



State Housing Initiatives Partnership (SHIP) ALACHUA COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023, 2023-2024



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP).....1

 I. Program Details.....3

 Section II. LHAP Strategies.....8

 A. Purchase Assistance - codes 1, 28

 B. Owner Occupied Rehabilitation - Code 311

 C. Demolition and Reconstruction - Code 413

 D. Disaster Recovery - Code 515

 E. Emergency Repair - Code 616

 F. Foreclosure Prevention- Code 718

 G. Acquisition/Rehabilitation - Code 9, 1019

 H. Rental Assistance - Code 13, 2322

 I Rental Development - Code 14, 2123

 J. Eviction Prevention /rental assistance - Code 13, 18.....25

 III. LHAP Incentive Strategies26



I. PROGRAM DETAILS:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024

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

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

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

G. **Public Input:** Public input was solicited through the Affordable Housing Advisory Committee's (AHAC) public meetings with housing providers, social service providers and local lenders and neighborhood associations.



Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

- H. Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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

- a. All strategies will serve households meeting the definition of Special Needs first.*
 - b. After Special Needs as defined in 420.0004 (13), all strategies will serve households meeting for the definition of Essential Services Personnel.t the very low and low set-asides.*
 - c. After Essential Services Personnel as defined in Section I, all strategies will serve households in order to meet the very low and low set-asides.*
- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing. Alachua County Fair Housing Ordinance has added additional categories, Chapter 111 of the Alachua County Code, prohibits discrimination in housing based on: race, color, national origin, religion, sex, marital status, age, disability, sexual orientation, gender identity or expression, familial status, veteran or service member status, lawful source of income, citizenship status, being the victim of dating violence, domestic violence, or stalking.
 - K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
 - L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.



The methodology used is:

U.S. Treasury Department	✓
Local HFA Numbers	

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

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

N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer 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 line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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



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

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

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

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

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

T. Essential Services Personnel (ESP) Definition: The Alachua County Housing Program’s Definition is as follows: educators, teachers, police and fire personnel, armed forces (current and veterans), healthcare personnel, skilled building trades (i.e. electricians, plumbers, contractors, construction workers, and more), other government personnel, and lastly public or private prison service workers.

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

- a. The county will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs.
- b. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat



paint; 150 grams per liter or less for non-flat paint).

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

V. Describe efforts to meet the 20% Special Needs set-aside: The County shall denote in all contracts the requirement of a 20% Special Needs set-aside. The goals will be met through ranking Special Needs households first for owner-occupied rehabilitation, emergency repair and rental assistance strategies. All application are reviewed and approved by SHIP county staff. Standard procedures are first come first served, however where we have a waiting list, those persons with special need are ranked higher. We are defining Persons with special as in section 420.0004(13), Florida Statutes, “as an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.” Persons with special needs as defined above and including frail elders, individuals experiencing homelessness, and people with disabilities may have difficulties finding housing that is safe, affordable, and permanent. They may also require housing that is matched with accessible supportive services. Many, if not most, of these people with special needs are low or extremely low income (ELI)

W. Describe efforts to reduce homelessness: The County through its rental assistance program will work to place these individuals or families in rental for the purpose of providing a stable housing situation for twelve months to twenty four months. The Housing Division will continue partnering with the Alachua County Division of Social Services to identify individuals who may meet SHIP rental assistance criteria. When Rapid Rehousing Case management slots become available, they will work with the local Continuum of Care to obtain the next prioritized referral for this housing intervention strategy. The local CoC is currently prioritizing individuals using the VI-SPDAT scores and dynamic prioritization specific to the community.



SECTION II. LHAP STRATEGIES:

A. PURCHASE ASSISTANCE - CODES 1, 2

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

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

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

d. Maximum award: \$15,000.00

Very Low: \$15,000 ~~Plus up to an additional \$1,000.00 for~~

Low: \$10,000

Moderate: \$5,000

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

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

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 15
4. Forgiveness: AMI of 30% or below: the loan will be forgiven at the end of the loan term
5. Repayment: AMI of 31-50%: thirty percent (30%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.
6. AMI of 51-120%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.
7. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as primary residence.



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

A CLT home that is in default: The first right of refusal to acquire the property is offered to the CLT organization. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to the Alachua County, giving the County the right, but not the obligation to foreclose. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

All repayments from this program will be considered program income.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I of this plan. If an applicant has received SHIP assistance in the past 15 years, then the applicant is not eligible for additional assistance (Exception: Disaster Recovery)
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Loan will be awarded in the amount of money required in order to allow the homebuyer to qualify. The maximum (\$16,000) will not be awarded in all cases.

SHIP Assistance for the purchase of homes requiring repairs.

Eligible home repairs include:

1. Repairs needed to meet or exceed the requirements of the Florida Building Code, ss. 553.70-553.898 F.S., as amended and adopted by Alachua County Ordinance 02-01.
2. Roof repair or replacement.
3. Repair, replacement, or provision of heating and/or cooling system.
4. Energy conservation measures such as insulation, weather-stripping, etc.
5. Alterations to the unit's exterior or interior to provide greater accessibility for persons with disabilities or 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.
7. Repairs will be completed within 90 days of closing.

Assistance for the purchase of newly constructed homes.



SHIP award will be available for down payment and closing cost assistance for homes meeting the following definitions

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



B. OWNER OCCUPIED REHABILITATION - CODE 3

- a.** Summary: Funds will be awarded to repair owner occupied homes to alleviate code violations, health hazards and life and safety issues. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.
- b.** Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$51,000.00
- e.** Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term:

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

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

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

AMI of 51-80%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.
 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as primary residence.
- If any of these occur, the outstanding balance will be due and payable.
- In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a



SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

All repayments from this program will be considered program income.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan. If you have received ship assistance in the past 15 years, then you are not eligible for additional assistance (Exception: Disaster Recovery) Eligibility criteria include:
 - 1. Owner occupancy.
 - 2. Primary residence.
 - 3. Current on property taxes (not delinquent).
 - 4. Current on mortgage; No Lis Pendens currently in effect.
 - 5. Property located in Alachua County, outside the City of Gainesville
- g. Sponsor Selection Criteria: The County will advertise for developers as funding is made available
- h. Additional Information: Mobile homes must be constructed in, or after, 2010. Condos and other attached homes are not eligible for Owner Occupied Rehabilitation to correct exterior problems Wherein the roof is clearly delineated, separate and apart from the adjoining structure it may be address with advance permission from the Housing Division. No housing will be addressed under this strategy wherein the estimate of repairs exceeds 50% of the assessed value based on the property appraiser's determination. No Mobile/Manufactured units built before 2010 will qualify under this program.



C. DEMOLITION AND RECONSTRUCTION - CODE 4

- a.** Summary: Wherein an applicant's home that has been approved for owner occupied rehabilitation, but is determined to be beyond reasonable repair (more than 50% of structure is deemed unlivable and estimated rehab exceeds maximum award for that strategy), the home will be eligible for demolition and reconstruction of a new home. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.
- b.** Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$251,000.00 of which \$1,000.00 is for filing, surveys, and title searches.
- e.** Terms:
1. Repayment loan/deferred loan/grant: Grant for Clients with AMI of 30% or below.
 - a. All others Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 30
 4. Forgiveness: AMI of 30% or below 0%: the loan will be forgiven at the end of the loan term
 5. Repayment: AMI of 31-50%: thirty percent (30%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.

AMI of 51-80%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.
 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as primary residence.
 - a. If any of these occur, the outstanding balance will be due and payable.
 - b. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - c. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f.** Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-



served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan. If you have received ship assistance in the past 15 years, then you are not eligible for additional assistance (Exception: Disaster Recovery)

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



D. DISASTER RECOVERY - CODE 5

- a. Summary: Funds will be awarded to qualified applicants in need of home repairs directly caused by a disaster that has been declared by an Executive Order of the President or Governor. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$15,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: 0%
 3. Years in loan term: 0 Years
 4. Forgiveness: Immediately forgiven
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan. If you have received ship assistance in the past 15 years, then you are not eligible for additional assistance (Exception: Disaster Recovery)
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:

Repairs will be prioritized as follows:

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



E. EMERGENCY REPAIR - CODE 6

- a. Summary:** The Emergency Repair Program is designed to correct, repair, or replace an essential system and/or critical structural problem for homeowners who are either Special Needs, Essential Services Personnel elderly (age 62 or over). The purpose of ERP is to stabilize the homeowner's residence by making essential repairs to make the home more livable. This is not a comprehensive homeowner rehabilitation program. This includes may include damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants.
- b. Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served:** Very low, and low
- d. Maximum award:** \$11,000.00
- e. Terms:**
1. Repayment loan/deferred loan/grant: Grant to Applicants that are 0-30% AMI and a Deferred payment loan secured by a note and mortgage for all others
 2. Interest Rate: 0 %
 3. Years in loan term:10 years
 4. Forgiveness:
 5. Repayment: AMI of 31-50%: thirty percent (30%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.
AMI of 51-80%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan. The remainder is forgiven at the end of the term.
 6. Default The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as primary residence.

If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. All repayments from this program will be considered program income.
- f. Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and person 62 or



over.

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

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



F. FORECLOSURE PREVENTION- CODE 7

- a. Summary: Funds will be awarded to homeowners that are in arrears on their first mortgage. The arrearage must be at least three months, but no more than six months and cannot be under an active foreclosure action. This is a onetime eligibility per applicant.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, and low
- d. Maximum award: \$7,500.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: 0%
 - 3. Years in loan term:0 Years
 - 4. Forgiveness: Immediately
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. of this plan
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicant must provide proof of pending foreclosure action or notice.



G. ACQUISITION/REHABILITATION - CODE 9, 10

- a.** Summary: Funds will be awarded to developer for the construction and financing of affordable housing. Eligible costs include property acquisition, demolition, site improvements rehabilitation, and or new construction. Houses rehabilitated or constructed will be sold to SHIP income eligible buyers. The strategy promotes infill housing development green building and mixed income neighborhoods. SHIP Funds assist only housing meeting the standards of Chapter 553, Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after, 2010 and are limited to expending 20% of the overall allocation on this activity.
- b.** Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$250,000.00
- e.** Developer Loan Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 2 years
 4. Forgiveness: Partial loan forgiveness may be provided at the end of the loan term for nonprofit affordable housing providers if it is documented that the development does not have sufficient cash flow, or to be used to make the unit affordable to a new qualified SHIP homebuyer
 5. Repayment: Loan is due and payable at the end of the term unless renegotiated by the County to extend affordability in accordance with affordability period of other funding sources that are providing compliance monitoring - the developer has 2 years to sell the property to a SHIP qualified applicant who is ELI, VLI or Low income, otherwise the investment is due a payable to the County SHIP program.
- 6.** Home Buyer Loan Terms:
- a. Income Categories to be served: Very low, low and moderate
 - b. Maximum award: \$250,000.00 of which one thousand dollars is to be used for file, survey, title, etc.
 - c. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 - d. Interest Rate: 0%
 - e. Years in loan term: 15
 - f. Forgiveness: AMI of 30% or below 0%: the loan will be forgiven at the end of the loan term
 - g. Repayment: AMI of 31-50%: thirty percent (30%) of the loan shall be repaid in monthly installments over the term of the loan.
 - h. Balance of loan to be forgiven if loan is not in default.



- i. AMI of 51-80%: fifty percent (50%) of the loan shall be repaid in monthly installments over the term of the loan.
- j. Balance of loan to be forgiven if loan is not in default.
- k. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to pay your monthly installments of the SHIP loan, or failure to occupy the home as primary residence.

f. Default: In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

- g. Recipient/Tenant Selection Criteria: Assistance will be awarded on a first qualified, first served basis to an income eligible household. If you have received ship assistance in the past 15 years, then you are not eligible for additional assistance (Exception: Disaster Recovery).
- h. Sponsor Selection Criteria: Affordable Housing Development applications will be solicited via a NOFA. Qualified developers will submit a proposal for funding for specific properties. Scoring will be defined in the application and is subject to change
- i. Additional Information: This strategy has two objectives: (1) the provision of homeownership opportunities for eligible families, and (2) the upgrading of existing housing stock within Alachua County. The County, through Community Support Services, Housing Division, may acquire substandard housing that is "for sale" on the open market and rehabilitate it to standard housing. The property is then sold to income-eligible applicants of the SHIP Program. Once the home is sold, any investment made to acquire or rehabilitation must be returned to the County SHIP program.

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

Property eligibility is as follows:

- The property must be located within the unincorporated area of Alachua County;
- The property must have a minimum of 2 code violations or safety hazards.
- Other programs which will be used as leverage with SHIP funds under this strategy are as follows:
 - Private lending institutions and other funding sources, as they become available from time to time.



H. RENTAL ASSISTANCE - CODE 13, 23

- a.** Summary: Funds will be awarded to renters that are in need of a one-time payment to assist with obtaining a lease on a rental unit and qualify under 420.9072 (10). This may include utility deposits, security deposits and eviction prevention up to six months' rent. For households that are very low income and have one adult with special needs according to 420.0004 (13) or a person who is homeless according to 420.621, rent up to twelve months' is eligible
- b.** Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c.** Income Categories to be served: Very low, and low
- d.** Maximum award: \$15,000.00
- e.** Terms:
1. Repayment loan/deferred loan/grant: Grant for all funds
 2. Interest Rate: 0%
 3. Years in loan term: 0 years
 4. Forgiveness: N/A
 5. Repayment: Deposit are returned to the County SHIP program
 - a. With any lease using SHIP funds a letter signed by the Lessee and Lessor, stating that any deposits paid on behalf of a client is/are the property of Alachua County and is/are to be returned to same. The lessee acknowledges that these funds are not to be return to them and if so, will promptly be forward to Alachua County. The Landlord will be responsible for notifying the County when a lease expires and any and all deposits and securities will be returned.
- f.** Default: N/A
- g.** Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, and income groups as described in section I. (I) of this plan.
- h.** Sponsor/Sub-recipient Selection Criteria: N/A
- i.** Additional Information: Applicants will be referred to the county through supportive services or other community-based organizations. Any funds e.g security or deposit funds paid to a landlord on behalf of a client are the property of the county and must be returned to the County not the client/tenant.



I RENTAL DEVELOPMENT - CODE 14, 21

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

Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

- a. c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
 1. The Standard loan will be \$10,000.00 per unit to rehabilitated or for new construction.
 - a. Any request for funding under this strategy within the City limits of Gainesville must be for Special Needs households and evidence will be provided annually for the term of the mortgage, typically 15 years.
 - b. Request for funding under this strategy require 20% of the unit's addresses will be for Special Needs: As define in Describe in V. Efforts to meet the 20% Special Needs set-aside, this document. If only one unit it must be special needs.
 2. Low Income Tax Credit Program may receive up to 15% of per funding allocation up to a maximum of \$460,000.00. In order to achieve this funding goal, if available the funds may be expended over several funding years.
- e. Terms:
 1. Repayment loan/deferred loan/grant: For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note. For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 15 years
 4. Forgiveness: Non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
 5. Repayment: For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term of up to 15 years with the same loan terms in order 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. The county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. Failure to maintain



compliance standards as required by the funding source.

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

1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.

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

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



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

- a. Summary of Strategy: SHIP funds will be awarded to renters that 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 no more than twelve months of rent for households that qualify under s. 420.9072 (7) (b). Combination of arrears and current/future rental assistance cannot exceed 12 months total.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very Low
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient Selection Criteria: Eligible applicants will be approved for assistance, subject to funding availability, based on a first-qualified, first-served basis.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Case management will be provided by Alachua County Community Support Services Department or referred to community social service agencies as needed. Housing Division currently has access to the fiscal system and is able to run reports and review requests as submitted by the Division of Social Services for all applicants assisted through this particular process. Review will be presented to the Housing Division as client are presented for payment (reviewed and approved or denied).



III. LHAP INCENTIVE STRATEGIES

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

A. **Expedited Permitting.**

Permits as defined in s. 163.3177 (6) (f) (3)¹ for affordable housing projects are expedited to a greater degree than other projects. Sec. 402.03.5. - Building permit review for affordable housing units.

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

(Ord. No. 09-05, § 2(Ext. A), 9-8-09)

B. **Ongoing Review Process.**

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

C. **Other Incentive Strategies Adopted:**

1. Modification of Impact Fees for Affordable Housing

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

¹ The housing element must express principles, guidelines, standards, and strategies that reflect, as needed, the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, adequate sites, and distribution of housing for a range of incomes and types, including mobile and manufactured homes. The element must provide for specific programs and actions to partner with private and nonprofit sectors to address housing needs in the jurisdiction, streamline the permitting process, and minimize costs and delays for affordable housing, establish standards to address the quality of housing, stabilization of neighborhoods, and identification and improvement of historically significant housing.



County recently decided not to pursue this strategy.

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

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

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

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

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

5. The allowance of flexible lot configurations, including zero lot line configurations, for affordable housing. The Unified Land Development Code, Chapter 403. Article III, implements density-based zoning districts that allow for flexible lot sizes and better utilization of densities allowed within land uses. Chapter 404. Article II includes provisions to allow mixed unit types by right (single family detached units and single family attached units) in residential zoning districts, allowing for more density and a greater range of unit prices. This in turn creates opportunities to include affordable housing units in market rate developments. Sec. 403.07 and Sec. 407.67 allow for zero lot line units in single family districts and in Traditional Neighborhood Developments and Transit Oriented Developments. Minimum side setbacks do not apply to zero lot line developments provided the building spacing requirements of the Florida Building Code are met. Future Land Use Element Objective 1.8 in the Comprehensive Plan and ULDC Chapter 407. Article XVI provides for Cottage Neighborhoods intended in part to promote diverse and high-quality infill development within the Urban Cluster and a variety of housing types and sizes in the community that meet the needs of households with a diversity of incomes. Cottage neighborhoods may be on lots as small as one acre, with a minimum of four homes and a maximum of 15 homes allowed around any common green, and may be incorporated within larger residential subdivisions. These neighborhoods provide for more efficient use of land through density bonuses of two times the maximum units per acre of the zoning district designation. Homes in Cottage Neighborhoods may be located on individually platted lots or on a common ownership lot, and may be within single unit, duplex, or triplex buildings.



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

6. Modification of street requirements for affordable housing. The County has a range of street standards, depending on street volume, which are intended to minimize street width requirements. Sec. 407.141, ULDC, includes provision for flexibility in street design and less right-of-way required for developments that provide innovative plans.

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

7. Development of an inventory list of locally-owned public lands appropriate for use as affordable housing. Florida Statutes, Sec. 125.379, requires each county to prepare an inventory list every 3 years of all county-owned lands within its jurisdiction that is appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. Housing Element Policy 1.1.8 in the Comprehensive Plan states that Alachua County will review surplus land in its possession for suitability for sale or donation to organizations which propose to develop affordable housing projects. An updated inventory list will be prepared and submitted in 2019.

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

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

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

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