

ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

RESOLUTION 20-____

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA AMENDING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR NOTIFICATION TO 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, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) 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 Board of County Commissioners of Alachua County (Board) approved its LHAP for fiscal years 2014-2015, 2015-2016, and 2016-2017 on February 25, 2014; and

WHEREAS, the Board amended its LHAP for fiscal years 2014-2015, 2015-2016, and 2016-2017 on February 10, 2015, January 12, 2016 and again on April 03, 2019; and

WHEREAS, the Community Support Services Department has prepared a proposed amendment to the LHAP for fiscal years 2014-2015, 2015-2016, and 2016-2017, which adds a strategy to provide funds to eligible applicants for demolition and replacement of their home, on the same property, when an inspector determines that their home is not feasible for rehabilitation, structurally or financially, and also, for homes destroyed by fire or another catastrophic event; and

WHEREAS, the Board finds that it is in the best interest of the public to approve the this amendment and

transmit it to the Florida Housing Finance Corporation for the purposes of notification.

**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF
ALACHUA COUNTY, FLORIDA that:**

Section 1: The Board of County Commissioners of Alachua County hereby approves the amendment to the Local Housing Assistance Plan for fiscal years 2014-2015, 2015-2016, and 2016-2017, as attached as Exhibit A and incorporated hereto, and directs staff to transmit same to the Florida Housing Finance Corporation for purposes of notification as required by ss. 420.9071(22), Florida Statutes.

Section 2: The Chair 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 to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS ____ DAY OF _____, 2020.

Robert Hutchinson, Chair

(SEAL)

ATTEST:

Approved as to Form

J.K "Jesse" Irby, Esq.
Clerk

Office of the County Attorney

Exhibit A

ALACHUA COUNTY
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)
PROGRAM

LOCAL HOUSING ASSISTANCE PLAN

STATE FISCAL YEARS
2014-2015 / 2015-2016 / 2016-2017

ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

PREPARED BY:
ALACHUA COUNTY
DEPARTMENT OF COMMUNITY SUPPORT SERVICES

Approved February 25, 2014

Amended and Approved February 10, 2015

Amended and Approved January 12, 2016

Amended and Approved April 9, 2019

Submitted for BOCC Approval February 11, 2020

I. PROGRAM DESCRIPTION:

- A.** Name of the participating local government and Inter local if Applicable:

Alachua County Board of County Commissioners

Inter local: Yes _____ No ☒ _____

- B. Purpose of the program:**

This plan is created for the purpose of meeting the housing needs of the very low and low 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:**
2014-2015, 2015-2016, 2016-2017

- D. Governance.**

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.

Cities and Counties must be in compliance with these applicable statutes and rules.

- E. Local Housing Partnership**

Alachua County continues to build active partnerships among community-based organizations, for-profit housing developers, lending institutions, nonprofit providers of affordable housing, local municipalities, providers of professional services relating to affordable housing and social service organizations working on behalf of persons with special housing needs.

- F. Leveraging:**

The Plans are 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 through discussions with and among the Affordable Housing Advisory Committee and through advertising the availability of the draft document prior to approval by the Board of County Commissioners.

H. Advertising and Outreach

Alachua County shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

- I.** Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time 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 in the strategy:

The County will accept applications during the advertised “Application Period” which will be 30 days, unless specified differently in the NOFA. From the end of the application period, applicants will have 14 days to submit all required documentation in order to be deemed eligible. Applications will be placed in order of receipt. When funds are available for a particular strategy, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and have been deemed SHIP eligible.

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very-low income, then low income. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranked with priority given to very-low income, then low income. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low income groups.

Ranking Priority:

1. Special Needs Households
 - a. Very low
 - b. Low
2. Essential Services Personnel
 - a. Very low
 - b. Low
3. After Special Needs Set-asides and ESP goals are met
 - a. Very Low
 - b. Low

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

K. Support Services and Counseling:

Numerous support services are available to households assisted through the SHIP Local Housing Assistance Plan. The First Time Home Buyer Training Program is available for potential applicants for County and City SHIP Down Payment Assistance Programs through the City of Gainesville, Neighborhood Housing Development Corporation (NHDC), a non-profit agency, and on a limited basis through the Alachua County Cooperative Extension Service.

L. Purchase Price Limits:

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:

_____ Independent Study (copy attached)

____xx U.S. Treasury Department

_____ Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

M. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 a eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed 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 or 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 the same 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 for at least annually for 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.

P. Administrative Budget:

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

The Alachua County Board of County Commissioners finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, provides:

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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), 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 Alachua County Board of County Commissioners has adopted the above findings in the attached resolution, Exhibit E.

Q. Program Administration:

Administration of the local housing assistance plan is the responsibility of the Department of Community Support Services of *Alachua County*.

R. Essential Service Personnel:

For purpose of SHIP funding, the County considers the following groups as Essential Services to our county: First Responders, Educators in K-12, Nurses, Active Military, National Guard stationed in the county.

S. Description of initiatives that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Alachua County recently approved an Energy Element to its Comprehensive Plan. Below are excerpts from the County's recently adopted Energy Element.

SECTION 2 – THE BUILT ENVIRONMENT

OBJECTIVE 2.1: Community

Encourage energy conservation and energy-efficient design in the built environment of Alachua County.

Policy 2.1.1

The land development regulations shall provide, and encourage the use of, energy efficient design techniques such as passive solar design for streets and houses, sustainable landscaping, and techniques identified in Objective 5.1 of the Conservation and Open Space Element and Policy 2.2.5 of the Housing Element.

Policy 2.1.2

Work with the community to develop an incentive program to encourage new structures and retrofits to exceed the required minimum energy and water efficiency standards of the Florida Building Code.

Policy 2.1.2.1

As one incentive, the County shall develop a program where the efficiency rating of a structure, such as the Energy Performance Level (EPL) rating for residential structures or the equivalent for non-residential structures, can be used as a basis for recognition of buildings exceeding a defined threshold for efficiency.

Policy 2.1.2.2

Owners of recognized structures shall be encouraged to participate in a performance monitoring program to track the energy usage of the buildings over time, as an indicator of success in achieving reductions.

Policy 2.1.2.3

The incentive program shall be evaluated periodically to determine whether adjustments to the established threshold are warranted.

Policy 2.1.3 Alachua County shall work with other local governments and local groups and organizations to develop a community weatherization program to improve the energy efficiency of existing structures.

- T.** Describe efforts to meet the 20% Special Needs set-aside: The County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the owner occupied rehabilitation, emergency repair and rental assistance strategies.
- U.** Describe efforts to reduce homelessness: The County works with the local Continuum of

Care (CoC) and agencies serving the homeless populations primarily through referrals and rental assistance to place these individuals or families in rental housing for the purpose of providing a stable housing situation for twelve months or more. In addition to the direct use of SHIP funding to prevent homelessness through the eviction prevention strategy and to rehouse homeless households through the rental assistance strategy detailed below, the County has a partnership with the City of Gainesville to reduce homelessness. The County also has a representative serving on the CoC Governance Board and staff serving on the CoC housing committee, coordinated entry system committee, and planning committee.

II. LHAP HOUSING STRATEGIES

A. DOWN PAYMENT WITH CONSTRUCTION/REHABILITATION ASSISTANCE PROGRAM

Codes 1, 2

a. Summary of the Strategy

The Down Payment with Construction/Rehabilitation Assistance Program will provide down payment, closing cost, and rehabilitation assistance to eligible home buyers of eligible homes. Lender guidelines have been established to ensure that households are not cost burdened by housing payments after receiving SHIP assistance.

i. Assistance for the purchase of homes requiring rehabilitation

Funds will be made available for home repairs to assist eligible households with the purchase of existing homes in need of rehabilitation. A maximum SHIP award, as established by resolution, will be available for down payment, closing cost assistance, and home repairs. Eligible home repairs include but are not limited to the cost of labor and materials for:

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 the disabled, as defined by the Social Security Act or for 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.

Repairs will be completed within 90 days of closing.

ii. Assistance for the purchase of newly constructed homes

Funds will be made available to assist eligible households with the purchase of newly constructed homes. A SHIP award will be available for down payment, and closing cost assistance for homes meeting the following definitions:

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

b. Fiscal Years Covered

2014-2015, 2015-2016, and 2016-2017.

c. Income Categories to Be Served

Very Low, Low and Moderate

d. Maximum Award

Very Low: \$15,000

Low: \$10,000

Moderate: \$5,000

e. Terms, Recapture, & Default

Funding for this program will be provided on a first-qualified, first-served basis in the form of a 0%-interest, 10 year deferred payment loan. **Payment is due in full upon sale if sold anytime within the 10 year term.** The loan is forgiven and satisfied after ten years . **IN THE EVENT THAT THE SOLE OWNER OR ALL OWNERS EXECUTING THIS AGREEMENT ARE DECEASED DURING THE TEN YEAR TERM THEREOF, THE AGREEMENT SHALL BE CONSIDERED SATISFIED, AND WILL NO LONGER CONSTITUTE A LIEN AGAINST THE PROPERTY.**

Any down payment, closing cost, or rehab assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if the mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the Alachua County SHIP Program. A portion of the deferred payment second mortgage may be forgiven in cases where the loan-to-value ratio exceeds 100% and the home must be sold due to a

catastrophic event (i.e. borrower's death, death of primary wage earner, or divorce, an extended illness or disability of the borrower or a close family member who depends primarily on the borrower for support, or due to a distant employment transfer or relocation. In the event of a request for a portion of loan forgiveness, the short sale procedures and policies governing the first mortgage shall prevail, i.e. Fannie Mae, Freddie Mac, or FHA short sale guidelines. All repayments from this program shall be considered program income.

f. Recipient Selection Criteria

Eligible applicants meeting the following threshold requirements will be served on a first-qualified, first-served basis:

1. Be very low or low- income under applicable U.S. Department of Housing and Urban Development (HUD) income guidelines, as updated and distributed annually by the Florida Housing Finance Corporation.
2. Be a first-time home buyer, defined as persons or households who have not owned a home other than a mobile home or a manufactured home during the three-year period immediately prior to purchase with SHIP funds, except that the following persons shall not be excluded from consideration as a first-time home buyer:
 - Single parent, as defined by HUD.
 - Displaced homemaker, as defined by HUD or displaced from homeownership by divorce.
 - An individual or household living in a substandard dwelling that cannot be brought into compliance with local building and housing codes for less than the cost of constructing a permanent structure.
3. Have successfully completed a Home Buyer Education Workshop as evidenced by a certificate of attendance issued by a HUD Approved Counseling Agency, which must be obtained prior to attending closing and preferably prior to signing a sales contract.
4. Be qualified for purchase through a lending institution, as evidenced by an Executed Mortgage Loan commitment. Private investors and seller financing is not permitted.
5. Have an executed sales contract in the name of the applicant to purchase an eligible home.

Eligible homes must meet the following threshold requirements:

1. Eligible homes shall be located in Alachua County outside the city limits of Gainesville.
2. Maximum property values for new construction or for existing units after rehabilitation is \$160,000.

3. Mortgage payments (including principal, interest, taxes, and insurance, may not exceed 36% of the household's gross monthly income.
4. Each unit must meet and may exceed minimum housing code.
5. Eligible housing means any real and personal property located within the county the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553.

g. Sponsor Selection Criteria

Not applicable.

h. Additional Information

Clients will be referred to the Alachua County Housing Finance Authority's Single Family Mortgage Revenue Bond Program, the Florida Housing Finance Corporation's First Time Homebuyer Program, Rural Development, and any other available funding.

B. DOWN PAYMENT ASSISTANCE WITH NO CONSTRUCTION **Code 2**

a. Summary of Strategy

The Down Payment Assistance Program will provide down payment and closing cost assistance to eligible home buyers of eligible homes. Lender guidelines have been established to ensure that households are not cost burdened by housing payments after receiving SHIP assistance.

b. Fiscal Years Covered

2014-2015, 2015-2016, and 2016-2017.

c. Income Categories to Be Served

Very Low, Low and Moderate

d. Maximum Award

Very Low: \$15,000

Low: \$10,000

Moderate: \$5,000

e. Terms, Recapture, & Default

Funding for this program will be provided on a first-qualified, first-served basis in the form of a 0% interest, 10 year deferred payment loan. **Payment is due in full upon sale if sold anytime within the 10 year term.** The loan is forgiven and satisfied after ten years.

IN THE EVENT THAT THE SOLE OWNER OR ALL OWNERS EXECUTING THIS AGREEMENT ARE DECEASED DURING THE TEN YEAR TERM THEREOF, THE AGREEMENT SHALL BE CONSIDERED SATISFIED, AND WILL NO LONGER CONSTITUTE A LIEN AGAINST THE PROPERTY.

Any down payment closing cost assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if the mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the Alachua County SHIP Program. A portion of the deferred payment subordinate mortgage may be forgiven in cases where the loan-to-value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death, death of primary wage earner, or divorce, an extended illness or disability of the borrower or a close family member who depends primarily on the borrower for support, or due to a distant employment transfer or relocation of the borrower. In the event of a request for a portion of loan forgiveness, the short sale procedures and policies governing the first mortgage shall prevail, i.e. Fannie Mae, Freddie Mac, or FHA short sale guidelines. All repayments from this program shall be considered program income.

f. Recipient Selection Criteria

Eligible applicants meeting the following threshold requirements will be served on first-qualified, first-served basis:

1. Be low or very low income under applicable U.S. Department of Housing and Urban Development (HUD) income guidelines, as updated and distributed annually by the Florida Housing Finance Corporation.
2. Be a first-time home buyer, defined as persons or households who have not owned a home other than a mobile home or a manufactured home during the three year period immediately prior to purchase with SHIP funds, except the following persons shall not be excluded from consideration as a first-time home buyer:
 - Single parent, as defined by HUD
 - Displaced homemaker, as defined by HUD or displaced from homeownership by divorce.
 - An individual or household living in a substandard dwelling that cannot be brought into compliance with local building and housing codes for less than the cost of constructing a permanent structure.
3. Have successfully completed a SHIP-certified or equivalent Home Buyer Training Course prior to attending closing and preferably prior to signing a sales contract.

4. Become qualified for purchase through a lending institution, as evidenced by an Executed Commitment Letter.
6. Have an executed sales contract in the name of the applicant to purchase an eligible home.

Eligible homes must meet the following threshold requirements:

1. Eligible homes shall be located in Alachua County outside the city limits of Gainesville.
2. Maximum property values for new construction or for existing units after rehabilitation shall be as identified in the attached Housing Goals Charts.
3. Mortgage payments (including principal, interest, taxes, insurance, and home owner association fees) may not exceed 36% of the household's gross monthly income.
4. Each unit must meet and may exceed minimum housing code.

g. Sponsor Selection Criteria

Not applicable.

h. Additional Information

Clients will be referred to the Alachua County Housing Finance Authority's Single Family Mortgage Revenue Bond Program, the Florida Housing Finance Corporation's First Time Homebuyer Program, Rural Development, and other available funding sources.

C. OWNER OCCUPIED REHABILITATION

Code 3, 6

a. Summary of the Strategy

The Home Repair Program is designed for the rehabilitation of owner occupied single family housing. Eligible activities include: emergency repair/rehabilitation of substandard housing, accessibility, weatherization, and leveraging for state/federal grant or loan programs (ex. CDBG, HOME). Alachua County may designate funding from this strategy for its own match with CDBG, or may use to target this funding for specific neighborhood projects at its own discretion.

b. Fiscal year(s) Covered

2014-2015, 2015-2016, and 2016-2017.

c. Income Categories to Be Served

Very low, Low

d. Maximum Award

\$20,000

e. Terms, Recapture, and Default

Funding for this program will be provided on a first-qualified, first-served basis in the form of a 0% interest, 10 year, forgiven, deferred payment loan. Each year the owner resides in the assisted unit, the loan principal shall be reduced by 10%. At the end of the tenth year, the agreement shall be fully forgiven. **IN THE EVENT THAT THE SOLE OWNER OR ALL OWNERS EXECUTING THIS AGREEMENT ARE DECEASED DURING THE TEN YEAR TERM THEREOF, THE AGREEMENT SHALL BE CONSIDERED SATISFIED, AND WILL NO LONGER CONSTITUTE A LIEN AGAINST THE PROPERTY.** All rehab assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Any eligible developer fee charged by the sub-recipient shall be considered as a grant to the homeowner and shall require no re-payment by the homeowner. All repayments from this program shall be considered program income.

Default of the loan occurs if the mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented within the ten year term. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy

established by the Alachua County SHIP Program.

A portion of the deferred payment second mortgage may be forgiven in cases where the loan-to-value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death or divorce, death of primary wage earner, an extended illness or disability of the borrower or a close family member who depends primarily on the borrower for support, or due to a distant employment transfer or relocation of borrower. In the event of a short sale request, the short sale procedures and policies governing the first mortgage shall prevail, i.e. Fannie Mae, Freddie Mac, or FHA short sale guidelines.

f. Selection Criteria

Household Eligibility

1. The assisted unit must be owner occupied, the primary residence of the owner, as evidenced by homestead exemption, located in Alachua County and outside the City of Gainesville. Applicant must have evidence of ownership.
2. Property taxes must be paid current on the unit to be assisted.
3. Applicants must be willing to provide and execute all necessary documents in a timely manner. Failure to do so will result in denial of assistance.
4. No assistance will be provided if a LIS PENDENS has been recorded in public record on the property and is currently in effect.
5. Client selection will be on a first-qualified, first-served basis, unless otherwise specified by a sub-recipient in its application or matching fund source. No client who has received home repairs under SHIP shall be eligible to re-apply for assistance for a period of five years from the date the home repairs were completed.

Unit Eligibility

- a. Maximum property values for existing units after rehabilitation shall not exceed maximum purchase price for new or existing single family housing as established by the Housing Delivery Goals Chart.
- b. Each unit, with the exception of emergency repairs, must meet and may exceed minimum housing code.
- c. "Eligible housing" means any real and personal property located within the county the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553, or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles

g. Sub-recipient Selection Criteria

1. Management, organizational capacity, and history of providing services to local government.
2. Expertise, specific project examples, and variety of professional backgrounds, certifications, and skills.
3. Financial history of organization.
4. Direct program experience and success with a variety of programs including SHIP.
5. Demonstration and assurance of sub-recipient's ability to adhere to program requirements.
6. Employment of personnel from the WELFARE TRANSITION PROGRAM.
7. Proposed fee, rates, and level of service in relation to proposed fees.
8. Most effective use of funds, producing the greatest benefit to very low income homeowners.
9. Project approach and proven leveraging strategies implemented by the sub-recipient.
10. Capacity of sub-recipient to manage and disburse funds on a timely basis.

h. Additional Information

None

D. DEMOLITION AND RECONSTRUCTION

Code 4

a. Summary of Strategy

This strategy will provide funds to eligible applicants whose home, as determined by the inspector is not feasible for rehabilitation, structurally or financially; for demolition and replacement of home on the same property; and for homes destroyed by fire or another catastrophic event. Mobile and manufactured homes will be removed from the site. Under current policy, no owner-occupied dwelling will be subject to condemnation from program determinations. Only those dwellings occupied by eligible homeowners wishing to participate with this voluntary demolition action will be considered providing it meets the above criteria.

b. Fiscal Years Covered

2014-2015, 2015-2016, and 2016-2017.

c. Income Categories to Be Served

Very low, low

d. Maximum Award

\$20,000.00

e. Terms, Recapture, and Default

Funding for this program will be provided on a first-qualified, first-served basis in the form of a 0% interest, 10 year, forgiven, deferred payment loan. Each year the owner resides in the assisted unit, the loan principal shall be reduced by 10%. At the end of the tenth year, the

agreement shall be fully forgiven. IN THE EVENT THAT THE SOLE OWNER OR ALL OWNERS EXECUTING THIS AGREEMENT ARE DECEASED DURING THE TEN YEAR TERM THEREOF, THE AGREEMENT SHALL BE CONSIDERED SATISFIED, AND WILL NO LONGER CONSTITUTE A LIEN AGAINST THE PROPERTY. All assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Any eligible developer fee charged by the sub-recipient shall be considered as a grant to the homeowner and shall require no re-payment by the homeowner. All repayments from this program shall be considered program income.

Default of the loan occurs if the mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented within the ten year term. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the Alachua County SHIP Program.

A portion of the deferred payment second mortgage may be forgiven in cases where the loan-to-value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death or divorce, death of primary wage earner, an extended illness or disability of the borrower or a close family member who depends primarily on the borrower for support, or due to a distant employment transfer or relocation of borrower. In the event of a short sale request, the short sale procedures and policies governing the first mortgage shall prevail, i.e. Fannie Mae, Freddie Mac, or FHA short sale guidelines.

f. Recipient Selection Criteria

1. The assisted unit must be owner occupied, the primary residence of the owner, as evidenced by homestead exemption, located in Alachua County and outside the City of Gainesville. Applicant must have evidence of ownership.
2. Property taxes must be paid current on the unit to be assisted.
3. Applicants must be willing to provide and execute all necessary documents in a timely manner. Failure to do so will result in denial of assistance.
4. No assistance will be provided if a LIS PENDENS has been recorded in public record on the property and is currently in effect.
5. Client selection will be on a first-qualified, first-served basis, unless otherwise specified by a sub-recipient in its application or matching fund source. No client who has received home repairs under SHIP shall be eligible to re-apply for assistance for a period of five years from the date the home repairs were completed.

Unit Eligibility

- a. Maximum property values for existing units after replacement shall not exceed maximum purchase price for new or existing single family housing as established by the Housing Delivery Goals Chart.
- b. "Eligible housing" means any real and personal property located within the county or

the eligible municipality, which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units. The units are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553, or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles.

g. Sub-recipient Selection Criteria

1. Management, organizational capacity, and history of providing services to local government.
2. Expertise, specific project examples, and variety of professional backgrounds, certifications, and skills.
3. Financial history of organization.
4. Direct program experience and success with a variety of programs including SHIP.
5. Demonstration and assurance of sub-recipient's ability to adhere to program requirements.
6. Employment of personnel from the WELFARE TRANSITION PROGRAM.
7. Proposed fee, rates, and level of service in relation to proposed fees.
8. Most effective use of funds, producing the greatest benefit to very low-income homeowners.
9. Project approach and proven leveraging strategies implemented by the sub-recipient.
10. Capacity of sub-recipient to manage and disburse funds on a timely basis.

h. Additional Information

None

E. DISASTER MITIGATION/RECOVERY PROGRAM

Code 5

a. Summary of Strategy

The Disaster Mitigation/Recovery Program is made available to applicants whose homes have been damaged in a disaster declared by Executive Order of the Governor or the President. SHIP funds would be used to leverage available federal, state, and insurance funds to provide assistance to eligible households for the purpose of repairing eligible housing. Use of funds would include purchase of emergency supplies to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make the housing units habitable and post-disaster assistance for non-insured repairs required in order for the unit to meet the County's minimum housing standards. Funding may also be used for homeowner relocation expenses such as security deposit for eligible recipients that have been displaced from their homes due to damage from a declared disaster.

b. Fiscal Years Covered
2014-2015, 2015-2016 and 2016-2017.

c. Income Categories to be served
Very low, Low

d. Maximum award
\$5,000

e. Terms, Recapture, and Default
Funding for this program will be awarded as a grant with no recapture terms. Funds will be provided on a first-qualified, first-served basis with the following additional requirements:
Must provide proof of homeowner's insurance
Must file for and use proceeds from insurance as first option

f. Recipient Selection Criteria

Applicants must own and occupy the assisted property as a principal residence. The residence must have been damaged in a declared natural disaster. Applicants will be assisted on a first-qualified, first-served basis.

Unit Eligibility

Eligible housing means any real and personal property located within the county the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553, or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles

g. Sponsor Selection Criteria
Not Applicable

h. Additional Information: N/A

F. SPECIAL NEEDS PROGRAM

Code 12

a. Summary of the Strategy

Through an Interlocal agreement, Alachua County and the City of Gainesville will jointly sponsor the Special Needs Program targeted to the construction and rehabilitation of temporary, or long-term rental housing addressing the housing needs of persons who have special housing needs as defined in Chapter 67-37.002 (21), Florida Administrative Code.

Funding for this program will be provided in the form of a 0% interest, deferred payment, due-on-sale loan for eligible construction and rehabilitation costs or to a maximum dollar amount per unit for construction or rehabilitation purposes.

b. Fiscal Years Covered

2014-2015, 2015-2016, 2016-2017.

c. Income Categories to Be Served

The income categories to be served are very low households.

d. Maximum Award

\$100,000.

e. Terms, Recapture, & Default

Funding for this program will be provided on a first-qualified, first-served basis in the form of a 0% -interest, 15 year deferred payment loan. Payment is due upon sale if sold within the 15 year term. Eligible sponsors that offer special needs 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. If sold after fifteen years, no repayment is required. Tenant eligibility will be monitored at least annually for 15 years or the term of assistance whichever is longer unless the original amount of the loan is \$3,000 or less. As long as the sponsor agency awarded SHIP funds continues to own and operate the assisted property to benefit low and very-low income persons with special housing needs during the term of the mortgage, then the loan will not have to be repaid. All SHIP funds awarded under this program will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the Alachua County SHIP Program. All repayments from this program shall be considered program income.

f. Recipient Selection Criteria

See Exhibit H - SHIP Special Needs Inter-local Agreement, Program Guidelines

g. Sponsor Selection Criteria

Available funds will be jointly advertised by Alachua County and the City of Gainesville. Alachua County and the City of Gainesville will enter into separate contracts with the entities awarded funding. Applications will be accepted from non-profit and quasi-governmental agencies for specific projects. Applications will be reviewed by Alachua County and the City of Gainesville staff, who will make recommendations for funding of the projects that provide the most effective use of funds for housing and other services producing the greatest benefit to low and very-low income persons on a county-wide basis. The recommendations for funding, to be awarded by Alachua County, will be forwarded to the Alachua County Board of County Commissioners for approval. Agencies must demonstrate that funding and financing used for matching SHIP Special Needs funds will be available before SHIP funds will be committed and certify that assisted individuals or households qualify as very-low or low income. Preference will be given to eligible sponsors that provide employment opportunities to clients of the state Work and Gain Economic Self Sufficiency (WELFARE TRANSITION PROGRAM) Program. See Exhibit H - SHIP Special Needs Interlocal Agreement, Program Guidelines (Attachment I).

h. Additional Information

SHIP funds may be used as leverage funds for the HUD Continuum of Care grant program or with any other applicable private funding sources or local, state, or federal programs.

G. RENTAL ASSISTANCE

Code 13, 23, 26

a. Summary of the Strategy

The Rental Assistance Program provides funding to pay rental security and utility deposits as well as ongoing monthly rent subsidies on behalf of eligible very low income persons and/or households within Alachua County. Eligible utility deposits include only provider-mandated deposits for water, sewer, electricity, and gas. Eligible rent subsidies are not to exceed 12 months' rent for households with at least one adult who is a person with special needs as defined by Florida Statutes in s. 420.0004 or a person who is homeless as defined in s.420.621 when the person initially qualified for a rent subsidy. Rental Assistance funds may also be used to pay reasonable project delivery costs associated with strategy implementation such as inspection fees to ensure the unit meets Section 8 Housing Quality Standards or HUD Habitability Standards. To ensure maximum effectiveness and integrity, this program will be coordinated with rental assistance provided by other agencies. In addition, case management and supportive services will be provided and coordinated with community agencies.

b. Fiscal Years Covered

2014- 2015, 2015-2016, and 2016-2017.

c. Income Categories to Be Served

Very Low

d. Maximum Award:

\$6,000

e. Terms, Recapture, and Default

Assistance to eligible applicants under this strategy will be in the form of a grant and will not be subject to recapture from the tenant.

f. Recipient Selection Criteria

In addition to requirements under 420.9072(10), applicants must be in Homeless Management Information System (HMIS) and assistance will be provided based on prioritization tool utilized by the local Continuum of Care.

g. Sponsor Selection Criteria

N/A

h. Additional Information

The lease must be at least 12 months. Case management will be provided by Alachua County Community Support Services Department or referred to community social service agencies as needed.

H. EVICTION PREVENTION

Code 13, 18

a. Summary of the Strategy

SHIP funds will be awarded to renters that are in need of 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 six months of rent.

b. Fiscal Years Covered 2014-2015, 2015-2016 and 2016-2017

c. Income Categories to be served: Very Low

d. Maximum award: \$3,000

e. Terms, Recapture, and Default:

Funds will be awarded as a grant.

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.

I. FORECLOSURE PREVENTION

Code 7

a. Summary of the Strategy

SHIP funds will be awarded to homeowners that are in arrears on their first mortgage in order to avoid foreclosure. The arrearage must be at least two months, but no more than six months and cannot be under an active foreclosure action. Funds will be provided as a grant to homeowners to assist with bringing mortgage payments current prior to the start of the foreclosure process. Payments will be made directly to the lending institution.

- b. Fiscal Years Covered: 2015-2016 and 2016-2017

- c. Income Categories to be served: Very Low, Low

- d. Maximum award: \$4,000

- e. Terms, Recapture, and Default:

Funds will be awarded as a grant

- f. Recipient Selection Criteria: In addition to being selected on a first-qualified, first-served basis, applicants must:

1. Provide proof on the arrearage in the form of notification from the mortgage holder. This cannot be from a private mortgage holder.
2. Provide evidence of a hardship that caused the arrearage (health issue, loss of employment/income, death of household member, divorce).
3. Provide a written statement as evidence of the ability to resume making payments after the assistance is used which includes an explanation of how the hardship has been overcome and an indication of the budget plan that will allow for resumption of payments.
4. Receive counseling from a HUD approved agency trained in foreclosure counseling as assigned by the County housing staff. The counseling agency must sign off on the budget plan.

- g. Sponsor/Developer Selection Criteria: N/A

- h. Additional Information: Applicants may be required to apply to other foreclosure assistance programs (Hardest Hit Fund, Foreclosure Counseling Program) for assistance prior to being approved for assistance under this strategy. Home must be located in Alachua County, outside the city limits of Gainesville.

I. RENTAL DEVELOPMENT

Code 14, 21

a. Summary of the Strategy

SHIP funds will be awarded to developers of affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. 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 includes Special Needs units, the County may choose to provide a larger amount of the overall construction financing.

b. Fiscal Years Covered: 2015-2016, 2016-2017

c. Income Categories to be served: Very Low, Low, and Moderate

d. Maximum award: \$50,000 for developments over 50 units;
\$100,000 for developments with 50 units or less that include Special Needs units

e. Terms, Recapture, and Default:

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: 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 to secure affordable rental units in the best interest of the county's residents.
6. 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.

f. Recipient Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development.

g. Sponsor/Developer Selection Criteria: Developers will apply to the County through an RFQ process that is open year round. 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 lack of available units.
2. Propose to preserve and improve existing units.

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

h. 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.

III. LHAP INCENTIVE STRATEGIES

1. Expedited Permitting Process for Affordable Housing* (Required)

Permits as defined in F.S. 163.3164 (7) and (8) for affordable housing projects are expedited to a greater degree than other projects. In the case when a backlog of applications for development approval occurs, resulting in delays in processing applications within the regularly scheduled time-frame, for profit and not for profit permits for affordable housing projects are assigned priority for review and processing. Permits shall be available within six business days after the application is found sufficient. This policy was implemented through Unified Land Development Code (ULDC) Chapter 402.03.5

2. Modification of Impact Fees for Affordable Housing

Alachua County no longer provides General Revenue Funding to offset the cost of impact fees for affordable housing units.

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

The new ULDC allows for long term concurrency reservation for Affordable Housing Developments without utilizing the Planned Development (P.D.) process. (Chapter 407.121 b, ULDC). Traffic capacity on many major County roads is limited. Therefore, the reservation of traffic concurrency is a critical element of the development approval process.

Without a Planned Development zoning approval, concurrency reservations are normally limited to six months with Preliminary Plan approval and one year after final development plan approval. Not having a longer term reservation limits most development projects to one phase of construction. With a Planned Development approved by the Board of County Commissioners through a public hearing process, developments may be built in multiple phases over several years with the certainty of having reserved traffic capacity reserved for all of the phases. The incentive of offering long term concurrency reservations with a development plan approval for an affordable housing project allows for long term multi-phase projects without the additional effort, time, and costs required to pursue a planned development zoning approval.

4. Allowance for Accessory Dwelling Units-in Residential units in residential zoning Districts

Chapter 404.24, Unified Land Development Code (ULDC)

In the, RE, RE-1, R-1aa, R-1a, R-1b, and R-1c districts, located within the 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. Within the A district in the Rural/Agriculture land use designation, a single accessory dwelling unit may be allowed as an accessory use, but shall be included in the gross density requirements for that district. All accessory dwelling units must comply with the standards identified in Chapter 404.24.

5. Reduction in parking and setback requirements for affordable housing

Chapter 407, ULDC, allows flexibility in parking requirements by providing options for shared parking for mixed use projects or uses that are adjacent to one another and provides allowances for reductions in off street parking requirements.

6. The allowance of flexible lot configurations, including zero –lot-line configurations, for affordable housing*

The Unified Land Development Code, Chapter 403. Article 3, implemented density based zoning districts that allow for flexible lot sizes and better utilization of densities allowed within land uses. The Unified Land Development Code contains a provision to allow mixed unit types by right (Single family and 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.

7. Modification of street requirements for affordable housing

Alachua County has a range of street standards, depending on street volume, which are intended to minimize street width requirements. There are no further recommendations on this issue at this time.

8. Establishment of an ongoing Review Process (Required)

Alachua County provides for the development of an expanded process to review local policies, ordinances, regulations, and comprehensive plan provisions which significantly increase the cost of housing. This initiative is administered through public advertisement of proposed new land development regulations and invitation of public comment on housing cost impact/.Staff analysis is required for any comprehensive plan amendments or land development regulation text amendments, prior to adoption, to evaluate the impact(s) on the cost of housing, and to incorporate the findings in the staff report. This was implemented by ULDC Chapter 402.05 (a) 17.

9. Development of an inventory list of locally-owned public lands appropriate for use as affordable housing* (Required incentive)

Alachua County, in accordance with Florida Statutes, requires that every three years a review of County-owned lands be completed to determine if any are appropriate for use as affordable housing and conducted its evaluation at a scheduled public hearing. This policy was implemented through Resolution 08-28 on March 25, 2008. Staff recently prepared an inventory list and submitted its report to the Board on February 25, 2014.

10. Support for development and growth near transportation hubs, major employers, and mixed-use centers.

Alachua County has adopted Comprehensive Plan amendments to encourage Transit Oriented Developments. (TOD's).

*Indicates Specified Areas for Review per Florida Statutes 420.9076

11. Increased Number of Attached Units

Chapter 404.20(d) ULDC, contains a provision to increase the number of attached units allowed from four to eight units for Affordable Housing Developments.

12. 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.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B.
Program funds will be encumbered by June 30 one year following the end of

the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.
- G. Ordinance: no change
- H. Inter local Agreement: N/A
- I. Subordination Policy

LHAP Template 6/06
Exhibit A Admin Budget

67-37.005 F.A.C.

Fiscal Year	2014-2015	
Salaries and Benefits	\$	16,000.00
Postage	\$	130.00
Filing Fees	\$	300.00
Advertising	\$	1,020.00
Membership	\$	200.00
Registration	\$	350.00
Total	\$	18,000.00

Fiscal Year	2015-2016	
Salaries and Benefits	\$	18,000.00
Postage	\$	200.00
Filing Fees	\$	500.00
Advertising	\$	1,200.00
Membership	\$	500.00
Registration/Training	\$	1,500.00
	\$	21,900.00

Fiscal Year	2016-2017	
Salaries and Benefits	\$	18,000.00
Postage	\$	200.00
Filing Fees	\$	500.00
Advertising	\$	1,200.00
Membership	\$	500.00
Registration/Training	\$	1,500.00
Total	\$	21,900.00

Based on a distribution of **\$578,739**

TIMETABLE FOR STATE FISCAL YEAR: 2014-2015

Name of Government: Alachua County

67-37.005 F.A.C.

Program Activities	Year		2014												2015												2016												2017																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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- Directions:** Type in the applicable years across the top line.
List Program Activities down left hand side. Type in an "X" on applicable activity line under month and year the activity will be initiated or completed.
At a minimum the following activities should be included:
- 1) Advertise availability of funds and application period
 - 2) Encumbrance of funds (12 months following end of State Fiscal Year)
 - 3) Expenditure of funds (24 months following end of State Fiscal Year).
 - 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR: 20155-2016

67-37,005 F.A.C.

Exhibit B

Name of Government: Alachua County

Program Activities	Year		2015			2016			2017			2018			2019					
	Month		7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
Advertise Availability of Funds				x																
Application Period(On-Going)				x		x	x	x	x	x										
Start Program Year				x																
Annual Report							x									x				
Mid-Year Review/Adjustments						x			x						x					
End-Year Review/Adjustments																x				
Encumbrance Deadline														x						
Expenditure Deadline																	x			
Final Program Review																		x		

Directions:

Type in the applicable years across the top line.
List Program Activities down left hand side. Type in an "X"
on applicable activity line under month and year the activity will be initiated or completed.
At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR: 2016-2017

Name of Government: Alachua County

67-37.005 F.A.C.

Program Activities	Year Month	2016												2017												2018												2019																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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- Directions:**
- Type in the applicable years across the top line.
 - List Program Activities down left hand side. Type in an "X" on applicable activity line under month and year the activity will be initiated or completed.
 - At a minimum the following activities should be included:
 - 1) Advertise availability of funds and application period
 - 2) Encumbrance of funds (12 months following end of State Fiscal Year)
 - 3) Expenditure of funds (24 months following end of State Fiscal Year).
 - 4) Submit Annual Report to FHFC (September 15th)

Exhibit C

Florida Housing Finance Corporation HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015-2016

Name of Local Government: Alachua County

Available Funds: \$622,600

Please check applicable box, & if Amendment, enter number

New Plan: ☐

Amendment: ☒ X

Fiscal Yr. Closeout: ☐

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1. Down Payment/ Rehabilitation	3	\$10,000	10	\$10,000				\$120,440.00		\$120,440.00	19.34%	13
2. Down Payment w/existing		\$10,000		\$10,000						\$0.00	0.00%	0
2. Home Repair Program	15	\$20,000	10	\$20,000	0	\$0		\$320,000.00		\$320,000.00	51.40%	25
										\$0.00	0.00%	0
3. Disaster Recovery Strategy	0	\$5,000	0	\$5,000	0	\$5,000				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	18		20		0		\$0.00	\$440,440.00	\$0.00	\$440,440.00	70.74%	38

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
4. Special Needs	2	\$10,000	4	\$10,000	0	\$0		\$50,000.00		\$50,000.00	8.03%	6
										\$0.00	0.00%	0
5. Rental Assistance	30	\$6,000							\$110,000.00	\$110,000.00	17.67%	
										\$0.00	0.00%	
										\$0.00	0.00%	
Subtotal 2 (Non-Home Ownership)	32		4		0		\$0.00	\$50,000.00	\$110,000.00	\$160,000.00	25.70%	6
Admin. From Program Income										\$22,160.00	3.56%	
Home Ownership Counseling											0.00%	

GRAND TOTAL	50		24		0					\$622,600.00	100.00%	74
Add Subtotals 1 & 2, plus all Admin. & HO Counseling												

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

Percentage Construct/Rehab	78.77%											
Maximum Allowable Purchase Price:												
	New				Existing							
	\$160,000				\$160,000							

Allocation Breakdown	Amount	%
Very-Low Income	\$440,000.00	70.67%
Low Income	\$160,440.00	25.77%
Moderate Income	\$0.00	0.00%
TOTAL	\$600,440.00	96.44%

Projected Program Income:	\$11,000.00	Max Amount Program Income For Admin:	\$550.00
Other Income			
Projected Recaptured Funds:			
Distribution:	611,600		
Total Available Funds:	\$622,600.00		

Florida Housing Finance Corporation HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR:

2016-2017

Please check applicable box. & If Amendment, enter number.

New Plan:

Amendment

Fiscal Yr. Closeout:

Name of Local Government: Alachua County

Available Funds:	\$622,600
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HOME OWNERSHIP STRATEGIES										A		B		C		D		E		F	
		V/L Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars		Repair/SHIP Dollars		Without Construction SHIP Dollars		Total SHIP Dollars		Total Percentage		Total Units			
1. Down Payment/ Rehabilitation		3	\$10,000	10	\$10,000		\$10,000				\$120,440.00				\$120,440.00	19.34%	13				
2. Down Payment w/existing			\$10,000		\$10,000		\$10,000								\$0.00	0.00%	0				
2. Home Repair Program		15	\$20,000	10	\$20,000	0	\$20,000	0	\$0		\$320,000.00				\$320,000.00	51.40%	25				
															\$0.00	0.00%	0				
3. Disaster Recovery Strategy		0	\$5,000	0	\$5,000	0	\$5,000	0	\$5,000						\$0.00	0.00%	0				
															\$0.00	0.00%	0				
															\$0.00	0.00%	0				
Subtotal 1 (Home Ownership)		18		20		0			\$0.00	\$440,440.00		\$0.00	\$440,440.00		\$440,440.00	70.74%	38				

[illegible]

GRAND TOTAL	50	24	0	\$622,600.00	100.00%	74
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Add Subtotals 1 & 2, plus all Admin. & HQ Counseling

Add Subtotals 1 & 2, plus all Admin. & HO Counseling

Calculate Constr./Rehab Percent by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

Maximum Allowable Purchase Price:			
	New	Existing	\$160,000

Allocation Breakdown	Amount	%
Very-Low Income	\$440,000.00	70.67%
Low Income	\$160,440.00	25.77%
Moderate Income	\$0.00	0.00%
TOTAL	\$600,440.00	96.44%

Projected Program Income:	\$11,000.00	Max Amount Program Income For Admin:	\$550.00
Other Income			
Projected Recaptured Funds:			
Distribution:	611,600		
Total Available Funds:	\$622,600.00		


CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government: Alachua County Board of County Commissioners

- (1) The local government will advertise the availability of SHIP funds pursuant to 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, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or **X** has not been implemented.
(note: Miami Dade County will check "has")

Witness


Robert Hutchinson, Chair

Witness

Date

OR



Attest:
(Seal)

APPROVED AS TO FORM



ALACHUA COUNTY ATTORNEY



12. Monday, 14th, Clerk of the Circuit & County
Clerk, Florida Judicial Circuit of Florida, in and
for Alachua County, hereby certifies that this is a
true and correct copy of the document upon which
the following is based. Witness my hand and seal
this 20th day of January, 2016.
Hon. Steven D. Donahy, Clerk of the Circuit & County Court
Dr. Steven D. Donahy
Clerk of the Circuit & County Court

Exhibit E
67-37.005(1), F.A.C.

ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

RESOLUTION 16- 10

A RESOLUTION OF THE ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND 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, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- 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, F.S.* It is found 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), 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.

WHEREAS, the Growth Management 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 for the Alachua County Board of County Commissioners to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

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

Section 1: The Board of County Commissioners of Alachua County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2015, 2016 and 2017.

Section 2: The Chairman 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 to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

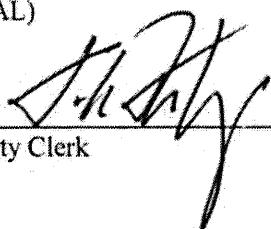
DULY ADOPTED THIS 12TH DAY OF JANUARY, 2016.


Robert Hutchinson, Chair

(SEAL)

ATTEST:

City or County Clerk



APPROVED AS TO FORM


ALACHUA COUNTY ATTORNEY

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET

The following information must be furnished to the Corporation before any funds can be disbursed.

Local Government	Alachua County Board of County Commissioners
Chief Elected Official	Robert Hutchinson, Chair
Address	12 SE 1 st Street, Gainesville, Florida 32601
SHIP Administrator	Ralston Reodica, Housing Program Manager
Address	10 SW 2 nd Avenue, Gainesville, Florida 32601
Telephone	(352) 337-6285
EMAIL	rreodica@alachuacounty.us
Alternate SHIP Contact	Susan Meadows, Program Coordinator
Telephone	(352) 337-6283
EMAIL	smeadows@alachuacounty.us
Local Government Employer Federal ID #	59-6000501
Other Information	

Please attach this form as Exhibit F and submit along with your completed LHAP.

Exhibit H

**ALACHUA COUNTY/CITY OF GAINESVILLE
INTERLOCAL AGREEMENT
FOR THE ADMINISTRATION OF S.H.I.P. SPECIAL HOUSING
NEEDS CONTRACTS DATED AFTER APRIL 12, 2005**

THIS INTERLOCAL AGREEMENT (Agreement), entered into this 12 day of April, 2005, by and between Alachua County, a charter county and political subdivision of the State of Florida, acting by and through its Board of County Commissioners (County), and the City of Gainesville, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Commission (City):

WITNESSETH:

WHEREAS, the parties hereto previously entered into an Interlocal Agreement dated May 28th, 1996, for the provision of Special Needs Housing Program services, recorded in the public records in Alachua County, Florida; and

WHEREAS, the City and County desire to enter into a new Interlocal Agreement wherein the City and County administer each Special Needs Housing project individually yet jointly perform some preliminary functions; and

WHEREAS, the City and County are authorized by the Florida Interlocal Cooperation Act, Section 163.01, et seq., Florida Statutes, to enter into interlocal agreements and thereby cooperatively utilize their powers and resources in the most efficient manner possible; and

WHEREAS, the William E. Sadowski Affordable Housing Act, Chapter 92-137, Laws of Florida, created the State Housing Initiatives Partnership (SHIP) Act, Section 420.907, Florida Statutes, which authorizes distribution of monies in the Local Government Housing Trust Fund for the purpose of providing funds to counties and

eligible municipalities as an incentive for the creation of local housing partnerships, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing, and to increase housing-related employment; and

WHEREAS, Alachua County is an approved County and the City of Gainesville is an approved eligible municipality within the County; and

WHEREAS, the County has adopted a Local Housing Assistance Plan (County LHAP) meeting the requirements of the SHIP Act and establishing affordable housing programs; and

WHEREAS, the City has adopted a Local Housing Assistance Plan (City LHAP) meeting the requirements of the SHIP Act and establishing affordable housing programs; and

WHEREAS, the City and County have determined that the welfare of persons who have special housing needs within Alachua County are the joint concern of both local governments and that a program to provide transitional housing to such persons within the City and County can be more effectively and efficiently funded and administered through an interlocal agreement; and

WHEREAS, the City and County have each therefore provided in their respective LHAPs for the establishment of a Special Needs Housing Program, to be jointly administered by the City and the County, for the purpose of providing funding for transitional housing for such persons.

NOW, THEREFORE, IT IS AGREED as follows:

Section #1. After April 12, 2005, all projects awarded funds as part of the Special Needs Housing Program shall be administered and monitored under the terms of

this agreement. All projects awarded funds under the terms of the agreement dated May 28th, 1996, shall continue to be governed by the terms of that agreement.

Section #2. The Alachua County/City of Gainesville Special Needs Housing Program (Program) is hereby established for the purpose of providing and administering funding pursuant to the requirements of the SHIP Act to provide for transitional housing needs of persons who have special housing needs, including, but 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; public assistance recipients; migrant and seasonal farm workers; refugees and entrants; the elderly; and disabled adults.

Section #3. Unless terminated earlier pursuant to Section 6.e. of this Agreement, the term of this Agreement shall begin on the date first above-written and run for the period of implementation of all Program years for which funding is contractually awarded to eligible program sponsors. The period of implementation shall include the term of monitoring established by the SHIP Act for each Program year.

Section #4. Funding for the Program shall consist of that portion of the funds allocated to the Program by approved City LHAP and County LHAP, respectively and contractually awarded to eligible sponsors pursuant to applicable provisions of the SHIP Act, SHIP rule and adopted program guidelines.

Section #5. The Program shall be administered consistent with the Alachua County/City of Gainesville SHIP Special Needs Housing Program Guidelines, attached hereto and incorporated herein by this reference as Attachment I to the Agreement, as the same may be amended as applicable, by mutual agreement of the parties.

Section #6. The City and County agree:

- a. To jointly advertise available funding for the Special Needs Housing Program by which funding is allocated by the City and County LHAP's respectively.
- b. To jointly receive and review applications for sponsor funding through the Special Needs Housing Program.
- c. To jointly review applications for funding and make recommendations to the City and/or County Commissions, respectively for separate funding awards in accordance with the Special Needs Housing Program Guidelines.
- d. To individually monitor sponsor compliance assisted through the Program as required by the SHIP Program for each contract awarded with its respected funds.
- e. If, at any time during the term of this Agreement, the City or County which are the parties to the Agreement believe that the intent of the parties as set forth herein is not being accomplished, or that the terms of the Agreement are not fair and equitable, such party may, upon provision of ninety days written notice, renegotiate the terms and provisions of this Agreement to become effective on the first day of the next state funding cycle. If the parties are unable to renegotiate the terms and provisions of the Agreement prior to the start of the next state funding cycle, or if one party ceases to be eligible for allocation and distribution of Local Housing Assistance Trust Fund monies, then this Agreement will terminate with respect to the next funding cycle and any future funding cycle but will continue as provided herein with respect to the responsibilities of the parties associated with past and current funding cycles.

Section #7. The City agrees as follows:

- a. To enter into an agreement with each approved sponsor applicant for which City's funding is awarded through the Program for the purpose of implementing the Program.
- b. Each party shall be solely responsible for the negligent or wrongful acts of its officers and employees. Nothing contained herein shall constitute a waiver by either party of its sovereign immunity or the provisions of §768.28, Florida Statutes.
- c. To assist the County with any aspect of the Program which is its responsibility under the terms of this Agreement upon request.

Section #8. The County agrees as follows:

- a. To enter into an agreement with each approved sponsor applicant for which County's funding is awarded through the Program for the purpose of implementing the Program.
- b. Each party shall be solely responsible for the negligent or wrongful acts of its officers and employees. Nothing contained herein shall constitute a waiver by either party of its sovereign immunity or the provisions of §768.28, Florida Statutes.
- c. To assist the City with any aspect of the Program which is its responsibility under the terms of this Agreement upon request.

Section #9. This Agreement and Attachment I embody the whole understanding between the parties. There are no promises, terms, conditions, or obligations other than those contained herein; and this Agreement shall supersede all previous communications, representations or agreements, either verbal or written, between the parties hereto.

Section #10. This Agreement may only be amended by a written document approved and signed by both the parties and filed with the Clerk of the Court of Alachua County, Florida.

Section #11. This Agreement shall take effect upon filing with the Clerk of the Court of Alachua County, Florida, pursuant to Section 163.01(11), Florida Statutes.

Section #12. Nothing in this Agreement shall be interpreted as a waiver by the City or the County of its sovereign immunity except as provided under Section 768.28, Florida Statutes.

IN WITNESS WHEREOF the parties hereto have caused the execution hereof by their duly authorized officials on the dates stated below.

ALACHUA COUNTY, FLORIDA

By: Cynthia Moore Chestnut
Cynthia Moore Chestnut, Chair
Board of County Commissioners
4/26/05

ATTEST:

J.K. "Buddy" Irby
J.K. "Buddy" Irby, Clerk
(SEAL)

CITY OF GAINESVILLE

By: Peggy Hanrahan
Peggy Hanrahan
Mayor City of Gainesville

ATTEST:

Kurt M. Landon
Kurt M. Landon, Clerk of the City Commission

Approved As To Form

Robert Livingston
Robert Livingston
Assistant Alachua County Attorney

Approved As To Form and Legality

Marion J. Radson
Marion J. Radson
City Attorney

Attachment 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.[rprl]

- 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 in order 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 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 jurisdiction of residence within Alachua County prior to 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	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 such as, special needs and/or homeownership programs and education	Training required or provided
WAGES and Workforce Development Initiatives Program participation	Documentation organization employees WAGES and Workforce Development Initiatives Program participants (if applicable).
Developer Fee	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 financial statements, Interim financial statements, Project description, Company history, Resumes of all company principals, Application form, Survey and other documentation as may be required.

V. ELIGIBLE PROGRAM RECIPIENTS

An eligible recipient must meet the following key eligibility criteria in order 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) (c). 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 (19) 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.

VII. FORM OF OWNERSHIP

Ownership types include the following:

- ✓ Fee simple title in a single-family or 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 copy of the lease agreement.

III. AWARD

- ✓ The City and County will jointly review sponsor applications for funding and make recommendations to the City and/or County Commissions, respectively for funding awards in accordance with the SHIP Special Needs Housing Programs.
- ✓ The maximum assistance will be the lesser of up to 50% of the eligible construction project cost or \$6,000 per unit. Maximum dollar amounts per unit (per bed for single-room occupancy units, per bedroom for multi-bedroom units, per bed for dormitories) will be based on the number of single or multi-occupancy bedrooms.
- ✓ Funds are provided to sponsor as a due on sale loan recorded in the public records of Alachua County, Florida. The housing must remain affordable and occupied by income eligible beneficiaries for a period of 15 years. Sponsor organizations shall comply with and provide written certification of income and rent levels for the compliance period of 15 years. All SHIP assisted rental properties offered for sale prior to the 15-year term of affordability must be subject to a right of first refusal for purchases at the current market value, less the amount of the SHIP subsidy, by eligible nonprofit organizations who would provide continued occupancy by eligible persons.

Collateral:

The sponsor organization shall execute a SHIP Mortgage Agreement in the amount of the loan for Special Needs Housing Program Assistance to be recorded in the public records in Alachua County, FL.

IX. ELIGIBLE COSTS

Eligible costs include the following:

Construction or rehabilitation of a unit or building for the purpose of providing temporary, transitional or long term rental housing for eligible households who are included in one of the special needs groups as listed in IA.

X. CONTRACTING

This sets forth requirements and procedures with respect to Special Needs Housing contracts financed through the Special Needs Housing Program.

A. Contract

Repair work done through the Special Needs Housing Program shall be undertaken only through a written contract between the Contractor and the sponsor organization receiving SHIP funds.

B. Sponsor organization shall obtain or prepare the following documents:

- ✓ Scope of Work & Cost Estimate;

- ✓ Prepare construction contract documents for project and obtain bids and proposals from contractors; and
- ✓ Conduct bid opening, which is open to the public.

XI. DISBURSEMENT

City and/or County staff shall be responsible for the following as applicable:

- ✓ Inspect repair work;
- ✓ Make final inspection of repair work, ensure that the County and/or City Building Divisions perform applicable inspections and receive Certificate of Final Approvals; and
- ✓ Obtain warranties and releases of liens from manufacturers, suppliers and contractors prior to final payment for repair work.

Final payment shall be made to sponsor organizations upon receipt of the following:

- ✓ Application for payment;
- ✓ Copies of all invoices, receipts, cancelled checks and/or other related documents;
- ✓ SHIP Financial Report for the funding reimbursement request (Attachment II);
- ✓ Certificate of Occupancy; and
- ✓ Income Certification forms and/or other related documentation, for occupants of the project as required by the City and/or County.

XII. TERMS & CONDITION

The sponsor organization shall agree to abide by the following terms and conditions:

- A. Sponsor organizations awarded funds through the Special Needs Housing Program will be required to enter into an agreement with Alachua County and/or City of Gainesville prior to the expenditure of any funds pursuant to the award.

- B. Discrimination: *Section 420.9075(3)(c), F.S.*

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

- C. Wages to Work *Chapter 67-37.005(6)(b)7, F.A.C.*

Should a eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

D. Use of Proceeds

Use loan proceeds only to pay for eligible costs to carry out the construction or rehabilitation work for which the funding is approved.

E. Compliance Inspection

The Sponsor organization and contractor must allow inspection of the property constructed and/or repaired under this Program by City of Gainesville and/or Alachua County for compliance with applicable City and/or County Building Code and other applicable federal, state and/or local codes and requirements.

F. Completion of Work

Staff will assure that work is carried out promptly and efficiently according to standard construction and rehabilitation program procedures. No payment submission will be made to the sponsor organization until a release of liens from each supplier and subcontractor and general contractor Final Approvals Certificate and warranty papers are received by County/City staff.

ATTACHMENT II

ALACHUA COUNTY/CITY OF GAINESVILLE SPECIAL NEEDS HOUSING PROGRAM SHIP FINANCIAL REPORT

OFFICE USE ONLY	
Date Received: _____	_____
Date Approved: _____	_____
Staff Initials: _____	_____

- A. SUBRECIPIENT ORGANIZATION: _____
- B. REPORTING PERIOD: _____
- C. PROGRAM REVENUES:

	APPROVED BUDGET	CURRENT PERIOD	CUMMULATIVE TO-DATE	AVAILABLE BALANCE
1. SHIP Funds	_____	_____	_____	_____
2. Sub recipient/Matching Contribution	_____	_____	_____	_____
3. Program Income	_____	_____	_____	_____
Total Cashed Received	_____	_____	_____	_____

D. PROGRAM EXPENDITURES:

	APPROVED BUDGET	CURRENT PERIOD	CUUMULATIVE TO-DATE	AVAILABLE BALANCE
New Construction Costs	_____	_____	_____	_____
2. Rehabilitation Costs	_____	_____	_____	_____
3. Other (Specify):	_____	_____	_____	_____
_____	_____	_____	_____	_____
Total Expenditures	_____	_____	_____	_____

- E. SHIP funds now requested: \$ _____
- F. SHIP cash balance at end of this reporting period: \$ _____

I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE, THE DATA REPORTED HEREIN IS CORRECT, THAT THE AMOUNTS REPORTED HEREIN HAVE BEEN SPENT FOR A PUBLIC PURPOSE, AND THAT NONE OF THESE PAYMENTS, NOR ANY PORTION THEREOF, HAVE BEEN SUBMITTED TO OR REIMBURSED BY ANY OTHER PUBLIC OR PRIVATE ORGANIZATION OR PERSON OR BY THE CITY OR THE COUNTY UNDER ANY OTHER AGREEMENT.

Authorized SIGNATURE: _____

TITLE: _____ DATE: _____

WITNESS: _____ PHONE NUMBER: _____



Alachua County
Growth Management-Housing Programs
10 SW 2nd Avenue
Gainesville, FL 32601
352-337-6284

Subordination Policies and Procedures

I. POLICY

The following guidelines and procedures are designed to efficiently process requests for subordination of recapture agreements pertaining to assistance provided by the **Alachua County Housing Program**. Assistance is provided to eligible applicants in the form of down payment/closing cost assistance and home repairs to First Time Homebuyers, home repairs to existing homeowners, and other programs as outlined in the **Alachua County S.H.I.P. Local Housing Assistance Plan** and the **Community Development Block Grant Housing Assistance Plan**. **S.H.I.P.** clients enter into mortgage agreements to reimburse the County for **S.H.I.P.** loans in the event that the house is sold, transferred, or the client moves out of the assisted unit within the applicable term. In some cases, subordination requests are submitted to Alachua County when the homeowner seeks to refinance their mortgage.

It shall be the policy of **Alachua County Housing Program** that subordination of loans and recapture agreements may be only approved in the event that the housing unit becomes more affordable as described below. The following guidelines will be used to determine whether Alachua County will approve subordination of its housing related loan documents.

1. Subordination must occur only once.
2. The total monthly payment (**PPrincipal, Interest, Taxes & Insurance**) and the interest rate are lower than the previous amount/rate.
3. If the current mortgage is an Adjustable Rate Mortgage (**ARM**), then the proposed new mortgage must be a fixed rate at or below the current ARM.
4. The participants may include only their mortgage and closing costs in the refinancing.
5. There is no cash returned to the participants upon refinancing and no other debts are being paid off other than the existing mortgage.
6. A **HUD-1** Settlement Statement shall be faxed for final review to the **S.H.I.P.** Office by the title company before closing.

Exhibit I

II. Procedures

In the event that a former participant of Alachua County Housing Programs wishes to request subordination of recapture agreements, the following supporting documentation shall be provided:

1. Authorization for Release of Information signed by the homeowner
2. A written request, explaining the reason for the subordination and how the above conditions are being met.
3. A Good Faith Estimate for initial approval of subordination and a HUD1 prior to Alachua County releasing a signed subordination agreement to the new lender.
4. Complete terms and conditions of the new loan
5. Terms of new mortgage must comply with our current subordination guidelines as described in the Lender Guidelines:

Lender guidelines for Mortgage Subordination

- ☐ Institutional Lenders
- ☐ Fixed Interest Rate Loans
- ☐ No ARM's, No Balloon Payments
- ☐ 30-Year Maximum Amortization
- ☐ Lower Interest Rate and Monthly Payment
- ☐ No Cash Out, No Payoffs
- ☐ Property Taxes & Hazard Insurance Must Be Escrowed
- ☐ Lenders Fees not to exceed 2% of loan value (application fee, appraisal review, closing fee, commitment fee, discount points, doc prep fee, origination fee, processing fee, underwriting fee, partner fee, mortgage broker fee, administration fee).

Upon receipt of a written request along with the required supporting documentation; the Housing Programs Manager or his designee will prepare the subordination agreement to be approved by the Alachua County Growth Management Department Director.