,348						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development & Rehabilitation Single Fam	Yes	1	\$50,000	0	\$50,000		\$0	\$50,000.00	\$0.00	\$50,000.00	1
14,21	Rental Development & Rehabilitation Multi Fam	Yes	2	\$50,000	2	\$50,000		\$0	\$200,000.00	\$0.00	\$200,000.00	4
23	Rental Subsidies	No	0	\$10,000	0	\$10,000		\$0	\$0.00	\$0.00	\$0.00	0
26	Rental Subsidies	No	0	\$10,000	0	\$0		\$0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		3		2		0		\$250,000.00	\$0.00	\$250,000.00	5
	Administration Fees			\$ -		0%		OK				
	Home Ownership Counseling			\$ -								
<b>Total All Funds</b>				\$ 1,190,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		93.8%	OK
Homeownership % (65% requirement)		78.7%	OK
Rental Restriction (25%)		20.9%	OK
Very-Low Income (30% requirement)	\$ 630,000	52.7%	OK
Low Income (30% requirement)	\$ 410,000	34.3%	OK
Moderate Income	\$ 50,000	4.2%	

## **CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION**

The Board of County Commissioners of Leon County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

Exhibit D  
67-37.005(1), F.A.C.  
Effective: April 28, 2020

- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). 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.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Stephanie Holloway  
Witness

  
Chief Elected Official or designee

Chris Klena  
Witness

Bryan Desloge, Chairman  
Type Name and Title

4/29/2020  
Date

**OR**

APPROVED AS TO FORM  
Chasity H. O'Steen, County Attorney  
Leon County Attorney's Office

\_\_\_\_\_  
Attest:  
(Seal)

By: Chasity H. O'Steen  
Digitally signed by Chasity H. O'Steen  
DN: cn=Chasity H. O'Steen, o=Leon County Board of County  
Commissioners, ou=County Attorney's Office,  
email=osteen@leoncountyfl.gov, c=US  
Date: 2020.05.04 09:52:39 -0400

LEON COUNTY RESOLUTION NO. 20- 43

1  
2  
3       **A RESOLUTION OF THE BOARD OF COUNTY**  
4       **COMMISSIONERS OF LEON COUNTY, FLORIDA,**  
5       **APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS**  
6       **REQUIRED BY THE STATE HOUSING INITIATIVES**  
7       **PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-**  
8       **420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37,**  
9       **FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND**  
10       **DIRECTING THE COUNTY ADMINISTRATOR TO EXECUTE**  
11       **ANY NECESSARY DOCUMENTS AND CERTIFICATIONS**  
12       **NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION**  
13       **OF THE LOCAL HOUSING ASSISTANCE PLAN FOR FINAL**  
14       **REVIEW AND APPROVAL BY THE FLORIDA HOUSING**  
15       **FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE**  
16       **DATE.**

17  
18                               RECITALS

19  
20               WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act,  
21 Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to  
22 local governments for the development and maintenance of affordable housing; and

23               WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079,  
24 Florida Statutes (2020), and Rule Chapter 67-37, Florida Administrative Code, requires local  
25 governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will  
26 be used; and

27               WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds  
28 allowable for each strategy; and

29               WHEREAS, the SHIP Act further requires local governments to establish an average area  
30 purchase price for new and existing housing benefiting from awards made pursuant to the Act. The  
31 methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

1           WHEREAS, it is found that 5 percent of the local housing distribution plus 5 percent of program  
2 income is insufficient to adequately pay the necessary costs of administering the local housing  
3 assistance plan. The cost of administering the program may not exceed 10 percent of the local housing  
4 distribution plus 5 percent of program income deposited into the trust fund, except that small counties,  
5 as defined in s. 120.52(19), Florida Statutes (2020) and eligible municipalities receiving a local housing  
6 distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs;  
7 and

8           WHEREAS, the Department of Human Services and Community Partnerships has prepared a  
9 three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation;  
10 and

11           WHEREAS, the County Commission finds that it is in the best interest of the public for Leon  
12 County Government to submit the Local Housing Assistance Plan for review and approval so as to  
13 qualify for documentary stamp tax funds; and

14           WHEREAS, Rule Chapter 67-37, Florida Administrative Code, requires an approved local  
15 housing assistance plan be adopted by resolution.

16           BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF LEON  
17 COUNTY, FLORIDA, that:

18  
19 **Section 1. Approve the Local Housing Assistance Plan.**

20  
21           1.       The Board of County Commissioners of Leon County hereby approves the Local  
22 Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing  
23 Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for years 2020-2021, 2021-  
24 2022 and 2022-2023.



**EXHIBIT F**  
**Community Land Trust Additional Instructions and Information**

**General Standards for Community Land Trusts**

To qualify, homes must be purchased from a County-approved community land trust (CLT). The CLT will execute a 99-year ground lease with the homebuyer. A memorandum of that ground lease is recorded in the public records immediately following the deed. The terms of the ground lease restrict the resale of the property to an income eligible household and provide a right of repurchase to the CLT in the event of default. The CLT must approve the subsequent homebuyer. In the event of a default, the CLT must notify the County whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to County, giving County the right, but not the obligation to purchase the property.

The assistance shall be treated as a development cost pay-down to further reduce the sales price to the homebuyer. The assistance amount shall be excluded from the Base Price and Formula Price as defined in the ground lease. The balance of the assistance must be included in the Purchase Option Price as defined in the ground lease to repay the funds to the County in the event of default.

**Down Payment Assistance for Homes in a Community Land Trust**

If the maximum subsidy was not provided to the first homebuyer, the County may provide additional assistance to a subsequent buyer to ensure that the property remains affordable, up to the amount of the maximum subsidy allowable at the time of subsequent purchase minus the original subsidy amount provided to the first homebuyer. Any additional SHIP investment will extend the original loan term. At the end of the loan term, the loan will be forgiven, and the lien released. However, the CLT ground lease will remain in effect and the requirements for residency, resale price, and subsequent buyer's income eligibility will continue. The CLT may request satisfaction of a loan and release of the lien during the term of the loan on behalf of a homeowner or seller, and under certain defined circumstances, with approval granted by the County on a case-by-case basis.

**Sale of Community Land Trust Homes**

When selling a CLT home, the seller must notify the CLT. The CLT will then enter into a purchase and sale agreement with the seller, that will get assigned to the subsequent homebuyer. The Purchase Option Price for the CLT will be calculated as follows:

Purchase Option Price = Formula Price + Payoff Amount of Deferred Payment Loans

The Formula Price is calculated using a Base Price calculated by subtracting the amount of all SHIP subsidies from the purchase price. For example:

Purchase Price:	\$185,000
MINUS Assistance Provided (maximum):	- <u>\$55,000</u>
EQUALS Base Price (sales price) for first buyer:	<b>\$130,000</b>

Base price is the amount the buyer would need to finance (plus transaction costs) and is used to calculate the Formula Price in the ground lease.

Suppose the Formula (re-sale) Price in the ground lease is calculated by a 1% annual increase to the Base Price, compounded. Suppose the home is sold after 5 years. To calculate the Purchase Option Price (price that will go in the purchase and sale agreement between the CLT and the seller), first calculate the Formula Price:

Formula Price = Base Price x Compound Rate

Calculated as follows:

Year 1 = \$130,100 x 1.01 = \$131,300

Year 2 = \$131,300 x 1.01 = \$132,613

Year 3 = \$131,613 x 1.01 = \$133,939

Year 4 = \$133,939 x 1.01 = \$135,379

Year 5 = \$135,379 x 1.01 = \$136,631

Formula Price = \$136,631

Purchase Option Price = \$136,631 + \$55,000 = \$191,631

The price to the subsequent buyer equals the Purchase Option price minus the total of SHIP subsidies:

Purchase Option Price:	\$191,631
Total Subsidy Assumed:	- <u>\$55,000</u>
Sales price for subsequent buyer:	<b>\$136,631</b> (New Base Price for Formula Price)

The new price should be affordable to the subsequent buyer without additional subsidy.

At the end of the loan term, the value of the Purchase Option Price will be equal to the Formula Price.



# AFFORDABLE HOUSING ADVISORY COMMITTEE

**DATE:** March 3, 2021

**TO:** The Leon County Affordable Housing Advisory Committee

**FROM:** Shington Lamy, Director of Human Services and Community Partnerships  
Matthew G. Wyman, Housing Services Manager

**SUBJECT:** Elections for Chairperson & Vice-Chairperson

---

## **Statement of Issue**

This item discusses the need to elect a new Chairperson & Vice-Chairperson of the Affordable Housing Advisory Committee (Committee) and provides guidance on the procedural options in conducting the election.

## **Background**

On January 13, 2021, the Committee elected Tracy Rose Searcy as Chairperson and Marthea Pitts as Vice-Chairperson, to complete the terms of previous officers whom are no longer serving on the Committee in 2021.

Pursuant to Committee Bylaws, the Committee must elect a Chairperson and Vice-Chairperson. Section 2.1 of the Bylaws of the Leon County Affordable Housing Advisory Committee (Bylaws) is as follows:

**Section 2.1 Election:** Upon adoption of these Bylaws, the Committee shall elect from among its members a Chairperson and a Vice-Chairperson, each of whom shall serve a term of one (1) year that shall commence on April 1 and expire March 31.

## **Analysis**

Provided that a quorum constituting a majority of the Committee's membership is present during its March 3<sup>rd</sup> meeting, the Committee must procedurally follow Roberts' Rules of Order, Revised to hold an election for the positions of Chairperson and Vice-Chairperson. The Bylaws do not require nominations in preparation for an election nor do they specify a voting type. The following three subtopics provide staff guidance on conducting the necessary election.

## **Nominations**

Although customary to nominate one or more candidates, Roberts' Rules of Order, Revised indicates nominations are not necessary when the election is by ballot or roll call, as each member may vote for any eligible person whether nominated or not. If nominations are not used, an election is not complete until one candidate receives the majority of the votes of members present which may require multiple casting of ballots.

If the body decides to conduct nominations, the following Roberts' Rules of Order, Revised and best practices are advised:

“People Focused, Performance Driven”

- The Chairperson or staff should verbally announce the opening and closing period for nominations. Provide ample opportunity to the Committee (offered 3 times) to nominate.
- Nominations need not be seconded.
- Those nominated should accept the nomination prior to vote being conducted.

**Staff Recommendation: Hold a nomination period to expedite the election process.**

If the Committee agrees not to conduct nominations, staff will conduct an election by the voting type selected by majority of the quorum present.

Voting Types

Roberts’ Rules of Order, Revised offers multiple voting types that could be used which are as follows:

- Ballot - Nominations are not necessary but suggested (This is the usual method in permanent groups, organizations or societies);
- Roll Call - Nominations are not necessary but suggested;
- Raising of Hands;
- By rising;
- By "yeas" and "nays"

The voting type must be decided by majority of the quorum present as the Bylaws are silent as to the voting method. Due to the possibility of duplicate nominations, voting should be completed first for the position of Chairperson and then Vice-Chairperson.

**Staff Recommendation: Committee direction.**

Once nominations are completed and a vote by ballot is selected by the body, staff will immediately produce a ballot.

Election Effectiveness

An election takes effect immediately when the elect is:

- present and does not decline; or
- absent and has consented to candidacy.
- absent and has not consented to candidacy, but when notified of election, provided the candidate does not decline immediately.

After the election has taken effect and the officer or member has learned the fact, it is too late to reconsider the vote on the election. An officer-elect takes possession of office immediately to fill the position of Chairperson and Vice- Chairperson in the case of replacement as established in the Committee ByLaws.

**Attachment**

1. None