



State Housing Initiatives Partnership (SHIP) ALACHUA COUNTY

Approved BoCC 9/14/21

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023



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**I. PROGRAM DETAILS:****A. LG(s)**

Name of Local Government	Alachua County
Does this LHAP contain an interlocal agreement?	Yes
If yes, the name of other local government(s)	City of Gainesville

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's comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023

- D. **Governance:** The State Housing Initiatives Partnership (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 a local match to obtain federal housing grants or programs.

Public Input: Public input was solicited through the Affordable Housing Advisory Committee's (AHAC) public meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.



- G. 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.
- H. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

- a. All strategies will serve households meeting the definition of Special Needs first.*
- b. After Special Needs as defined in 420.0004 (13), all strategies will serve households meeting the definition of Essential Services Personnel. t the very low and low set-asides.*
- c. After Essential Services Personnel as defined in Section I, all strategies will serve households in order to meet the very low and low set-asides.*

- I. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate based on race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing. Alachua County Fair Housing Ordinance has added additional categories, Chapter 111 of the Alachua County Code, prohibits discrimination in housing based on: race, color, national origin, religion, sex, marital status, age, disability, sexual orientation, gender identity, or expression, familial status, veteran or service member status, lawful source of income, citizenship status, being the victim of dating violence, domestic violence, or stalking.
- J. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, and Transportation.

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 calculated for any 12 months 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 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	✓
Local HFA Numbers	



- K. 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.

- L. 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.
- M. 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 unless 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 nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- N. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the money deposited in the local housing assistance trust fund is 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.

O. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. FeePercentage
Local Government	Alachua County	10%
Third-Party Entity/Sub-recipient		

P. 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 years 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 is 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.*

Q. Project Delivery Costs: Alachua County will assess no more than a 2% project delivery fee for owner-occupied rehabilitation applicants only

R. Essential Services Personnel (ESP) Definition: The Alachua County Housing Program’s Definition is as follows: educators, teachers, police and fire personnel, armed forces (current and veterans), healthcare personnel, skilled building trades (i.e. electricians, plumbers, contractors, construction workers, and more), other government personnel, and lastly public or private prison service workers.

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

- a. The county will when economically feasible, employ the following Green Building requirements for rehabilitation and emergency repairs.

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).

- b. Low-flow water fixtures in bathrooms/Water Sense labeled products or the



following specifications:

- c. Toilets: 1.6 gallons/flush or less.
- d. Faucets: 1.5 gallons/minute or less.
- e. Showerheads: 2.2 gallons/minute or less.
- f. Energy Star qualified refrigerator.
- g. Energy Star qualified dishwasher if provided.
- h. Energy Star qualified washing machine if provided in units.
- i. Energy Star qualified exhaust fans in all bathrooms.
- j. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER.

- T. Describe efforts to meet the 20% Special Needs set aside:** The County shall denote in all contracts the requirement of a 20% Special Needs set aside. The goals will be met by ranking Special Needs households first for owner-occupied rehabilitation, emergency repair, and rental assistance strategies. All applications are reviewed and approved by SHIP county staff. Standard procedures are first come first served, however where we have a waiting list, those persons with special needs are ranked higher. We are defining Persons with special as in section 420.0004(13), Florida Statutes, “as an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.” Persons with special needs as defined above and including frail elders, individuals experiencing homelessness, and people with disabilities may have difficulties finding housing that is safe, affordable, and permanent. They may also require housing that is matched with accessible support services. Many, if not most, of these people with special needs are low or extremely low income (ELI)
- U. Describe efforts to reduce homelessness:** The County through its rental assistance program will work to place these individuals or families in rental to provide a stable housing situation for twelve months to twenty-four months. The Housing Division will continue partnering with the Alachua County Division of Social Services to identify individuals who may meet SHIP rental assistance criteria. When Rapid Rehousing Case management slots become available, they will work with the local Continuum of Care to obtain the next prioritized referral for this housing intervention strategy. The local CoC is currently prioritizing individuals using the VI-SPDAT scores and dynamic prioritization specific to the community.



SECTION II. LHAP STRATEGIES:

A. PURCHASE ASSISTANCE CODES 1, 2

a. Summary: SHIP funds will be awarded to First-time Homebuyers for the down payment, closing costs, and eligible repairs to households to purchase an existing or newly constructed home including homes purchased from a community land trust (CLT). A newly constructed home must have received a certificate of occupancy within the last twelve months. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.

b. Fiscal Years Covered: 2021-2022, 2022-2023

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

Maximum award: \$15,000.00

Very Low: \$15,000

Low: \$10,000

Moderate: \$5,000

Above the award in each category, up to an additional \$1,000.00 will be made available to cover title searches, recording fees, etc.

Additionally, up to \$10,000.00 will be made available to affect repairs.

d. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 15
4. Forgiveness: : the loan will be forgiven at the end of the loan term
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to occupy the home as the primary residence or if all or any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by a voluntary act, involuntarily, by operation of law or otherwise, upon the



Mortgagor's breach of any covenant or agreement of the Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made material misrepresentations or material omissions in his/her/their application for a SHIP Loan, the Mortgagee, at the Mortgagee's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding.

A CLT home that is in default: The first right of refusal to acquire the property is offered to the CLT organization. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to Alachua County, giving the County the right, but not the obligation to foreclose. In cases where the qualifying homeowner(s) die(s) during the loan term, 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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

All repayments from this program will be considered program income.

- e. 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 described in section I of this plan. Applicants must meet the income criteria for the program. Applicants must be U.S. citizens or provide proof of lawful permanent residency. Applicants who have been granted refugee or asylum status or are in a temporary protected status may also be eligible. Applicant must complete a homebuyer's workshop from a HUD-approved housing counseling agency. Applicant must meet income and credit eligibility guidelines. Applicant must be able to obtain first mortgage financing.
- f. Sponsor Selection Criteria: N/A
- g. Additional Information: A loan will be awarded in the amount of money required in order to allow the homebuyer to qualify. The maximum (\$16,000) will not be awarded in all cases.

SHIP Assistance for the purchase of homes requiring repairs. Eligible home repairs include:

1. Repairs needed to meet or exceed the requirements of the Florida Building Code, ss. 553.70-553.898 F.S., as amended and adopted by Alachua County Ordinance 02-01.
2. Roof repair or replacement.
3. Repair, replacement, or provision of heating and/or cooling system.
4. Energy conservation measures such as insulation, weather-stripping, etc.



5. Alterations to the unit's exterior or interior to provide greater accessibility for persons with disabilities or family members over the age of 62.
6. Other repairs as recommended by a certified SHIP inspector and approved by the Alachua County SHIP program.
7. Repairs will be completed within 90 days of closing.

Assistance for the purchase of newly constructed homes. SHIP award will be available for the down payment and closing cost assistance for homes meeting the following definitions

- If a home is being constructed involving a construction agreement between the eligible home buyer and a licensed builder/general contractor.
- If a home has obtained a certificate of occupancy in the 12 months preceding the contract for sale and purchase.
- If a home was built as a model home, has never been occupied, and is less than a year old.
- If the final appraised value (including land value), is less than or equal to the maximum purchase price.

**B. OWNER OCCUPIED REHABILITATION CODE 3**

- a.** Summary: Funds will be awarded to repair owner-occupied homes to alleviate code violations, health hazards and life and safety issues. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.
- b.** Fiscal Years Covered: 2021-2022, 2022-2023
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$51,000.00
- e.** Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term:

\$0	to	\$19,999:	5 years.
\$20,000	to	\$29,999:	10 years.
\$30,000	to	\$51,000:	20 years.
 4. Forgiveness:

: the loan will be forgiven at the end of the loan term.
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term:sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemptionstatus; , or failure to occupy the home as a primary residence.

If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, 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 orchooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapturefunds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

All repayments from this program will be considered program income.
- 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 described in section I. (I) of this plan. If you have received ship assistance in the past 15 years, then you are not eligible for additional assistance (Exception: Disaster Recovery) Eligibility criteria include:

1. Owner occupancy.
2. Primary residence.
3. Current on property taxes (not delinquent).
4. Current on the mortgage; No Lis Pendens is currently in effect.
5. Property located in Alachua County, outside the City of Gainesville

- g. Sponsor Selection Criteria: The County will advertise for developers as funding is made available
- h. Additional Information: Mobile homes must be constructed in, or after, 2010. Condos and other attached homes are not eligible for Owner Occupied Rehabilitation to correct exterior problems. Wherein the roof is delineated, separate, and apart from the adjoining structure, it may be addressed with advance permission from the Housing Division. No housing will be addressed under this strategy wherein the estimate of repairs exceeds 50% of the assessed value based on the property appraiser's determination. No Mobile/Manufactured units built before 2010 will qualify under this program.



C. DEMOLITION AND RECONSTRUCTION CODE 4

a. Summary: Wherein an applicant's home that has been approved for owner-occupied rehabilitation but is determined to be beyond reasonable repair (more than 50% of the structure is deemed unlivable and estimated rehab exceeds maximum award for that strategy), the home will be eligible for demolition and reconstruction of a new home. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.

b. Fiscal Years Covered: 2021-2022, 2022-2023

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

d. Maximum award: \$251,000.00 of which \$1,000.00 is for filing, surveys, and title searches.

e. Terms:

1. Repayment loan/deferred loan/grant: Grant for Clients with AMI of 30% or below.

a. All other Deferred payment loans secured by a note and mortgage

2. Interest Rate: 0%

3. Years in loan term: 30

4. Forgiveness: AMI of 30% or below 0%: the loan will be forgiven at the end of the loan term

5. Repayment: AMI of 31-50%: thirty percent (30%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.

Sample \$250,000.00 loan at 30% equals \$75,000.00. Monthly payment are equal to 208.50 per month for 360 total payments. AMI of 51-80%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.

Sample \$250,000.00 loan at 50% repayment equals \$125,000.00. Monthly payments are \$347.50 per month for 360 total payments.

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as the primary residence.

a. If any of these occur, the outstanding balance will be due and payable.

b. In cases where the qualifying homeowner(s) die(s) during the loan term, 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.

- c. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

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 described in section I. (I) of this plan.: Disaster Recovery)

- f. Sponsor Selection Criteria: A Notice of Funding will be advertised and applications will be ranked.
- g. Additional Information: Newly constructed home will be designed and built according to HQS standards for bedroom size and will conform to minimum requirements (setbacks, square footage) for the area.

**D. DISASTER RECOVERY CODE 5**

- a.** Summary: Funds will be awarded to qualified applicants in need of home repairs directly caused by a disaster that has been declared by an Executive Order of the President or Governor. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.
- b.** Fiscal Years Covered: 2021-2022, 2022-2023
- c.** Income Categories to be served: Very low, low
- d.** Maximum award: \$15,000.00
- e.** Terms:
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: 0%
 3. Years in loan term: 0 Years
 4. Forgiveness: Immediately forgiven
 5. Repayment: N/A
 6. Default: N/A
- 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 described in section I. (I) of this plan. All applicants must meet the income criteria of the SHIP program. Property assisted must be located in Alachua County outside the city limits of Gainesville and be the primary residence of the applicant.
- g.** Sponsor Selection Criteria: N/A
- h.** Additional Information:

Repairs will be prioritized as follows:

- Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
- Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
- Repairs are necessary to make the home habitable.
- Repairs to mitigate dangerous situations (exposed wires).



- Purchase of emergency supplies for eligible households to weatherproof damaged homes.
- Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
- Construction of wells or repair of existing wells where public water is not available.
- Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
- Security deposit for eligible recipients that have been displaced from their homes due to disaster.
- Rental and utility assistance for eligible applicants.
- Mortgage and utility payment assistance for eligible applicants.
- Eviction prevention for eligible applicants up to 6 months of past due rent payments.
- Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
- Other eligible activities as proposed to and approved by Florida Housing.



E. EMERGENCY REPAIR CODE 6

a. Summary: The Emergency Repair Program is designed to correct, repair, or replace an essential system and/or critical structural problem for homeowners who are either Special Needs, Essential Services Personnel elderly (age 62 or over). The purpose of ERP is to stabilize the homeowner's residence by making essential repairs to make the home more livable. This is not a comprehensive homeowner rehabilitation program. This includes may include damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants.

b. Fiscal Years Covered: 2021-2022, 2022-2023

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

d. Maximum award: \$11,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Grant to Applicants that are 0-30% AMI and a Deferred payment loan secured by a note and mortgage for all others

2. Interest Rate: 0 %

3. Years in loan term: 10 years

4. Forgiveness:

Repayment: Not required as long as the loan is in good standing. 7 Default The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status;; or failure to occupy the home as the primary residence.

If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, 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. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. All repayments from this program will be considered program income.

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 person 62 or over.

f. Sponsor/Sub-recipient Selection Criteria: N/A



- g. Additional Information: Applicants assisted with emergency repairs, who are on the rehabilitation waiting list will not lose their place, however, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy. . If the homeowner is insured, proceeds from the insurance FEMA. If the homeowner is insured, proceeds from the insurance FEMA and other funding sources going to be used to benefit the repair/recovery must be used first before SHIP funds, except for the payment of the deductible and other funding sources going to be used to benefit the repair/recovery must be used first before SHIP funds, except for the payment of the deductible.

Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by Homeowner's Insurance. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.



F. FORECLOSURE PREVENTION CODE 7

- a.** Summary: Funds will be awarded to homeowners that are in arrears on their first mortgage. The arrearage must be at least three months, but no more than six months, and cannot be under an active foreclosure action. This is a one-time eligibility per applicant.
- b.** Fiscal Years Covered: 2021-2022, 2022-2023
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$7,500.00
- e.** Terms:
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: 0%
 3. Years in loan term: 0 Years
 4. Forgiveness: Immediately
 5. Repayment: N/A
 6. Default: N/A
- 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 described in section I. of this plan
- g.** Sponsor Selection Criteria: N/A
- h.** Additional Information: Applicant must provide proof of pending foreclosure action or notice.



G. ACQUISITION/REHABILITATION CODE 9, 10

a. Summary: Funds will be awarded to the developer for the construction and financing of affordable housing. Eligible costs include property acquisition, demolition, site improvements rehabilitation, and or new construction. Houses rehabilitated or constructed will be sold to SHIP income-eligible buyers. The strategy promotes infill housing development green building and mixed-income neighborhoods. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.

b. Fiscal Years Covered: 2021-2022, 2022-2023

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

d. Maximum award: \$250,000.00

e. Developer Loan Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 2 years
4. Forgiveness: Partial loan forgiveness may be provided at the end of the loan term for nonprofit affordable housing providers if it is documented that the development does not have sufficient cash flow, or to be used to make the unit affordable to a newly qualified SHIP homebuyer
5. Repayment: The loan is due and payable at the end of the term unless renegotiated by the County to extend affordability under the affordability period of other funding sources that are providing compliance monitoring - the developer has 2 years to sell the property to a SHIP qualified applicant who is ELI, VLI or Low income, otherwise the investment is due and payable to the County SHIP program.
6. Home Buyer Loan Terms:
 - a. Income Categories to be served: Very low, low, and moderate
 - b. Maximum award: \$250,000.00 of which one thousand dollars is to be used for file, survey, title, etc.
 - c. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 - d. Interest Rate: 0%
 - e. Years in loan term: 15
 - f. Forgiveness: AMI of 30% or below 0%: the loan will be forgiven at the end of the loan term



- g. Repayment: AMI of 31-50%: thirty percent (30%) of the loan shall be repaid in monthly installments over the term of the loan.
 - h. Balance of loan to be forgiven if the loan is not in default. AMI of 51-80%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan.
 - i. Balance of loan to be forgiven if the loan is not in default.
 - j. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as the primary residence.
- f. Default: In cases where the qualifying homeowner(s) die(s) during the loan term, 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.
- If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- g. Recipient/Tenant Selection Criteria: Assistance will be awarded on a first qualified, first served basis to an income-eligible household. If you have received ship assistance in the past 15 years, then you are not eligible for additional assistance (Exception: Disaster Recovery).
 - h. Sponsor Selection Criteria: Affordable Housing Development applications will be solicited via a NOFA. Qualified developers will submit a proposal for funding for specific properties. Scoring will be defined in the application and is subject to change
 - i. Additional Information: This strategy has two objectives: (1) the provision of homeownership opportunities for eligible families, and (2) the upgrading of existing housing stock within Alachua County. The County, through Community Support Services, Housing Division, may acquire substandard housing that is "for sale" on the open market and rehabilitate it to standard housing. The property is then sold to income-eligible applicants of the SHIP Program. Once the home is sold, any investment made to acquire or rehabilitation must be returned to the County SHIP program.

Part of the investment may remain with the client to make the home affordable to ELI, VLI, and Low-income SHIP eligible households.

Property eligibility is as follows:

- The property must be located within the unincorporated area of Alachua County;
- The property must have a minimum of 2 code violations or safety hazards.
- Other programs which will be used as leverage with SHIP funds under this strategy are as follows:



- o Private lending institutions and other funding sources, as they become available from time to time.



H. RENTAL ASSISTANCE CODE 13, 23

- a.** Summary: Funds will be awarded to renters that need a one-time payment to assist with obtaining a lease on a rental unit and qualify under 420.9072 (10). This may include utility deposits, security deposits, and eviction prevention for up to six months' rent. For households that are very low income and have one adult with special needs according to 420.0004 (13) or a person who is homeless according to 420.621, rent up to twelve months is eligible
- b.** Fiscal Years Covered: 2021-2022, 2022-2023
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$15,000.00
- e.** Terms:
1. Repayment loan/deferred loan/grant: Grant for all funds
 2. Interest Rate: 0%
 3. Years in loan term: 0 years
 4. Forgiveness: N/A
 5. Repayment: Deposits are returned to the County SHIP program
 - a. With any lease using SHIP funds a letter signed by the Lessee and Lessor, stating that any deposits paid on behalf of a client are/are the property of Alachua County and are/are to be returned to the same. The lessee acknowledges that these funds are not to be returned to them and if so, will promptly be forwarded to Alachua County. The Landlord will be responsible for notifying the County when a lease expires and all deposits and securities will be returned.
- f.** Default: N/A
- g.** 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 described in section I. (I) of this plan.
- h.** Sponsor/Sub-recipient Selection Criteria: N/A
- i.** Additional Information: Applicants will be referred to the county through supportive services or other community-based organizations. Any funds e.g., security or deposit funds paid to a landlord on behalf of a client are the property of the county and must be returned to the County, not the client/tenant.

**I RENTAL DEVELOPMENT CODE 14, 21**

Summary: Funds will be awarded to construct new or rehabilitate existing low-income housing units. These funds will be used as a match with other state and federal housing programs. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that include Special Needs units, the county may choose to provide a larger amount of the overall construction financing. B. b. Funds may be used to assist projects with the acquisition, rehabilitation, and new construction. Eligible costs may include demolition and reconstruction of rental units. SHIP funding is not intended to be the only source of financing, but the financing of last resort. All financing for the project must be secured before an award of SHIP funds.

Fiscal Years Covered: 2021-2022, 2022-2023

- a. c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award:
 - 1. For the rehabilitation or new construction of a unit, the standard loan will be \$10,000.00 per unit.
 - a. Any request for funding under this strategy within the City limits of Gainesville must be for Special Needs households and evidence will be provided annually for the term of the mortgage, typically 15 years.
 - b. Request for funding under this strategy requires 20% of the unit's addresses will be for Special Needs: As defined in Describe in V. Efforts to meet the 20% Special Needs set aside, this document. If only one unit it must be special needs.
 - 2. Low-Income Tax Credit Program may receive up to 15% per funding allocation up to a maximum of \$460,000.00. To achieve this funding goal, if available the funds may be expended over several funding years.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note. For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: For non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.



5. Repayment: For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term of up to 15 years with the same loan terms to secure affordable rental units in the best interest of the county's residents.

Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable. The county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. Failure to maintain compliance standards as required by the funding source.

1. The use of these will be conditioned by the first right of refusal – the project in default will make available to a nonprofit.
 - a. Recipient Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet the income qualifications of the program as determined and reported by the developer's management company for the development.
 - b. Sponsor/Developer Selection Criteria: Developers will apply to the County through an RFQ process. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the county's housing element in the Comprehensive Plan. The County reserves the right to select developments that meet all the above requirements and:
 1. Are in areas of immediate need due to a lack of available units.
 2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

Additional Information: Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

**J. EVICTION PREVENTION /RENTAL ASSISTANCE CODE 13, 18**

- a. Summary of Strategy: SHIP funds will be awarded to renters that require a one-time payment to assist with rent payments that are in arrears. Eviction prevention applies only to rental dwellings to prevent homelessness. Assistance for rent payments in arrears is limited to no more than twelve months of rent for households that qualify under s. 420.9072 (7) (b). A combination of arrears and current/future rental assistance cannot exceed 12 months total.
- b. Fiscal Years Covered: 2021-2022, 2022-2023
- c. Income Categories to be served: Very 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 Selection Criteria: Eligible applicants will be approved for assistance, subject to funding availability, based on a first-qualified, first-served basis.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Case management will be provided by Alachua County Community Support Services Department or referred to community social service agencies as needed. Housing Division currently has access to the fiscal system and can run reports and review requests as submitted by the Division of Social Services for all applicants assisted through this particular process. The review will be presented to the Housing Division as the client is presented for payment (reviewed and approved or denied).

III. LHAP INCENTIVE STRATEGIES

In addition to the **required Incentive Strategy A and Strategy B** included are all of the 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)¹ for affordable housing projects are expedited to a greater degree than other projects. Sec. 402.03.5. - Building permit review for affordable housing units.

- (a) **Applicability.** This section applies to all housing units funded by any of the following programs below: (1) Community development block grant. (2) State Housing Initiatives Partnership Program (SHIP). (3) Impact fee assistance program. (4) Other (i.e. housing tax credit program).
- (b) **Processing of building permits.** Building permits for projects meeting the affordable housing guidelines above shall be available (processed) within six business days from the day the application is found sufficient and complete. No default permit is issued on account of this deadline.
- (c) **Application information.** In addition to the required information necessary to obtain a building permit, all affordable housing units seeking expedited permit review shall submit an Alachua County Expedited Review Process for Affordable Housing Units form.

(Ord. No. 09-05, § 2(Ext. A), 9-8-09)

B. **Ongoing Review Process.**

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing before their adoption. The Alachua County Housing Committee meets as needed to discuss any changes to the rule or regulations that may affect or adversely impact affordable housing.

C. **Other Incentive Strategies Adopted:**

1. Modification of Impact Fees for Affordable Housing

The County previously provided General Revenue Funding to offset the cost of impact fees for affordable housing units. For reasons of budgetary considerations and lack of effectiveness as a means of achieving affordable housing, the

¹ The housing element must express principles, guidelines, standards, and strategies that reflect, as needed, the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, adequate sites, and distribution of housing for a range of incomes and types, including mobile and manufactured homes. The element must provide for specific programs and actions to partner with private and nonprofit sectors to address housing needs in the jurisdiction, streamline the permitting process, and minimize costs and delays for affordable housing, establish standards to address the quality of housing, stabilization of neighborhoods, and identification and improvement of historically significant housing. County recently decided not to pursue this strategy.

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

The Unified Land Development Code, Sec. 407.121(b), provides that a preliminary certificate of level of service compliance (CLSC) may be issued for affordable housing developments for periods established by the phasing schedule of the project's approved preliminary development plan. Reservation of public-school capacity associated with this provision can be made through a development agreement between the developer, county, and the school board under the Interlocal Agreement for Public School Facility Planning.

3. Allowance for Accessory Dwelling Units in Residential units in residential zoning districts

The Unified Land Development Code, Sec. 404.24, provides that in the A, RE, RE-1, R-1aa, R-1a, R-1b, and R-1c districts, located within the rural/agriculture, estate residential, low density, or medium density residential land use designations, a single accessory dwelling unit is allowed as an accessory use to a principal structure, without being included in gross residential density calculations. All accessory dwelling units must comply with standards such as owner-occupancy, size, access, etc., as identified in Sec. 404.24.

4. Reduction in parking and setback requirements for affordable housing. The Unified Land Development Code, Sec. 407.17, allows a reduction in the number of required parking spaces for a mixed-use project or for uses that are located adjacent to one another and have different peak parking demands and operating hours. Sec. 407.18 provides for reductions in the required number of off-street parking spaces through documentation of reduced parking demand. Reduction in setback requirements for zero lot line housing is noted below under "allowance of flexible lot configurations, including zero lot line configurations, for affordable housing."

The allowance of flexible lot configurations, including zero lot line configurations, for affordable housing. The Unified Land Development Code, Chapter 403. Article III, implements density-based zoning districts that allow for flexible lot sizes and better utilization of densities allowed within land uses. Chapter 404. Article II includes provisions to allow mixed unit types by right (single-family detached units and single-family



attached units) in residential zoning districts, allowing for more density and a greater range of unit prices. This in turn creates opportunities to include affordable housing units in market-rate developments. Sec. 403.07 and Sec. 407.67 allow for zero lot line units in single-family districts Traditional Neighborhood Developments and Transit Oriented Developments. Minimum side setbacks do not apply to zero lot line developments provided the building spacing requirements of the Florida Building Code are met. Future Land Use Element Objective 1.8 in the Comprehensive Plan and ULDC Chapter 407. Article XVI provides for Cottage Neighborhoods intended in part to promote diverse and high-quality infill development within the Urban Cluster and a variety of housing types and sizes in the community that meet the needs of households with a diversity of incomes. Cottage neighborhoods may be on lots as small as one acre, with a minimum of four homes and a maximum of 15 homes allowed around any common green, and may be incorporated within larger residential subdivisions. These neighborhoods provide for more efficient use of land through density bonuses of two times the maximum units per acre of the zoning district designation. Homes in Cottage Neighborhoods may be located on individually platted lots or on a common ownership lot, and may be within a single unit, duplex, or triplex buildings. [SHIP LHAP Template 2016-001](#)
[eff. Date 9/11/2018]

Setbacks are applied from the overall property boundaries rather than from individual lots.

5. Modification of street requirements for affordable housing. The County has a range of street standards, depending on street volume, which is intended to minimize street width

requirements. Sec. 407.141, ULDC, includes provision for flexibility in street design and less right-of-way required for developments that provide innovative plans.

Cottage neighborhoods are provided for in Chapter 407. Article XVI, allow the option of common parking lots rather than private roads, drives, or alleys accessing individual homes, potentially reducing development and housing costs.

6. Development of an inventory list of locally-owned public lands appropriate for use as affordable housing. Florida Statutes, Sec. 125.379, requires each county to prepare an inventory list every 3 years of all county-owned lands within its jurisdiction that are appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. Housing Element Policy 1.1.8 in the Comprehensive Plan states that Alachua County will review surplus land in its possession for suitability for sale or donation to organizations that propose to develop affordable housing projects. An updated inventory list will be prepared

and submitted in 2019.

7. Support for development and growth near transportation hubs, major employers, and mixed-use centers. The Alachua County Comprehensive Plan provides for mixed-use, pedestrian- and bicycle-friendly communities in higher densities and intensities that are transit supportive and reduce the need to rely on a motor vehicle for mobility. These are provided for in Activity Centers designated by the Comprehensive Plan, and in Transit Oriented Developments (TODs) and Traditional Neighborhood Developments (TNDs) in areas designated for urban residential development. To increase the variety of housing opportunities within walking distance of existing or future commercial and employment areas, residential uses in Activity Centers are allowable as part of mixed-use development in non-residential Future Land Use designations. A range of housing options is allowed in these developments, to provide opportunities for residents of various income levels to reside within the same community.

8. Increased Number of Attached Units. The Unified Land Development Code, Chapter 404, Article II, includes provisions to allow single-family attached units by right in residential zoning districts without restricting the number of units in a row that may be attached. Homes in Cottage Neighborhoods may be within a single unit, duplex, or triplex buildings.

10. Development Review Application Fee. The County Manager may waive development review application fees and charges to not-for-profit corporations that submit affordable housing projects. This policy is annually approved through the Alachua County fee schedule by the Board of County Commissioners.

11. Fee Reduction. Alachua County also offers a 50% reduction in building permit fees for properties with a homestead exemption (owner-occupied) and a Total Just Value of less than \$50,000 as determined by the Alachua County Property Appraiser within the last year.

Exhibit A

Alachua County

Fiscal Year: 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$911,957.00
Salaries and Benefits	\$78,690.00
Office Supplies and Equipment	\$5,500.00
Travel Per diem Workshops, etc.	\$3,000.00
Advertising	\$2,500.00
Other*	\$1,505.70
Total	\$91,195.70
Admin %	10.00%
	OK

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$1,348,695.00
Salaries and Benefits	\$121,369.50
Office Supplies and Equipment	\$5,000.00
Travel Per diem Workshops, etc.	\$3,000.00
Advertising	\$2,500.00
Other*	\$3,000.00
Total	\$134,869.50
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$1,000,000.00
Salaries and Benefits	\$89,500.00
Office Supplies and Equipment	\$5,000.00
Travel Per diem Workshops, etc.	\$3,000.00
Advertising	\$1,500.00
Other*	\$1,000.00
Total	\$100,000.00
Admin %	10.00%
	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.

Exhibit B

Timeline for SHIP Expenditures Alachua County (*local government*) affirms that funds allocated for these fiscal years will meet the following deadlines

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

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	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2021-2022	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2022-2023	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2023-2024	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024

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 "(city/county) requests an extension to the expenditure deadline for fiscal year N/A.
2. The amount of funds that are not expended.
3. The amount of funds that is not encumbered or have 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.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government:			Alachua County									
Estimated Funds (Anticipated allocation only):			\$ 911,957									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	3	\$16,000	3	\$10,000	3	\$5,000	\$73,000.00	\$0.00	\$73,000.00	7
3	Owner Occupied Rehabilitation	yes	20	\$16,000	15	\$10,000	6	\$5,000	\$500,000.00	\$0.00	\$500,000.00	41
9,10	Acquisition / Rehabilitation	Yes	3	\$150,000	3	\$95,000			\$245,000.00	\$0.00	\$245,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		24		17		9		\$818,000.00	\$0.00	\$818,000.00	50
Purchase Price Limits:			New	\$ 250,000	Existing	\$ 250,000						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 91,195		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 909,195 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.7%	OK
Homeownership % (65% requirement)		89.7%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 518,000	56.8%	OK
Low Income (30% requirement)	\$ 255,000	28.0%	OK
Moderate Income	\$ 45,000	4.9%	

[illegible]

Set-Asides				
Percentage Construction/Rehab (75% requirement)		89.6%		OK
Homeownership % (65% requirement)		89.6%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 553,000	41.0%	OK
Low Income (30% requirement)		\$ 651,000	48.3%	OK
Moderate Income		\$ 5,000	0.4%	

HOUSING DELIVERY GOALS CHART

HOUSING DELIVERY GOALS CHART

2023-2024

Name of Local Government

Alachua County

Estimated Funds (Anticipated allocation only)

\$ 1,000,000

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance	Yes	3	\$16,000	1	\$10,000	3	\$5,000	\$73,000.00	\$0.00	\$73,000.00	7
3	Owner Occupied Rehabilitation	yes	20	\$16,000	15	\$10,000	6	\$5,000	\$500,000.00	\$0.00	\$500,000.00	41
9,10	Acquisition / Rehabilitation	Yes	1	\$150,000	1	\$95,000	1	\$80,000	\$325,000.00	\$0.00	\$325,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		24		17		10		\$898,000.00	\$0.00	\$898,000.00	51
Purchase Price Limits:			New	\$ 250,000	Existing	\$ 250,000						

On

or

[illegible]

Set-Aside

Percentage Construction/Rehab (75% requirement)		89.8%	OK
Homeownership % (65% requirement)		89.8%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 518,000	51.8%	OK
Low Income (30% requirement)	\$ 255,000	25.5%	OK
Moderate Income	\$ 125,000	12.5%	

**IDA HOUSING FINANCE
CORPORATION**

E
The Alachua County Board of County Commissioners

(BoCC) Certifies that.

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- (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 that will insure that there will be no discrimination based on race, color, national origin, sex, handicap, familial status, religion,
 - (3) A process to determine eligibility and for the selection of recipients for funds has been developed.
 - (4) Recipients of funds will be required to contractually commit to program guidelines and 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 SHCP 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 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 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 government 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

o compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S.
f shall be provided to Florida Housing by June 30 of the applicable year.

t (13) SHTP funds will not be pledged for debt service on bonds.

h
e (14) Developers receiving assistance from both SHIP and the Low-Income
a Housing Tax Credit (LIHTC) Program shall comply with the income,
p affordability, and other LIHTC requirements, similarly, any units receiving
p assistance from other federal programs shall comply with all Federal and
l SHIP program requirements.

i
c (15) Loans shall be provided for periods not exceeding 30 years, except for deferred
a payment loans or loans that extend beyond 30 years and continue to serve
b eligible persons.

l
e (16) Rental Units constructed or rehabilitated with SHTP funds shall be monitored for
y compliance with tenant income requirements and affordability requirements or
e as required in Section 420.9075 (3)(e). To the extent, that another governmental
a entity provides periodic monitoring and determination, a municipality, county,
r or local housing financing authority may rely on such monitoring and
· determination of tenant eligibility.

(12)

E
v (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule
i Chapter 67-37FAC.

d
e (18) The provisions of Chapter 83-220, Laws of Florida have not been
n implemented (except for Miami-Dade County).

c
e
o
f
c



Chair, Ken Cornell

ATTEST:

J.K. "Jess" Irby, Esq., Clerk (SEAL)

APPROVED AS TO FORM

Digitally signed by
Diana Johnson

's Office

0E707AC48778481

LHAP Strategy Quick Guide Exhibit F

Strategy Name/Code	State a strategy name corresponding to a correct code ¹ (must be consistent with the housing delivery goals charts). It is possible to have more than one code in a strategy such as codes 1 and 2 when you have a down payment assistance strategy that allows for purchase with or without rehab. Do not use a Special Needs code unless the strategy only assists those households as defined.
Summary of Strategy	Provide a concise description of the activity to be carried out under the strategy. Do not state anything that will be covered in other areas of the strategy (such as terms). Information that is important to the strategy, but that does not belong in this section should be included in "Additional Information." If it is a 'sponsor' strategy, state that the funds made available to the sponsor pass through to the homebuyer and detail terms for both the sponsor and homebuyer in the appropriate terms sections.
Fiscal Years Covered	All plans should cover 2020-2021, 2021-2022, 2022-2023
Income Categories to be Served	Only list the defined categories of very low, low, and moderate by name. Do not list the AMI percentages and do not state "all." The allowance for serving up to 140% AMI did NOT change the definition of moderate which is 120% AMI. If you choose to serve those households above moderate, you need to state that.
Maximum Award	This should be the per unit maximum award and should include all program costs charged to the household including project delivery costs. If it is a rental development strategy, list if the award amount is per unit or development.
Terms	NOTE: If you have a strategy that awards funds initially to sponsors which are then passed on to applicants, make sure you clearly state separate terms for the Sponsor and the homebuyer.
Repayment Loan, Deferred loan, Grant	State whether the funds are awarded as a loan that is paid back, deferred, or as a grant. Note that grants are limited to specific activities defined in Rule. For loans please add the phrase "secured by a recorded Mortgage and Note".
Interest Rate: %	Please state it simply, such as "0%". For a grant, state N/A.
Years	Number of years the loan is secured. For a grant, state N/A.
Forgiveness	State if any portion of the loan will be forgiven. Be clear to state whether the forgiveness is prorated over the term of the loan or forgiven in whole at the end of the term. Do not refer to default situations in this section. This is only when loans remain in good standing.
Repayment	If a loan requires payments during the term or a balloon payment at the end of the term, state those terms/requirements here. If not, simply state "None required as long as the loan is in good standing." Do not state default terms in this section.

Default	This section is to cover situations where the loan does not remain in good standing through the term. It could include sale, transfer, conversion to rental, or death of homeowner(s). Please state what conditions constitute a default and the consequences. Please state what occurs if the homeowner dies (payback, assumption by eligible heir).
Recipient/Tenant Selection Criteria	At a minimum state "first-qualified, first-served." Add any special conditions and priorities for selection.
Sponsor Selection Criteria	A sponsor is an entity to which an award of funds has been made. This does not include a sub-recipient that is under contract to the LG to perform administration of the program or a contractor selected to perform work. If this is done by an RFP process, please provide a general overview of that process and give a summarized List of requirements (experience, financial capacity, etc.)
Additional Information	Use this section to detail anything that is not covered in the summary above. This could include restrictions against assisting mobile homes or households receiving SHIP funds more than one time, for example.
General Note: if you are referencing a separate policy document in the LHAP, either summarize the policy in the affected strategies or attach the document as an exhibit.	

¹ Strategy codes must be consistent with codes chart provided at:
<http://www.floridahousing.org/docs/default-source/programs/special-programs/lhap/template-and-exhibits/lhap-strategy-codes.docx?sfvrsn=4>

Exhibit G

Additional Instructions and Information for Down Payment Assistance for Community Land Trust (CLT) Purchases.

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 the 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. If the maximum subsidy was not provided to the first homebuyer, the County may provide additional assistance to the 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.

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 down payment assistance from the purchase price. For example:

Purchase Price:	\$160,000
MINUS Assistance provided (maximum):	\$15,000

EQUALS

Base Price (sales price) for the first buyer:	\$145,000
---	-----------

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 (the 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 = \$145,000.00 x 1.01 = \$146,450.00

Year 2 = \$146,450.00 x 1.01 = \$147,914.50 Year 3 = \$147,914.50 x

1.01 = \$149,393.64 Year 4 = \$149,393.64 x 1.01 = \$150,887.57 Year 5 =

\$150,887.57 x 1.01 = \$152,396.44

Formula Price = \$152,396.44

Purchase Option Price = \$152,396.44 + \$15,000 = \$167,396.44

The price to the subsequent buyer equals the Purchase Option price minus the assumed down payment assistance:

Purchase Option Price: \$167,396.44

DPA assumed: \$15,000

The sales price for the subsequent buyer: \$152,396.44 (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.

Exhibit H
Loan Requirements and Construction Prohibitions

First Mortgage Loan Requirements

- (1) Adjustable rate mortgages are not permitted.
- (2) Third-party mortgages/private funding are not permitted.
- (3) All mortgages must be made through an institutional first mortgage lender to include 501c 3 and must be SHIP certified.
- (4) Pre-payment penalties are not permitted.
- (5) Balloon mortgages are not permitted.
- (6) Not to exceed thirty-six percent (36%) upfront mortgage or forty percent (42%) total debt. The County will allow for a short-term increase in the percentages, not exceeding ten months.
- (7) The first mortgage interest rate will not exceed the current 60-day Fannie Mae par pricing plus one percent (1%).
- (8) First mortgage loans may be financed up to a maximum of thirty (30) years or USDA at 33 years.
- (9) No cash back at closing

Construction Prohibitions

The purpose of the SHIP funds is to provide safe, decent, sanitary housing and homeownership opportunities. The following rules will apply:

- (1) No garden or Jacuzzi tubs are allowed in new construction or rehab, only standard tubs are to be used in these projects. Exceptions – handicapped equipped.
- (2) Barreled tile roofs, or slate, are not permitted.
- (3) No lead-based paint may be used.
- (4) Lake Front housing, new or existing, is not permitted.
- (5) New or existing homes may not have amenities such as tennis courts, and pools, new or existing, exceptions are above-ground pools. a. The tennis court and pool prohibition do not extend to condominiums.
- (6) Property on more than 1 acre lots will not be eligible for funding.
- (7) No more than a two-car garage is permitted. On rehab properties, only space that can be occupied will be rehabilitated except to correct a health hazard.
- (8) Multi-family units, defined as apartment, duplex, or garage apartments are not eligible for home ownership.
- (9) Exterior doors must be solid core steel or wood. Interior doors are to be hollow core. (new construction)
- (10) No metal bars are allowed on windows or doors.

Exhibit I
ALACHUA COUNTY/CITY OF GAINESVILLE
SHIP PROGRAM SPECIAL NEEDS HOUSING PROGRAM

PROGRAM GUIDELINES
FOR CONTRACTS DATED AFTER APRIL 12, 2005

I. GENERAL PURPOSE

A. Project Area and Purpose

Through an inter-local agreement, the City of Gainesville (City) and Alachua County (County) will sponsor a fund pool targeted to the construction and rehabilitation of temporary, transitional, or long-term rental housing addressing the following housing needs: persons who have Special Housing Needs means individuals because of particular social, economic, or health-related circumstances, may have greater difficulty acquiring or maintaining affordable housing. Such persons may have, for example, encountered resistance to their residing in particular communities, and may have suffered increased housing costs resulting from their unique needs and high risk of institutionalization. Such persons may include, but are not limited to, persons with developmental disabilities; persons with mental illnesses or chemical dependency; persons with Acquired Immune Deficiency Syndrome ("AIDS") and Human Immunodeficiency Virus ("HIV") disease; runaway and abandoned youth; the elderly; and disabled adults.

B. This Program shall be operated in accordance with all applicable rules and regulations of the County, City, State of Florida, and Florida Housing Finance Corporation.

II. FUNDING SOURCE

The funding source shall be the SHIP Special Needs Housing Program as allocated in the City and County Local Housing Assistance Plans (LHAP) respectively.

III. ELIGIBLE PROGRAM SPONSORS

An eligible program sponsor must meet the following key eligibility criteria to participate:

- Sponsor organizations must be a quasi-governmental agency or a non-profit entity with current 501 (c) (3) tax-exempt status;
- Sponsor organizations must demonstrate success in providing Special Needs Housing secured services during the previous three (3) consecutive years from the date of application for Special Needs Housing Program funds.
- Sponsor organizations must demonstrate that other funds and financing are available before SHIP funds will be committed and must certify that all assisted individuals must qualify as very low and low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. Housing projects must meet income certification guidelines as provided by City and/or County Special Needs Income Certification Plan & Monitoring Strategy.
- Sponsor organizations must have applicable federal, state, and/or local license(s) as required to operate an entity within the City and/or the County.

- To the extent funds are available; Sponsor organizations must make the assisted housing and related services available to all eligible persons regardless of the jurisdiction of residence within Alachua County before or at the time of request or referral for services.

ELIGIBLE SPONSOR SELECTION CRITERIA

The following selection criteria and measures will be used to evaluate applications for funds submitted by an eligible sponsor:

SELECTION CRITERIA MEASURES

Overall Capacity of Organization to Fulfill Project Proposal; Experience with similar housing construction activities, Financial resources and systems in place, Ability to Proceed and Expedite in a Timely Manner, Site Control, Zoning, Land Use Plan, Site Suitability, Engineering, Architectural, Management System for Effective Production, Cost, Quality and Control, Staffing, Operation Procedures, Project personnel availability, Staff/Agency Experience, Board Experience, Financial Management and Resources, a Pro forma, Project budget, Documented Cost Estimates, Audit Reports, Adequate Cash Flow, Basic Underwriting Principles, Previous/Current Contract Compliance, Findings, Completions of other Projects funded, Experience with support services (i.e. special needs and/or homeownership programs and education), Training required or provided, WAGES and Workforce Development Initiatives Program participation, Documentation of organization employees' WAGES, and Workforce Development Initiatives Program participants (if applicable), Developer Fee, and Appropriate for Level of Work Involved.

The following documents may be requested as a part of the competitive application process:

Approved site plan, Letters of commitment for other funding, Evidence of site control, three years of tax returns, three years of financial statements, Interim financial statements, Project description, Company history, Resumes of all company principals, Application form, Survey, and other documentation as may be required.

ELIGIBLE PROGRAM RECIPIENTS

An eligible recipient must meet the following key eligibility criteria to occupy a SHIP-funded unit or receive assistance from eligible program sponsors:

- ☐ Must be in one of the special needs groups listed in I (A); and
- ☐ Assisted individuals must qualify as very low and low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

VI. ELIGIBLE PROPERTY

An eligible property for which SHIP Special Needs Housing Program Funds can assist must meet the following key eligibility criteria:

- Eligible properties shall be located in Alachua County, including the incorporated limits of the City of Gainesville;

Rental units constructed, rehabilitated, or otherwise assisted from the local housing assistance trust fund must be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements, as otherwise exempted from Florida

Statute 420.9075 (3) (e). In determining the maximum allowable rents, "Affordable" means that monthly rents or 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 (2), subsection (1) and subsection (28), Florida Statutes. The rent limit chart is provided by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

- Mobile homes shall not be assisted.
- FORM OF OWNERSHIP

Ownership types include the following:

- Fee simple title in a single-family, multi-family attached or detached unit; or
- Long-term lease for a minimum duration of the period of construction/rehabilitation plus the income compliance period.
 - Proof of ownership shall consist of a copy of a recorded deed and of an executed recorded mortgage instrument (if applicable) showing that title to the property has been conveyed to the sponsor organization and containing a legal description of the property. Proof of long-term lease shall consist of a copy of the lease agreement.

ALACHUA COUNTY
BOARD OF COUNTY
COMMISSIONERS

RESOLUTION NO. 2021-117

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA; APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR FISCAL YEARS (FY) 2021-2024, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP ACT (SHIP) AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED; AUTHORIZING THE SUBMISSION OF THE LHAP FOR APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION, AND PROVIDING AN EFFECTIVE DATE.

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

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

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

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

WHEREAS, as required by section 420.9075, Florida Statutes it is found that five percent (5%) of the local housing distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed ten percent (10%) of the Local housing distribution plus five percent (5%) of program income deposited into the trust fund, except that small counties, as defined ins. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to ten percent (10%) of program income for administrative costs; and

WHEREAS, the Alachua County Community Support Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest

of the public to submit the Local Housing Assistance Plan, a copy of which is attached hereto, for approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA, AS FOLLOWS:

- I. The Board of County Commissioners of Alachua County, Florida hereby approves the Local Housing Assistance Plan, a copy of which is attached hereto, for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2021-2022, 2022-2023, 2023- 2024.
2. The Chair of the Board of County Commissioners is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and is further authorized to do all things necessary and proper to carry out the term and conditions of said plan.
3. This resolution shall become effective immediately upon its approval by the Board of County Commissioners of Alachua County, Florida.