

Affordable Housing Advisory Committee

January 19, 2022
Leon County Agriculture Building – Auditorium
615 Paul Russell Road
Leon County Joint AHAC Meeting – 10:00 a.m.

Agenda

- I. Call to Order
- II. Roll Call
- III. Approval of January 19, 2022 Agenda
- IV. Approval of November 10, 2021 Public Hearing Minutes (**TAB 1**)
- V. Public Comments
- VI. Old Business
 - None
- VII. New Business
 - Presentations
 - Committee Orientation on Sunshine Law and Ethics (**TAB 2**)
 - Housing Services Programs & Partnerships (**TAB 3**)
- VIII. Adjournment

Next Meeting

Joint County – City Affordable Housing Advisory Committee
Monday, March 21, 2022 at 10:00 a.m.
Smith-Williams Center 2295 Pasco Street

Save the Date

County Affordable Housing Advisory Committee
Wednesday, April 20, 2022 at 10:00 a.m.
Leon County Agriculture Building – Auditorium

Leon County
Affordable Housing Advisory Committee
November 10, 2021
Public Hearing Minutes

MEMBERS PRESENT: Vice Chair Marthea Pitts
Commissioner Nick Maddox
Lawrence Tobe
Oral Payne
Ian Waldick
Herschel Holloway
Deborah Lloyd

MEMBERS ABSENT: Chair Trina Searcy
Madelon J. Horwich
Shawn Menchion

STAFF PRESENT: Shington Lamy, Director, Office of Human Services &
Community Partnerships
Matthew Wyman, Housing Services Manager

PUBLIC PRESENT: None

Item # I. Call to Order

With a quorum present, Vice Chair Pitts called the hearing to order at 6:04 p.m.

Item # II. Roll Call

Mr. Wyman proceeded with roll call.

Item #III. Approval of July 7, 2021 Agenda

Vice Chair Pitts requested a motion from the floor for approval of the hearing agenda.

Commissioner Maddox moved to approve the agenda, seconded by Mr. Waldick. The motion passed unanimously.

Item #IV. Approval of July 7, 2021 Meeting Minutes

Vice Chair Pitts requested a motion to approve the July 7, 2021 Meeting Minutes.

Mr. Payne moved to approve the July 7, 2021 meeting minutes, seconded by Commissioner Maddox. The motion passed unanimously.

Item # V. Approval of October 6, 2021 Meeting Minutes

Vice Chair Pitts requested a motion to approve the October 6, 2021 Meeting Minutes.

Commissioner Maddox moved to approve the meeting October 6, 2021 minutes, seconded by Mr. Waldick. The motion passed unanimously.

Item # VI. Public Comment on Unagendaed Items

There were no members of the public present to provide public comment on unagendaed items.

Item #VII. Old Business

Adoption of the Proposed Affordable Housing Advisory Committee 2021 Report of Recommendations

Mr. Wyman introduced the proposed Affordable Housing Advisory Committee 2021 Report of Recommendations and noted the following:

- Notice of the Public Hearing to adopt the proposed Affordable Advisory Committee Report was published in the Tallahassee Democrat on October 30, 2021 as required by Florida Statutes;
- The Report exceeds statutory requirements by including the:
 - Statutorily Required Incentives for the Report (a-k); and
 - Tallahassee-Leon County Comprehensive Plan; and
 - Leon County Inclusionary Housing Policy; and
 - Leon County SHIP Local Housing Assistance Plan.
- On October 6, 2021, Committee Chair Searcy appointed a subcommittee which provided feedback on the draft Report compiled by staff;
- The Board of County Commissioners will consider acceptance of the Affordable Advisory Committee Report at the December 14, 2021 meeting which, along with the City Committee report, are anticipated to be the primary focus of the February 2022 Joint County/City Affordable Housing Workshop.

Public Comment on the Proposed Affordable Housing Advisory Committee 2021 Report of Recommendations

There were no members of the public present; however, a public comment was submitted to Mr. Wyman by Ms. Minjee Kim by email. Mr. Wyman read the email during the hearing which is summarized as follows:

- Ms. Kim is a Professor Florida State University's Urban Planning Department;
- She shared links to online presentations of student's projects required for her class titled, "Zoning for Equity." Mr. Wyman will share the links with the Committee;
- Ms. Kim invited the Committee to consider working collaboratively with her students in supporting future recommendations through research and analysis.

Mr. Wyman turned the floor back to Vice Chair Pitts and she requested a motion to adopt the proposed Affordable Housing Advisory Committee 2021 Report of Recommendations.

Commissioner Maddox moved for the approval of Option #1: Adopt the proposed Affordable Housing Advisory Committee 2021 Report of Recommendations, seconded by Mr. Waldick. The motion passed unanimously.

Item #VIII. Date of First Affordable Housing Advisory Committee Meeting in 2022

Commissioner Maddox moved to meet on January 19, 2022, seconded by Mr. Waldick. The motion passed unanimously.

Item #IX. Adjournment

There being no further business to come before the Committee, the meeting was adjourned at 6:12 p.m.



AFFORDABLE HOUSING ADVISORY COMMITTEE

MEETING DATE: January 19, 2022

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: County Attorney's Office Presentation

Statement of Issue

This item provides a brief overview of the presentation that will be made by the County Attorney's Office (CAO) relevant to members of Leon County Citizen Committees.

Background

Leon County Government believes that county government makes better decisions and operates more effectively when it engages its citizens and community partners. The Affordable Housing Advisory Committee (AHAC) is a Decision-Making Citizen Committee established by Section 420.9076, Florida Statutes; Chapter 8, Article V, Section 8-156 of the Leon County Code of Laws; Amended Enabling Resolution No. 20-34 adopted on September 29, 2020; and Board Policy No. 03-15 Board-Appointed Citizen Committees. Board Policy No. 03-15 (Attachment #1) requires that all Citizen Committees appointed by the Board comply with all applicable Government-in-the-Sunshine, Public Records, and Code of Ethics Laws.

Analysis

During the January 19, 2022 AHAC meeting, CAO staff will make a presentation on Florida's Government-in-the-Sunshine Law, Florida's Public Records Law, State Code of Ethics for Public Officers, and the Leon County Code of Ethics. Members will have the opportunity to ask pertinent questions and discuss concerns during the meeting.

Attachment:

1. Board Policy No. 03-15 Board-Appointed Citizen Committees

Board of County Commissioners Leon County, Florida

Policy No. 03-15

Title: Board-Appointed Citizen Committees

Date Adopted: February 13, 2018

Effective Date: February 13, 2018

Reference:

- Florida Statute Chap. 112, Part III, Code of Ethics for Public Officers and Employees
- Florida Statute Chap 119, Public Records
- Florida Statute §286.011, Government-in-the-Sunshine Law
- Leon County Board of County Commissioners Policy No. 03-05, Code of Ethics

Policy Superseded: Policy No. 97-9, "Voting Conflicts on Boards, Committees, Councils, and Authorities"; Policy No. 00-5, "Volunteer Boards and Committees"; Policy No. 03-15, Board-Appointed Advisory Committees: Establishment, Appointment, Function, Operation, and Dissolution, adopted September 23, 2003; Policy No. 03-15 "Board-Appointed Advisory Committees" revised April 12, 2011; revised October 11, 2011

It shall be the policy of the Board of County Commissioners of Leon County, Florida, that Policy No. 03-15, "Board-Appointed Advisory Committees" amended on October 11, 2011, is hereby further amended and a revised policy entitled "Board-Appointed Citizen Committees" is adopted in its place, to wit:

POLICY

1) Intent and Purpose; Scope

- a) **Intent and Purpose:** to establish a policy and procedure to govern the process and the manner in which Board appointments are made to Citizen Committees, to govern the restrictions and limitations on appointments, and to assure that all Citizen Committees appointed by the Board comply with all applicable Government-in-the-Sunshine, Public Records, and Code of Ethics Laws.
- b) **Scope:** governs all Board-appointed Citizen Committees in existence on the Effective Date of the Policy and to any Board-appointed Citizen Committees thereafter established;

2) Definitions

The following terms, when used in the Policy in their capitalized form, shall be defined as follows:

- a) **Ad Hoc Citizen Committee:** a Citizen Committee established for a specific task or objective, and dissolved after the completion of the task or achievement of the objective. May be a Decision Making Committee or a Focus Group.
- b) **Applicant:** a person who is interested in serving on a Citizen Committee and who is required to submit an Application, completed in accordance with this Policy.
- c) **Application:** the form to be completed and submitted by those persons interested in serving on a Citizen Committee, other than those persons whose public positions are specifically identified by statute, code, rule, policy, or other state, federal, or local law as a required member of the Citizen Committee as identified in such law.
- d) **Board:** the Leon County Board of County Commissioners.
- e) **Bylaws:** a document governing the function and operation of a Decision Making Committee.
- f) **Citizen Committee:** any committee or other group to which the Board makes citizen appointments including but not limited to boards, councils, authorities, task forces, commissions, and workgroups.
- g) **Commissioner:** a member of the Leon County Board of County Commissioners.
- h) **County:** Leon County, Florida.
- i) **Decision Making Committee:** a Citizen Committee that provides recommendations regarding matters to be considered for Board approval and is intended to become part of the Board's decision-making process or otherwise makes decisions independent of the Board in accordance with its governing documents.

- j) **Enabling Resolution:** the Resolution adopted by the Board which authorizes the creation of a Citizen Committee and which establishes the Citizen Committee as either a Decision Making Committee or a Focus Group.
- k) **Focus Group:** a Citizen Committee *not* intended to become part of the Board's decision-making process, but rather is intended, by virtue of its Enabling Resolution, to merely provide a fact-finding source of community input and technical resources for use by Staff in developing a Staff recommendation regarding a matter to be considered for Board approval.
- l) **Orientation:** the publication intended to educate Applicants about the applicability of the Government-In-The-Sunshine Laws, Code of Ethics Laws, and Public Records Laws to Citizen Committees.
- m) **Rules of Procedure:** a document governing the function and operation of a Focus Group.
- n) **Staff:** any individual(s) employed by the Leon County Board of County Commissioners.
- o) **Staff Support Person:** the member of Staff assigned by the County Administrator to assist a Citizen Committee in carrying out the Board direction as set forth in the Enabling Resolution.

3) **Responsibilities**

- a) County Administrator, or designee, shall be responsible for the implementation and compliance of the Policy, and shall be charged with the following responsibilities to be carried out in accordance with the Policy:
 - i) developing and implementing the application process;
 - ii) developing and implementing a process for the selection and appointment of members to Citizen Committees;
 - iii) developing and implementing an Orientation program;
 - iv) approving and executing the Bylaws or amended Bylaws for the Decision Making Committees and Rules of Procedure for the Focus Groups in a form approved by the County Attorney;
 - v) developing and implementing a custodial system for retaining minutes, Rules of Procedure, and Bylaws of Citizen Committees;
- b) County Attorney: shall be responsible for providing any legal guidance necessary for the County Administrator to carry out his/her responsibilities under the Policy.

4) **Eligibility**

- a) Applicant shall fully complete the application.
- b) Applicant must complete the Applicant Orientation for Membership on Citizen Committees.

- c) Applicant must be at least 18 years old and a Leon County resident unless otherwise prohibited by Federal, State or Local law.
- d) Applicant may be appointed to only one Citizen Committee at a time, except for those serving or applying to serve on Ad Hoc Committees.
- e) Limitation on Reappointment of Members: a current member of a Citizen Committee may be reappointed at the expiration of their term provided, however, that no member may serve more than **three** full consecutive terms, unless such limitation is otherwise prohibited or provided by Federal, State, local law or the Decision Making Committee's Bylaws.

5) Application Process for Citizen Committees

- a) Application Form: The County Administrator shall develop and maintain an Application in a form to be approved by County Attorney.
- b) Preliminary Application Review:
 - i) the County Administrator, or designee, shall review all Applications for completeness.
 - ii) in the event that any Application is found to be incomplete, or that any Applicant is found to not reside in Leon County, the Applicant shall be notified of such deficiency in the Application.
 - iii) upon approval of the eligibility of the Applicant, the Application will be maintained, on file, for a period of two years.

6) Appointment of Members to Citizen Committees

- a) Appointment of Members to Citizen Committees by Individual Commissioners: upon review of the Applications, the County Administrator, or designee, shall coordinate the selection of Applicants as follows:
 - i) the list of Applicants available and eligible for selection, together with the required Application shall be provided to each Commissioner;
 - ii) selections shall be made by the individual Commissioners from the list of Applicants, provided by the County Administrator, or designee, and staff shall prepare a Consent Agenda Item to ratify the selections at a Board meeting; and place the matter, as soon as reasonably possible, on the Board's agenda for appointment of each selected Applicant to the Citizen Committee.
- b) Appointment of Members to Citizen Committees by full Board: the selection of Applicants by the Full Board shall be approved by a majority vote of the Board, and selection of the Applicants shall be as follows:
 - i) the list of Applicants available and eligible for selection, together with the required Application shall be provided to each Commissioner;

- ii) selections shall be made from the list of Applicants, provided by the County Administrator, or designee, to the full Board in a General Business Agenda Item; and shall be placed, as soon as reasonably possible, on the Board's agenda for appointment by the full Board of each selected Applicant to the Citizen Committee;

7) Orientation

- a) Availability to Applicants: the County Administrator shall assure that the Orientation is made available to all Applicants in an easily accessible manner; and made available on the County's Citizens Committees' website.
- b) Updates and Revisions to Orientation: the County Administrator, in conjunction with the County Attorney, or their designees, shall be responsible for updating and revising the Orientation, as necessary, to reflect any changes in the applicable laws.

8) Board-Established Focus Groups - Function and Operation

- a) Rules of Procedure: the County Administrator, in conjunction with the County Attorney, or their designees, shall develop, maintain and amend as needed, the Rules of Procedure, which shall govern the function and operation of a Board-Established Focus Group.
- b) Staff Support Person: each Citizen Committee shall have a Staff Support Person assigned by either the County Administrator or appropriate agency;
- c) Staff Responsibility: upon the adoption of an Enabling Resolution identifying the Citizen Committee as a Focus Group, the Staff Support Person shall be responsible for the following:
 - i) assuring that all members of the Focus Group, after having completed the Orientation, understand the Public Records Law and Code of Ethics - Standard of Conduct before being allowed to participate in any meeting of the Focus Group;
 - ii) coordinating and providing Staff assistance, as necessary, for the meetings of the Focus Group; and conducting each meeting of the Focus Group;
 - iii) at or before the first meeting, providing a copy of the Rules of Procedure to all members of the Focus Group and to the Rules of Procedure custodian, as designated by the County Administrator;
 - iv) assuring that the Focus Group functions and operates in accordance with the Rules of Procedure for the Focus Group and the Enabling Resolution;
 - v) reviewing Citizen Committees' purpose and function to ensure the Citizen Committee is meeting the Board's intended goals; and
 - vi) notifying the County Administrator and/or the County Attorney, as soon as reasonably possible, of any violations of any law applicable to the Focus Group and any other problems encountered with the function and operation of the Focus Group.

9) Board-Established Decision Making Committees Function and Operation

- a) **Bylaws and Amendments to Bylaws:** the County Administrator in conjunction with the County Attorney, or their designees, shall develop, maintain and amend as needed, Bylaws, which shall govern the function and operation of a Board-established Decision Making Committee. Unless otherwise prohibited or Federal, State or local law, Bylaws and amendments to bylaws must be approved by the County Administrator and County Attorney and, if required in the Citizen Committee's governing documents, by the Board.
- b) **Staff Support Person:** each Citizen Committee shall have a Staff Support Person assigned by the County Administrator or designee.
- c) **Staff Responsibility:** upon the adoption of an Enabling Resolution identifying the Citizen Committee as a Decision Making Committee, the Staff Support Person shall be responsible for the following:
 - i) assuring that all members of the Decision Making Committee after having completed Orientation, understand the Public Records Law, the Sunshine Law and the Code of Ethics, before being allowed to participate in any meeting of the Decision Making Committee;
 - ii) coordinating and providing Staff assistance, as necessary, for the meetings of the Decision Making Committee; and conduct each meeting of the Decision Making Committee;
 - iii) assuring that reasonable notice to the public is given for each meeting of the Decision Making Committee;
 - iv) assuring that, at the first meeting of the Decision Making Committee, a Chairperson is elected and that the Bylaws are provided to each member and a copy of the adopted Bylaws is provided to the Bylaws custodian as designated by the County Administrator;
 - v) assuring that minutes of each meeting of the Decision Making Committee are prepared, per Statute 286.011 Government-in- the-Sunshine Law, as soon as reasonably possible after each meeting, and ensuring that copies of such minutes are retained in a secure area. Staff Support Person shall be considered the minutes custodian for the Decision Making Committee;
 - vi) assuring that the Decision Making Committee functions and operates in accordance with the Bylaws for the Decision Making Committee and the Enabling Resolution;
 - vii) reviewing Citizen Committees' purpose and function to ensure the Citizen Committee is meeting the Board's intended goals;
 - viii) preparing an agenda item, as necessary, to advise the Board of the recommendations of the Decision Making Committee with regard to the matter for which the Decision Making Committee was established; and

- ix) notifying the County Administrator and the County Attorney as soon as reasonably possible of any violations of any law applicable to the Decision Making Committee and of any other problems encountered with the function and operation of the Decision Making Committee.

10) Dissolution of Citizen Committees

- a) The Citizen Committee shall be dissolved only as directed by the Board.

Revised 2/13/18



AFFORDABLE HOUSING ADVISORY COMMITTEE

MEETING DATE: January 19, 2022

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

Statement of Issue

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

Background

Pursuant to Section 420.9076(4) Florida Statutes, the primary responsibility of the Affordable Housing Advisory Committee is to review the established policies and procedures, ordinances, land development regulations, and comprehensive plan of Leon County, and to recommend specific actions or initiatives which encourage development of affordable housing while protecting the ability of property to appreciate in value. Recommendations may include the modification or repeal of existing policies; the creation of exceptions applicable to affordable housing; or the adoption of new policies.

Leon County's Housing Services Division is dedicated to promoting, sustaining and expanding affordable rental and homeownership opportunities through housing rehabilitation, housing replacement, down payment assistance as well as homeownership and rental development. The programs and services administered by the County are primarily funded by the State Housing Initiative Partnership (SHIP) and are provided in the unincorporated areas of Leon County as the City of Tallahassee receives a separate SHIP allocation. As a result, the County's SHIP Local Housing Assistance Plan (SHIP-LHAP), governs the previously mentioned programs. The Mobile Home & Short-Term Emergency Repair program, which is funded by the Housing Finance Authority of Leon County (HFA), provides emergency repair services throughout Leon County.

Analysis

During the January 19, 2022 AHAC meeting, Housing Services' staff will make a presentation on its programs and services, related partnerships with local organizations, 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 throughout the presentation.

Attachment:

1. Leon County 2021-2023 SHIP-LHAP
2. HFA Mobile Home & Short-Term Emergency Repair Guidelines



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 14, 2021



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



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 not be established when there are eligible applicants for strategies that no longer have funding available.

Priorities: The following priorities for funding described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II: The County will accept applications during the advertised “Application Period” which will be at least 30 days. Once the application period ends, eligible applications will be categorized based on the most appropriate program strategy to address their needs and prioritized based upon the following ranking priority.



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.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.



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

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

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

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All Strategies Other than Down Payment Assistance	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 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.



Section II. LHAP Strategies:

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

b. Fiscal Years Covered: 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	\$25,000
Low	\$10,000	\$20,000	\$25,000
Moderate	\$7,500	N/A	\$20,000

- Newly constructed homes are defined as homes that have never been occupied; and have obtained a certificate of occupancy within the 12-months preceding the purchase; or was built as 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;
 - 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 Services to be placed in third (3rd) or fourth (4th).
- Down Payment Assistance can be used on properties previously assisted with SHIP funds that have



a Land Use Restriction Agreement (LURA), deed restriction and/or an assumable conveyance agreement with affordability covenants if the maximum subsidy was not provided to the previous homebuyer(s).

- Except for Disaster Recovery, previous Down Payment Assistance recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination. Down Payment Assistance may be provided simultaneously with Home Ownership Development to a recipient eligible for both strategies.

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

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

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

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$75,000

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: Up to 18 months
 4. Forgiveness: If the loan is in good standing upon sale of the property to an eligible homebuyer with affordability restrictions and/or covenants (homes built on land in a CLT satisfies this requirement) to ensure homes remain affordable in 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 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 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 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, previous Homeownership Development homebuyers are not eligible to receive additional SHIP assistance until ten (10) years after lien origination. Down Payment Assistance maybe provided simultaneously with Home Ownership Development by a recipient eligible for both strategies if needed.
- If funds are given to an entity that is not a CLT, a Land Use Restriction Agreement (LURA) deed restriction, and/or other affordability restrictions or covenants shall be recorded in the county records ensuring permanent affordability.

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

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

C. Home Rehabilitation	Code 3
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a.	Summary: SHIP funds will be awarded to owner-occupied households in need of repairs for health, safety, insurability, correct code violations and to prepare for future disasters. This will include structural improvements, accessibility rehabilitation, repairs to support aging in place and water and sewer connections including tap fees. If the county finds that rehabilitation of the home is expected to surpass 50% of the current value of the home, replacement of the home will be considered.
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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: \$75,000 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 - \$75,000
 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;
 - 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 household qualify to meet the Special Needs set aside as established in Florida Statutes or have at least one-member age 55 years or older.
 - A recipient must be current on all property taxes (including assessments), mortgages, debts, or other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.
 - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
 - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
 - 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.
 - 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 project quote, 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, previous Home Rehabilitation recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination or after the lien matures, whichever is less.

D. Home Replacement	Code 4
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a. Summary: SHIP funds will be awarded for the demolition and replacement of existing owner-occupied single-family homes to homeowners who qualify for Home Rehabilitation if the county finds that rehabilitation of the home surpasses 50% of the current value of the home.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$200,000 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.);



- 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 household qualify to meet the Special Needs set aside as established in Florida Statutes or have at least one-member age 55 years or older.
 - A recipient must be current on all property taxes (including assessments), mortgages, debts, or other security instruments associated with the property that may bring threat of foreclosure, tax lien, default, clouded title or other loss of ownership.
 - Prior to participation, a recipient will be required to make code related improvements that are not repair oriented (i.e. nuisance, trash, environmental or health codes). Such improvements must be made if there is an active code complaint.
 - A recipient may not have total liquid assets (liquid assets include all assets that can be accessed without penalty) that exceed Thirty Thousand Dollars (\$30,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
- Eligible units, including Mobile Homes, shall be replaced with either site-built; or block structures; or modular homes. Mobile homes may be replaced with another mobile home during recovery from



a disaster that is declared by an Executive Order of the President of the United States or the Florida Governor and to expend SHIP Disaster Recovery funds.

- Recipients who have homeowner’s insurance in place may be required to submit a claim to the insurer and use proceeds for repairs if the needed repairs are related to an event reasonably believed to be insurable.
- Homes older than 50 years may not be eligible if determined to be of historical significance.
- The property may not be encumbered by an existing mortgage to be eligible for Home Replacement.
- Homeowner must obtain and maintain homeowner’s insurance.
- Homes in a 100-year flood plain must obtain and maintain sufficient flood insurance coverage. No part of a replacement home shall be built in a 100-year flood plain.
- The actual project quote may not exceed ninety percent (90%) of the value of the property or the maximum award.
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.
- No contractor may have more than five home replacement/rehabilitation contracts at one time unless the contractor is the sole bidder for a home replacement/rehabilitation project.
- Except for Disaster Recovery, previous Home Replacement recipients are not eligible to receive additional SHIP assistance until ten (10) years after lien origination.

E. Emergency Housing Repair & Housing Resilience	Code 6
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a. Summary: SHIP Funds will be awarded to owner-occupied households in need of rehabilitation or repair of their home related to a dire situation that needs to be mitigated immediately. Eligible rehabilitation or repairs are:

- remediation of an immediate health hazard to the occupants;
- elimination of a developing threat to the dwelling or infrastructure; or
- improving the home’s resilience to the impact of a future disaster.

SHIP funds may be awarded to applicants requiring emergency power generator installation if: 1. a member of the household meets the Special Needs set 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.
- 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.



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 project quote, 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), previous 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.



F. Disaster Recovery

Code 5

- a. Summary: The Disaster Strategy provides assistance to owner-occupied households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP funds may be used for activities such as, but not limited to the following:
1. purchase of emergency supplies for eligible households to weatherproof damaged homes;
 2. rental assistance (including security deposit) for eligible recipients that have been displaced from their homes due to a disaster;
 3. temporary utility, mortgage and/or rent payments for citizens financially impacted by a declared disaster.
- SHIP funds may also be used for Home Repair, Rehabilitation and Replacement activities that benefit owner occupants of properties in unincorporated Leon County such as, but not limited to, the following:
1. Immediate threats to health and safety (sewage, exposed wiring, damaged windows, roof) in cases where the home is still habitable
 2. Imminent residual damage to the home (such as damage caused by water intrusion)
 3. Repairs necessary to make the home habitable and insurable
 4. Other assistance, such as relocation assistance, tree and debris removal, insurance deductible reimbursement.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$150,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 2. Interest Rate:
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be awarded assistance on a first-qualified, first-served however, Special Needs households, Very-Low and Low-income categories will be prioritized to meet SHIP requirements. A recipient must be the owner occupant of a home in an unincorporated area of Leon County to benefit from Home Repair, Rehabilitation and Replacement activities. Applicants eligible for Disaster Recovery assistance may be prioritized over any existing waitlist.
- 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.
- .
- SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

G. Foreclosure Avoidance	Code 7
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a.	Summary: SHIP Funds will be awarded to owner-occupant households to bring the existing first mortgage of their primary residences current to avoid foreclosure.
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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

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



H. Rental Development & Rehabilitation

Code 14, 21

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

Multi Family Maximum:
\$50,000 per unit
Up to \$200,000 per multi-unit project maximum
\$100,000 may be added to the project maximum if 30% of units are set aside for Special Needs households. However, Leon County may use SHIP funds to meet the minimum LGAOF requirement to support a 9% Low Income Housing Tax Credit application.

e. Terms:

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

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

In the event the sponsor ceases to use the property to house eligible households or persons who are homeless, does not maintain the property to meet minimum housing quality standards, or offers the property for sale prior to the end of the term of the loan, the sponsor must give a right of first refusal to 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.

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.



I. Housing Rental Assistance	Code 13,23,26
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a. Summary: SHIP funds will be awarded for: (1) first and last month's rent, security and utility deposit assistance, moving costs and storage fees; and (2) past due rent and late fees not to exceed six months' rent to prevent eviction and (3) Rent Subsidies paying the monthly rent for up to 12 months. To be eligible for Rent Subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004 or homeless as defined in S. 420.621 and be considered very-low income.

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:

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



III. LHAP Incentive Strategies

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

A. Expedited Permitting

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

The procedures used to implement this strategy are as follows:

Leon County expedites permitting of affordable housing projects by administrative direction, close coordination and 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 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.

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*	\$ -
Total	\$ 118,000.00
Admin %	9.88%
	OK

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*	\$ -
Total	\$ 118,000.00
Admin %	9.88%
	OK

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*	\$ -
Total	\$ 118,000.00
Admin %	9.88%
	OK

*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:

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	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:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	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 and 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 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
	Total Homeownership		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
	Total Rental		3		2		0		\$250,000.00	\$0.00	\$250,000.00	5
	Administration Fees			\$ -		0%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 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
	Total Homeownership		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
	Total Rental		3		2		0		\$250,000.00	\$0.00	\$250,000.00	5
	Administration Fees			\$ -		0%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 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
	Total Homeownership		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
	Total Rental		3		2		0		\$250,000.00	\$0.00	\$250,000.00	5
	Administration Fees			\$ -		0%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 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

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:	\$130,000

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:	\$136,631 (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.

Mobile Home & Short-Term Emergency Repair Program Guidelines

- a. Summary: One-time assistance will be awarded to owner-occupied households in need of repair of their home that is not eligible for State Housing Initiative Partnership (SHIP) Emergency Housing Repair primarily for manufactured/mobile homes or when SHIP requirements prevent rapid deployment of needed assistance.
- Eligible repairs must be related to a dire situation that needs to be mitigated immediately to remediate an immediate health hazard to the occupants and/or to eliminate a developing threat to the dwelling or infrastructure.
- b. Income Eligibility: Household income must be at or below 80%.
- c. Maximum One Time Repair Award:
- \$2,000 maximum;
 - \$12,000 maximum if an elderly person (age 55 or over) or a person with special needs as defined in Section 420.0004 Fla. Stats. resides in a mobile home.
- Note: Temporary solutions such as roof tarps or septic pump outs shall not bar an eligible applicant from receiving a one-time repair; however total assistance shall not exceed maximum limits.
- d. Terms: Funds will be awarded as a grant via the Housing Finance Authority of Leon County.
- e. Recipient Selection Criteria: Funds will be awarded on a first-qualified, first-served basis.
- A recipient must be the owner occupant of a home in Leon County (only manufactured homes are eligible within City limits) for at least a year prior to application and must qualify for Homestead Property Tax Exemption; or if the property has not been owned for at least a year, the needed repair must be related to a circumstance that could not have reasonably been known prior to purchase of the property.
 - Repairs that exceed \$2,000 (staff estimate and/or actual quote) require that the recipient 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.
 - Income and asset eligibility shall be calculated in the same manner as used for the State Housing Initiatives Partnership program. Income shall be verified via documentable sources such as bank statements, award letters and pay stubs but, official third-party verification completed by an employer, financial institution or government agency is not required.
 - 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.
- g. Additional Information:
- Mobile homes must be registered as real property with the Leon County Tax Collector's Office.
 - 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.
 - Repairs that exceed \$2,000 (staff estimate and/or actual quote) require that 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.
- Repairs and temporary solutions are typically prioritized as follows (when financially feasible):
 - Septic System Pump Outs, Repairs and Replacements;
 - Roof Tarps, Repairs and Replacements;
 - Electrical System Repairs;
 - Plumbing Repairs;
 - HVAC Repairs and Replacements;
 - Other needed emergency repairs within program guidelines as determined by the County Administrator or His or Her designee.
- HFA funds may be used alone or in conjunction with SHIP, CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

As approved by the Housing Finance Authority on October 14, 2021