

Add-on Agenda Item #25 for March 12, 2019

GENERAL BUSINESS


25. Status Report on Leon County's Ongoing Tornado Recovery Efforts
(County Administrator/ County Administration)

Leon County Board of County Commissioners

Agenda Item #25

March 12, 2019

To: Honorable Chairman and Members of the Board

From: Vincent S. Long, County Administrator 

Title: Status Report on Leon County's Ongoing Tornado Recovery Efforts

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|---|---|
| Review and Approval: | Vincent S. Long, County Administrator |
| Department/ Division Review: | Alan Rosenzweig, Deputy County Administrator Wanda Hunter, Assistant County Administrator Mathieu Cavell, Assistant to the County Administrator for Community Relations and Resilience |
| Lead Staff/ Project Team: | Kevin Peters, Emergency Management Director Andy Johnson, Assistant to the County Administrator for Legislative and Strategic Initiatives |

Statement of Issue:

This agenda item provides the Board with a status report on the recovery efforts in response to the tornado that impacted the Baum Road area on March 3, 2019 and recommends additional strategies to help ensure continued assistance to individuals and families who were impacted.

Fiscal Impact:

This item has a fiscal impact. The waiver of building permit fees for the affected homes that would qualify is estimated to range from \$12,000 - \$15,000. Funding to pay for these fees is available in the Catastrophe Reserve Fund.

Staff Recommendation:

- Option #1: Accept the status report on Leon County's ongoing tornado recovery efforts.
- Option #2: Authorize staff to prioritize residents impacted by the tornado for eligible repairs using the County's SHIP funds.
- Option #3: Approve the recommended revisions to Leon County's SHIP Local Housing Assistance Plans (Attachments #2 and #3).
- Option #4: Approve a Proclamation declaring a Local State of Emergency for the March 3 tornado and authorize the Chairman to extend the Local State of Emergency in seven-day increments as needed until such time as the County's recovery efforts are complete (Attachment #4).

Report and Discussion

Background:

On Sunday, March 3, 2019 at 6:41 P.M. the National Weather Service issued a Tornado Watch for Leon County. At 7:44 P.M. the event was upgraded to a Tornado Warning. Between approximately 8:18 P.M. and 8:25 P.M., an EF-3 tornado with maximum winds of 140 miles per hour touched down near the intersection of U.S. 90 and Crump Road in eastern Leon County and tracked 6.5 miles across eastward into extreme western Jefferson County. The tornado intensified as it moved eastward and reached peak intensity in the vicinity of Steeds Run, approximately 3 miles east of Chaires Cross Road. An initial damage report indicated that five homes were destroyed by the tornado, six additional homes sustained major damage, four incurred minor damage, and five properties were otherwise affected with non-structural damage. This was the strongest tornado to affect Leon County since 1945 and only the second EF-3 tornado in Leon County in the same time span. There were no reports of severe injury or loss of life.

Immediately following the tornado during the evening of March 3, Leon County Public Works and EMS crews and the Leon County Sheriff's Office responded to the scene to provide immediate assistance and survey the damage. Leon County paramedics treated two minor injuries and Public Works crews began immediately working with Talquin Electric to clear roads and trees tangled in power lines and restore electrical service. At first light on the morning of Monday, March 4, Leon County Emergency Management joined staff from the Florida Division of Emergency Management and the National Weather Service to survey the damage caused by the tornado and provide door-to-door outreach to residents. Public Works staff cleared dump truck loads of trees and other vegetative debris from roads to make roads and driveways accessible. Area roads were cleared and power was restored to the affected neighborhoods by the afternoon of March 4 with assistance from the Leon County Sheriff's Office which provided public safety assistance and helped direct traffic for citizens entering and exiting the damaged areas. Leon County Public Works cleared all debris from rights-of-way in the affected area on March 4 and 5 using loader trucks purchased in 2018 in accordance with a recommendation included in the Hurricane Irma After-Action Report. Public Works staff will make another pass for debris collection throughout the affected area beginning on March 12, allowing citizens time to bring additional debris to the right-of-way.

Leon County Emergency Management (LCEM) has submitted a report of Initial Damage Assessment findings to the Florida Division of Emergency Management (FDEM) for any eligible state or national assistance programs. Additionally, staff has requested the FDEM and Federal Emergency Management Agency (FEMA) conduct a Joint Preliminary Damage Assessment for Individual Assistance, which is the first step in the process of requesting a federal disaster declaration. In a Joint Preliminary Damage Assessment for Individual Assistance, the assessment team (FDEM, Leon County, and FEMA) will conduct a thorough assessment of the impacted area to determine the extent of the disaster, its impact on individuals and the types of federal assistance that may be needed. If the Governor determines the disaster to be of such severity and magnitude that effective response is beyond the capabilities of the State and the affected local governments, the Governor would request a federal disaster declaration to make supplemental federal assistance available to affected citizens.

While most affected properties had homeowners insurance, LCEM and VolunteerLEON staff are also coordinating with our local Community Organizations Active in Disaster (COAD) agencies to ensure that any unmet needs for survivors are addressed. The American Red Cross is assisting affected homeowners and families with lodging and other necessities, the Salvation Army has served more than 200 meals to area residents and volunteers, and faith-based organizations have mobilized to perform private repairs and tarping.

Analysis:

While the March 3 tornado fortunately did not claim any lives in Leon County, many of those directly affected have begun the long process of rebuilding. Accordingly, Leon County's efforts continue through our long-term recovery operations. Understanding that those individuals and families most severely impacted may require prolonged recovery assistance, Leon County and our community partners continue working to meet our citizens' needs. To ensure that our citizens have access to all available recovery resources, staff recommends the following strategies:

- **Authorize staff to prioritize residents impacted by the tornado for eligible repairs using the County's SHIP funds and approve revisions to the Leon County SHIP LHAPs**

Leon County receives state funding through the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. In order to participate in the SHIP program, local governments must, among other requirements, develop a Local Housing Assistance Plan (LHAP) which includes specific strategies to serve very low-, low-, and moderate-income families.

Based on the initial damage assessment results discussed above, the Housing Services Division conducted a preliminary analysis of the homes that were damaged by the tornado and identified seven mobile homes located in the Driftwood neighborhood that may qualify for home rehabilitation or replacement under the County's LHAP. However, the LHAP requires eligible clients to be served on a first-come, first-served basis and prioritized in the following order: Special Needs, Essential Services Personnel (i.e. first responders, military, etc.), and further prioritized by income-eligibility level (i.e. extremely low, very low, low, etc.). There are currently approximately 200 Leon County residents on the waiting list for some form of housing rehabilitation.

A disaster declaration by the Governor and/or U.S. President for the March 3 tornado would allow staff to provide immediate permanent home rehabilitation assistance through the Disaster Strategy component of the LHAP. However, there has not been a disaster declared by the Governor and/or President. Staff reached out to the Florida Housing Coalition (FHC) for guidance on how to provide immediate assistance to homeowners impacted by the tornado. FHC is contracted with the State of Florida to provide technical support to local governments on the administration of the SHIP program. FHC advised that since the LHAP is the adopted policy of the Board, the Board may formally authorize staff to prioritize the residents that were impacted by the tornado for home rehabilitation and/or home replacement assistance. This would allow the County's Housing Services Division

to assist any affected residents who meet the eligibility criteria of the SHIP program immediately with repairing or rebuilding their homes. The current schedule of income eligibility limits by household size is included as Attachment #1.

Staff expects to utilize SHIP funds that were allocated to the County by the State in FY 2016-2017 as well as current SHIP funds. These previously-allocated funds are governed by the County's FY 2015-2017 LHAP which had a maximum level of funding of \$108,000 for home replacements. The County's current LHAP (FY 2018-2020) has a maximum level of \$125,000 for home replacements. There are also differences in the terms and forgiveness schedule between the two LHAPs. To ensure uniformity in the award maximums, terms, and forgiveness schedule for eligible residents impacted by the tornado, staff is recommending revisions to the previous and current LHAPs (Attachments #2 and #3). The proposed changes to the two LHAPS have been reviewed by FHC and approved by the State of Florida; Board approval is required in order to effectuate the recommended revisions. The maximum benefit for home rehabilitation under both LHAPs is \$50,000.

- **Issue a Proclamation declaring a Local State of Emergency**

Sec. 252.38, Florida Statutes, authorizes county governments to declare a local state of emergency and to waive procedures and formalities otherwise required of political subdivisions to take whatever prudent action is necessary to ensure the health, safety and welfare of the community in the event of an emergency and in the aftermath during the recovery phase. This authority includes performing public work, incurring obligations, utilizing volunteers, and expending public funds related to an emergency. Staff is recommending the Board issue a Proclamation declaring a Local State of Emergency (Attachment #4), which would best position the County to request state and federal assistance as described earlier in this item.

The duration of each state of emergency declared locally is limited to seven days and may be extended as necessary in seven-day increments. Under Sec. 2-306 of the Leon County Code of Ordinances and pursuant to Chapter 252, Florida Statutes, the Chairman is designated and fully empowered to declare a local state of emergency when a quorum of the Board of County Commissioners is unable to meet. Because the length of time needed to effectuate a full recovery is indeterminate, and because scheduling weekly Board meetings during a local state of emergency would be impractical, staff recommends that the Board authorize the Chairman to extend the Local State of Emergency in seven-day increments as needed until such time as the County's recovery operations are complete.

- **Waive permit fees for storm-related damages**

In response to the after effects of Tropical Storm Fay in 2008, the Board approved the creation of the Catastrophe Reserve Fund (Policy No. 07-2, included as Attachment #5). The fund was created to ensure access to emergency funds needed in case of a declared local state of emergency. The fund allows cash flow for expenses related to the disaster, specifically including the waiver of building permit fees for eligible residents for the purpose of home restoration or reconstruction. Following Hurricanes Hermine, Irma, and Michael, the County utilized this policy to waive permit fees for damages associated with

those storms. The typical storm-related permits that were waived were primarily for structural roof damage repair, the reconnection of electrical service lines to buildings, and other structural damage repairs (walls and associated interior damage, windows, doors, etc.) to buildings and structures. With the Board's approval of a Proclamation declaring a Local State of Emergency, fees will be waived for permits required to repair damages or replace homes destroyed by the March 3 tornado.

Based on previous utilization of permit fee waivers following Hurricanes Hermine, Irma, and Michael, staff estimates that waived fees for the March 3 tornado will total approximately \$12,000 to \$15,000. By comparison, the cost of waived building permits following Hurricanes Hermine and Michael were approximately \$21,000 and \$67,000, respectively. Additionally, consistent with the County's practice following recent hurricanes, affected property owners may commence repairs to damage caused by the tornado immediately and obtain the appropriate permit during or after work is complete as long as all work is conducted by a licensed contractor. A review of commitments related to Catastrophe Fund indicates that funds are available to pay for building permitting costs related to the March 3, 2019 tornado.

Options:

1. Accept the status report on Leon County's ongoing tornado recovery efforts.
2. Authorize staff to prioritize residents impacted by the tornado for eligible repairs using the County's SHIP funds.
3. Approve the recommended revisions to Leon County's SHIP Local Housing Assistance Plans (Attachments #2 and #3).
4. Approve a Proclamation declaring a Local State of Emergency for the March 3 tornado and authorize the Chairman to extend the Local State of Emergency in seven-day increments as needed until such time as the County's recovery efforts are complete (Attachment #4).
5. Board direction.

Recommendations:

Options #1 through #4

Attachments:

1. SHIP Program – Income Eligibility Limits
2. Leon County FY 2015-2017 Local Housing Assistance Plan with recommended amendments
3. Leon County FY 2018-2020 Local Housing Assistance Plan with recommended amendments
4. Proclamation Declaring a Local State of Emergency for the March 3 Tornado
5. Policy No. 07-2, "Reserves"

HUD release: 3/30/2018
FHFC Posted: 4/9/2018
Effective: 4/1/2018

2018 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP Program

| County (Metro) | Percentage Category | Income Limit by Number of Persons in Household | | | | | | | | | | Rent Limit by Number of Bedrooms in Unit | | | | | |
|---|---------------------|--|--------|--------|--------|---------|---------|---------|---------|--------------|---------|--|-------|-------|-------|-------|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 0 | 1 | 2 | 3 | 4 | 5 |
| Jackson County Median: 47,700 | 30% | 12,140 | 16,460 | 20,780 | 25,100 | 28,150 | 30,250 | 32,350 | 34,400 | Refer to HUD | | 303 | 357 | 519 | 665 | 756 | 834 |
| | 50% | 18,250 | 20,850 | 23,450 | 26,050 | 28,150 | 30,250 | 32,350 | 34,400 | 36,470 | 38,554 | 456 | 488 | 586 | 677 | 756 | 834 |
| | 80% | 29,200 | 33,400 | 37,550 | 41,700 | 45,050 | 48,400 | 51,750 | 55,050 | 58,352 | 61,686 | 730 | 782 | 938 | 1,084 | 1,210 | 1,335 |
| | 120% | 43,800 | 50,040 | 56,280 | 62,520 | 67,560 | 72,600 | 77,640 | 82,560 | 87,528 | 92,530 | 1,095 | 1,173 | 1,407 | 1,626 | 1,815 | 2,002 |
| | 140% | 51,100 | 58,380 | 65,660 | 72,940 | 78,820 | 84,700 | 90,580 | 96,320 | 102,116 | 107,951 | 1,277 | 1,368 | 1,641 | 1,897 | 2,117 | 2,336 |
| Jefferson County (Tallahassee MSA) Median: 67,400 | 30% | 14,150 | 16,460 | 20,780 | 25,100 | 29,420 | 33,740 | 38,060 | 42,380 | Refer to HUD | | 353 | 382 | 519 | 681 | 843 | 1,005 |
| | 50% | 23,600 | 27,000 | 30,350 | 33,700 | 36,400 | 39,100 | 41,800 | 44,500 | 47,180 | 49,876 | 590 | 632 | 758 | 876 | 977 | 1,078 |
| | 80% | 37,750 | 43,150 | 48,550 | 53,900 | 58,250 | 62,550 | 66,850 | 71,150 | 75,488 | 79,802 | 943 | 1,011 | 1,213 | 1,401 | 1,563 | 1,725 |
| | 120% | 56,640 | 64,800 | 72,840 | 80,880 | 87,360 | 93,840 | 100,320 | 106,800 | 113,232 | 119,702 | 1,416 | 1,518 | 1,821 | 2,103 | 2,346 | 2,589 |
| | 140% | 66,080 | 75,600 | 84,980 | 94,360 | 101,920 | 109,480 | 117,040 | 124,600 | 132,104 | 139,653 | 1,652 | 1,771 | 2,124 | 2,453 | 2,737 | 3,020 |
| Lafayette County Median: 52,200 | 30% | 12,140 | 16,460 | 20,780 | 25,100 | 28,200 | 30,300 | 32,400 | 34,500 | Refer to HUD | | 303 | 357 | 519 | 666 | 757 | 836 |
| | 50% | 18,300 | 20,900 | 23,500 | 26,100 | 28,200 | 30,300 | 32,400 | 34,500 | 36,540 | 38,628 | 457 | 490 | 587 | 678 | 757 | 836 |
| | 80% | 29,250 | 33,400 | 37,600 | 41,750 | 45,100 | 48,450 | 51,800 | 55,150 | 58,464 | 61,805 | 731 | 783 | 940 | 1,085 | 1,211 | 1,336 |
| | 120% | 43,920 | 50,160 | 56,400 | 62,640 | 67,680 | 72,720 | 77,760 | 82,800 | 87,696 | 92,707 | 1,098 | 1,176 | 1,410 | 1,629 | 1,818 | 2,007 |
| | 140% | 51,240 | 58,520 | 65,800 | 73,080 | 78,960 | 84,840 | 90,720 | 96,600 | 102,312 | 108,158 | 1,281 | 1,372 | 1,645 | 1,900 | 2,121 | 2,341 |
| Lake County (Orlando-Kissimmee-Sanford MSA) Median: 62,900 | 30% | 13,450 | 16,460 | 20,780 | 25,100 | 29,420 | 33,740 | 38,060 | 42,200 | Refer to HUD | | 336 | 373 | 519 | 681 | 843 | 1,003 |
| | 50% | 22,400 | 25,600 | 28,800 | 31,950 | 34,550 | 37,100 | 39,650 | 42,200 | 44,730 | 47,286 | 560 | 600 | 720 | 831 | 927 | 1,023 |
| | 80% | 35,800 | 40,900 | 46,000 | 51,100 | 55,200 | 59,300 | 63,400 | 67,500 | 71,568 | 75,658 | 895 | 958 | 1,150 | 1,328 | 1,482 | 1,636 |
| | 120% | 53,760 | 61,440 | 69,120 | 76,680 | 82,920 | 89,040 | 95,160 | 101,280 | 107,352 | 113,486 | 1,344 | 1,440 | 1,728 | 1,995 | 2,226 | 2,455 |
| | 140% | 62,720 | 71,680 | 80,640 | 89,460 | 96,740 | 103,880 | 111,020 | 118,160 | 125,244 | 132,401 | 1,568 | 1,680 | 2,016 | 2,327 | 2,597 | 2,864 |
| Lee County (Cape Coral-Fort Myers MSA) Median: 63,700 | 30% | 13,400 | 16,460 | 20,780 | 25,100 | 29,420 | 33,740 | 38,060 | 42,050 | Refer to HUD | | 335 | 373 | 519 | 681 | 843 | 1,001 |
| | 50% | 22,300 | 25,500 | 28,700 | 31,850 | 34,400 | 36,950 | 39,500 | 42,050 | 44,590 | 47,138 | 557 | 597 | 717 | 828 | 923 | 1,019 |
| | 80% | 35,700 | 40,800 | 45,900 | 50,950 | 55,050 | 59,150 | 63,200 | 67,300 | 71,344 | 75,421 | 892 | 956 | 1,147 | 1,325 | 1,478 | 1,631 |
| | 120% | 53,520 | 61,200 | 68,880 | 76,440 | 82,560 | 88,680 | 94,800 | 100,920 | 107,016 | 113,131 | 1,338 | 1,434 | 1,722 | 1,987 | 2,217 | 2,446 |
| | 140% | 62,440 | 71,400 | 80,360 | 89,180 | 96,320 | 103,460 | 110,600 | 117,740 | 124,852 | 131,986 | 1,561 | 1,673 | 2,009 | 2,318 | 2,586 | 2,854 |
| Leon County (Tallahassee HMFA; Tallahassee MSA) Median: 67,400 | 30% | 14,150 | 16,460 | 20,780 | 25,100 | 29,420 | 33,740 | 38,060 | 42,380 | Refer to HUD | | 353 | 382 | 519 | 681 | 843 | 1,005 |
| | 50% | 23,600 | 27,000 | 30,350 | 33,700 | 36,400 | 39,100 | 41,800 | 44,500 | 47,180 | 49,876 | 590 | 632 | 758 | 876 | 977 | 1,078 |
| | 80% | 37,750 | 43,150 | 48,550 | 53,900 | 58,250 | 62,550 | 66,850 | 71,150 | 75,488 | 79,802 | 943 | 1,011 | 1,213 | 1,401 | 1,563 | 1,725 |
| | 120% | 56,640 | 64,800 | 72,840 | 80,880 | 87,360 | 93,840 | 100,320 | 106,800 | 113,232 | 119,702 | 1,416 | 1,518 | 1,821 | 2,103 | 2,346 | 2,589 |
| | 140% | 66,080 | 75,600 | 84,980 | 94,360 | 101,920 | 109,480 | 117,040 | 124,600 | 132,104 | 139,653 | 1,652 | 1,771 | 2,124 | 2,453 | 2,737 | 3,020 |

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.

LEON COUNTY, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP) FISCAL YEARS COVERED

2014-2015, 2015-2016, 2016-2017

Technical Amendments 12/19/2016

1. Strategy: Housing Replacement
2. Strategy: Disaster Mitigation

I. PROGRAM DESCRIPTION:

A. Name of the participating local government and Interlocal if Applicable:

Leon County

Interlocal : Yes --- No ☒ X

B. Purpose of the program:

Creation of the Plan is for the purpose of meeting the housing needs of the extremely low, very low, low and moderate income households, to expand production of and preserve affordable housing, 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 SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons, and community groups.

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 matching funds to obtain federal housing grants or programs.

G. Public Input:

Public input was solicited through face to face 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 during a public hearing.

H. Advertising and Outreach

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in newspapers 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. 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 persons who have special housing needs per 67-37.002 (21) f.a.c. in the award application process for eligible housing.

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to:

Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation

K. Purchase Price Limits:

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:

☐ Independent Study (copy attached)

☒ U.S. Treasury Department

☐ Local HFA numbers per independent Affordable Housing Market Study. The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts (Exhibit C).

L. 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 (19), (20) and (28), 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.

M. Welfare Transition Program:

Should an eligible sponsor be used, the 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.

N. 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for at least 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.

O. 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.

Leon County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Section 420.9075 Florida Statute and Chapter 67 37, Florida Administrative Code, 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 Leon County BoCC has adopted the above findings in the attached resolution, Exhibit E.

P. Program Administration:

Administration of the local housing assistance plan is the responsibility of the county. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program, provide in detail the duties, qualification and selection criteria.

Q. Essential Service Personnel

Essential Service Personnel shall be defined as employees or persons whose profession or occupation is considered essential to the community, such as, but not exclusive to persons employed in the education system, city or county government, medical and health services, and public safety in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.

NOTE: In the event preference is given to Essential Service Personnel, plan text must so state pursuant to Chapter 67-37.005(8), F.A.C

II. LHAP HOUSING STRATEGIES:

Provide Description:

A. Name of the Strategy:

Down Payment Assistance for Existing Units Without Repair

a. Summary of the Strategy:

The objective of this Strategy is to promote home ownership within unincorporated Leon County. SHIP funds shall be used to assist extremely low, very low, low and moderate income first-time home buyers (see below) with down payment and closing costs associated with the purchase of a home.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

c. Income Categories to be served:

SHIP funds shall be used to assist extremely low, very low, low and moderate income first-time home buyers (see below) with down payment and closing costs associated with the purchase of a home.

d. Maximum award is seventy-five hundred dollars (\$7,500.00) for all income levels.

e. Terms, Recapture, and Default.

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions:(a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;

(c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period, then no repayment is required and the loan is forgiven at the end of the term (30 years).

f. Recipient Selection Criteria: Applicants are defined as follows:

- (a) Those who have not owned an interest in a primary dwelling in the past three years;
- (b) a displaced homemaker that has only owned with a spouse;
- (c) a single parent that has only owned a home with a former spouse while married;
- (d) has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations, as in the case of a mobile home;
- (e) has only owned a property that was not in compliance applicable with state, county, or city building codes and cannot be brought into compliance for less than cost of constructing a permanent structure.

Applicants must have the ability to obtain a first mortgage loan from a lender, must be able to contribute five hundred dollars (\$500.00) towards down payment or closing costs, and must purchase their homes in unincorporated Leon County. Assistance shall be made available to income-qualified applicants on a first come, first qualified basis. An applicant shall be considered in line for services from the time the Division of Housing Services, or its designee, receives written notification from the lender that the client's first mortgage loan application has been approved. At that point, funds are reserved for the applicant for no more than 90 days. If applications are received at the same time, priority will be given to the family with the lowest income. Leon County will be placed in second place behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th) position.

g. Sponsor Selection Criteria:

The County will advertise the availability of Housing Assistance Program funds at least 30 days prior to the beginning of the application period. Interested nonprofit or for-profit agencies must submit a written proposal to the Housing Services Division Director. Agencies shall be selected based on the selection criteria delineated under each strategy. In reviewing proposals from potential sponsors, the County will consider criteria appropriate for each proposal such as, but not limited to:

1. Relevance of proposals for the purposes of the housing strategy and SHIP program.

2. Applicable experience of the firm.
3. Compliance with certification, licensing, or other professional or administrative requirements.
4. Financial ability to provide services.
5. Previous experience and record in working in target areas or with targeted clients.
6. Performance under previous contracts with the county.
7. Financial benefits provided to the affordable housing program and clients.
8. Proof of administrative or operational systems required to provide services.
9. Ownership or control over property or infrastructure.
10. Sufficiency of proposed plans to provide services.
11. Knowledge of and experience with the SHIP program.
12. Employment of Welfare Transition Program.

Eligible sponsors who are recipients of SHIP funds will be required to contractually commit to comply with the affordable housing criteria provided in Section 420.907-9079 applicable to the affordable housing objective of the award. In addition, eligible sponsors must contractually commit to comply with the criteria prescribed under the applicable Housing Strategy. The County will strongly encourage all eligible sponsors to attend appropriate training workshops that may be sponsored by the County, Florida Department of Economic Opportunity, Florida Housing Coalition or Florida Housing Finance Corporation.

h. Additional Information

Eligible units shall be either "stick-built" structures or modular homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs.

B. Name of the Strategy:

Down Payment Assistance for Existing Units Needing Repair

a. Summary of the Strategy:

The objective of this Strategy is to promote home ownership while preserving existing housing stock and to promote construction of new housing stock. SHIP funds shall be used to assist income-eligible first-time home buyers with down payment, closing costs, and /or to make necessary repairs to the home.

b. Fiscal Years Covered: 2014/15,2015/16,2016/17

c. Income Categories to be served:

SHIP funds shall be used to assist extremely low, very low, low and moderate income first-time home buyers

d. Maximum award is \$15,000 for extremely low and very low; \$10,000.00 for low-income; and \$7,500.00 moderate income

e. Terms, Recapture, and Default.

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions:(a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;
- (c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period, then no repayment is required and the loan is forgiven at the end of the term (30 years).

f. Recipient Selection Criteria: Applicants are defined as follows:

- (a) Those who have not owned an interest in a primary dwelling in the past three years;
- (b) a displaced homemaker that has only owned with a spouse;
- (c) a single parent that has only owned a home with a former spouse while married;
- (d) has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations, as in the case of a mobile home;
- (e) has only owned a property that was not in compliance applicable with state, county, or city building codes and cannot be brought into compliance for less than cost of constructing a permanent structure.

Applicants must have the ability to obtain a first mortgage loan from a lender, must be able to contribute five hundred dollars (\$500.00) towards down payment or closing costs, and must purchase their homes in unincorporated Leon County. Assistance shall be made available to income-qualified applicants on a first come, first qualified basis. An applicant shall be considered in line for services from the time the Division of Housing Services, or its designee, receives written notification from the lender that the client's first mortgage loan application has been approved. At that point, funds are reserved for the applicant for no more than 90 days. If applications are received at the same time, priority will be given to the family with the lowest income. Leon County will be placed in second place behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th) position.

g. Sponsor Selection Criteria:

The County will advertise the availability of Housing Assistance Program funds at least 30 days prior to the beginning of the application period. Interested nonprofit or for-profit agencies must submit a written proposal to the Housing Services Division Director. Agencies shall be selected based on the selection criteria delineated under each strategy. In reviewing proposals from potential sponsors, the County will consider criteria appropriate for each proposal such as, but not limited to:

1. Relevance of proposals for the purposes of the housing strategy and SHIP program.
2. Applicable experience of the firm.
3. Compliance with certification, licensing, or other professional or administrative requirements.

4. Financial ability to provide services.
5. Previous experience and record in working in target areas or with targeted clients.
6. Performance under previous contracts with the county.
7. Financial benefits provided to the affordable housing program and clients.
8. Proof of administrative or operational systems required to provide services.
9. Ownership or control over property or infrastructure.
10. Sufficiency of proposed plans to provide services.
11. Knowledge of and experience with the SHIP program.
12. Employment of Welfare Transition Program.

Eligible sponsors who are recipients of SHIP funds will be required to contractually commit to comply with the affordable housing criteria provided in Section 420.907-9079 applicable to the affordable housing objective of the award. In addition, eligible sponsors must contractually commit to comply with the criteria prescribed under the applicable Housing Strategy. The County will strongly encourage all eligible sponsors to attend appropriate training workshops that may be sponsored by the County, Florida Department of Economic Opportunity, Florida Housing Coalition or Florida Housing Finance Corporation.

h. Additional Information

Eligible units shall be either "stick-built" structures or modular homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs.

C. Name of Strategy:

Down Payment with New Construction

a. Summary of the Strategy:

The objective of this Strategy is to promote home ownership while promoting construction of new housing stock. SHIP funds shall be used to assist income-eligible first-time home buyers with down payment, closing costs, and/or construction soft costs.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

c. Income Categories to be served:

SHIP funds shall be used to assist extremely low, very low, low and moderate income first-time home buyers.

d. Maximum award is \$15,000 for extremely low and very low; \$10,000.00 for low-income; and \$7,500.00 moderate income.

e. Terms, Recapture, and Default.

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions:(a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;
- (c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period, then no repayment is required and the loan is forgiven at the end of the term (30 years).

f. Recipient Selection Criteria: Applicants are defined as follows:

- (a) Those who have not owned an interest in a primary dwelling in the past three years;
- (b) a displaced homemaker that has only owned with a spouse;
- (c) a single parent that has only owned a home with a former spouse while married;
- (d) has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations, as in the case of a mobile home;
- (e) has only owned a property that was not in compliance applicable with state, county, or city building codes and cannot be brought into compliance for less than cost of constructing a permanent structure.

Applicants must have the ability to obtain a first mortgage loan from a lender, must be able to contribute five hundred dollars (\$500.00) towards down payment or closing costs, and must purchase their homes in unincorporated Leon County. Assistance shall be made available to income-qualified applicants on a first come, first qualified basis. An applicant shall be considered in line for services from the time the Division of Housing Services, or its designee, receives written notification from the lender that the client's first mortgage loan application has been approved. At that point, funds are reserved for the applicant for no more than 90 days. If applications are received at the same time, priority will be given to the family with the lowest income. Leon County will be placed in second place behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th) position.

g. Sponsor Selection Criteria:

The County will advertise the availability of Housing Assistance Program funds at least 30 days prior to the beginning of the application period. Interested nonprofit or for-profit agencies must submit a written proposal to the Housing Services Division Director. Agencies shall be selected based on the selection criteria delineated under each strategy. In reviewing proposals from potential sponsors, the County will consider criteria appropriate for each proposal such as, but not limited to:

1. Relevance of proposals for the purposes of the housing strategy and SHIP program.
2. Applicable experience of the firm.
3. Compliance with certification, licensing, or other professional or administrative requirements.

4. Financial ability to provide services.
5. Previous experience and record in working in target areas or with targeted clients.
6. Performance under previous contracts with the county.
7. Financial benefits provided to the affordable housing program and clients.
8. Proof of administrative or operational systems required to provide services.
9. Ownership or control over property or infrastructure.
10. Sufficiency of proposed plans to provide services.
11. Knowledge of and experience with the SHIP program.
12. Employment of Welfare Transition Program.

Eligible sponsors who are recipients of SHIP funds will be required to contractually commit to comply with the affordable housing criteria provided in Section 420.907-9079 applicable to the affordable housing objective of the award. In addition, eligible sponsors must contractually commit to comply with the criteria prescribed under the applicable Housing Strategy. The County will strongly encourage all eligible sponsors to attend appropriate training workshops that may be sponsored by the County, Florida Department of Economic Opportunity, Florida Housing Coalition or Florida Housing Finance Corporation.

h. Additional Information

Eligible units shall be either "stick-built" structures or modular homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs.

D. Name of Strategy:

Down Payment Assistance With Self Help

a. Summary of the Strategy:

The essence of this strategy is "Sweat Equity" which shall be performed by the potential home owner towards the construction of his or her own home. These funds can be used for down payment, closing costs, and mortgage principal reduction.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

c. Income Categories to be served:

Only extremely low, very low and low income applicants shall be deemed eligible for assistance under this strategy.

d. Maximum award is twenty-five thousand dollars (\$25,000.00) for all income levels.

e. Terms, Recapture, and Default.

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions:(a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
 - (b) lender's address as it will appear on the Subordination of Mortgage Agreement;
 - (c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).
- If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period, then no repayment is required and the loan is forgiven at the end of the term (30 years).

f. Recipient Selection Criteria: Applicants are defined as follows:

- (a) Those who have not owned an interest in a primary dwelling in the past three years;
- (b) a displaced homemaker that has only owned with a spouse;
- (c) a single parent that has only owned a home with a former spouse while married;
- (d) has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations, as in the case of a mobile home;
- (e) has only owned a property that was not in compliance applicable with state, county, or city building codes and cannot be brought into compliance for less than cost of constructing a permanent structure.

Applicants must have the ability to obtain a first mortgage loan from a lender, must be able to contribute five hundred dollars (\$500.00) towards down payment or closing costs, and must purchase their homes in unincorporated Leon County. Assistance shall be made available to income-qualified applicants on a first come, first qualified basis. An applicant shall be considered in line for services from the time the Division of Housing Services, or its designee, receives written notification from the lender that the client's first mortgage loan application has been approved. At that point, funds are reserved for the applicant for no more than 90 days. If applications are received at the same time, priority will be given to the family with the lowest income. Leon County will be placed in second place behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th) position.

g. Sponsor Selection Criteria:

The County will advertise the availability of Housing Assistance Program funds at least 30 days prior to the beginning of the application period. Interested nonprofit or for-profit agencies must submit a written proposal to the Housing Services Division Director. Agencies shall be selected based on the selection criteria delineated under each strategy. In reviewing proposals from potential sponsors, the County will consider criteria appropriate for each proposal such as, but not limited to:

1. Relevance of proposals for the purposes of the housing strategy and SHIP program.
2. Applicable experience of the firm.
3. Compliance with certification, licensing, or other professional or administrative requirements.
4. Financial ability to provide services.
5. Previous experience and record in working in target areas or with targeted clients.
6. Performance under previous contracts with the county.
7. Financial benefits provided to the affordable housing program and clients.

8. Proof of administrative or operational systems required to provide services.
9. Ownership or control over property or infrastructure.
10. Sufficiency of proposed plans to provide services.
11. Knowledge of and experience with the SHIP program.
12. Employment of Welfare Transition Program.

Eligible sponsors who are recipients of SHIP funds will be required to contractually commit to comply with the affordable housing criteria provided in Section 420.907-9079 applicable to the affordable housing objective of the award. In addition, eligible sponsors must contractually commit to comply with the criteria prescribed under the applicable Housing Strategy. The County will strongly encourage all eligible sponsors to attend appropriate training workshops that may be sponsored by the County, Florida Department of Economic Opportunity, Florida Housing Coalition or Florida Housing Finance Corporation.

h. Additional Information

Eligible units shall be either "stick-built" structures or modular homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs.

E. Name of the Strategy:

Housing Rehabilitation:

a. Summary of the Strategy:

The purpose of this strategy is to promote the preservation of existing housing stock in unincorporated Leon County while assisting income-eligible income home owners in making their owner-occupied homes safe, decent and habitable.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

c. Income Categories to be served:

SHIP funds shall be used to assist extremely low, very low, low and moderate income home owners.

d. **A maximum total award for all income levels is fifty thousand dollars (\$50,000.00), regardless if multiple sources of funding are matched /required to complete any given housing rehabilitation project hereunder.**

e. Terms, Recapture, and Default:

Assistance under this strategy will be in the form of a zero-percent (0%) interest Forgivable Loan involving a security instrument (lien) which shall be forgiven according to its amount as follows:

**~~\$0 - \$10,000~~ \$15,000: 20% forgiven each year for five (5) years;
~~\$10,000~~ \$15,001 - \$20,000 \$50,000: 10% forgiven each year for ten (10) years; and
~~\$20,001 and above: 5% forgiven each year for twenty (20) years.~~**

Repayment is made only upon the first to occur of any of the following events:

- (1) homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) homeowner no longer occupies the unit as his/her principal residence;
- (3) homeowner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions: (a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;

(c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

f. Recipient Selection Criteria:

The County Housing Services Division will review applications received and verify all information provided by applicant to make sure the applicant meets the eligibility requirements. Individual homeowner recipients are selected based on compliance with all eligibility requirements of the SHIP program, and thereafter served on a first-come, first-qualified basis. The home owner must agree to attend the Division of Housing Services Home Maintenance Home Expo Workshop on the 3rd Saturday of March and 3rd Saturday of October each year.

Preference will be given to eligible applicants in the order of the selection criteria listed below:

1. Extremely Low and Very Low Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

2. Low income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

3. Moderate Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

4. If applications are received simultaneously, priority will be given to the family with the lowest income.

g. Additional Information:

Eligible units shall be either "stick-built" structures or modular/manufactured homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance

where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs. SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

F. Name of the Strategy:

Home Replacement

a. Summary of the Strategy:

This strategy provides funding for the replacement of an existing single family unit that is deemed unsuitable for rehabilitation by the Division of Housing Services. All newly constructed replacement housing shall comply with local minimum housing codes and with Chapter 553, Florida Statutes.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

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

d. A maximum total award for all income levels is one hundred twenty five thousand dollars (\$125,000.00) for stick built and modular homes, one hundred and eight thousand dollars (\$108,000.00) for stick built homes and mobile homes located in a flood plain, seventy-five thousand (\$75,000) for mobile home not located in a flood plain, regardless if multiple sources of funding are matched/required to complete any given housing rehabilitation project hereunder. The maximum total award includes five hundred (\$500.00) towards temporary relocation assistance and up to fifteen hundred (\$1,500.00) towards temporary relocation assistance. if client project is located in a flood plain.

e. Terms, Recapture, and Default:

Assistance under this strategy will be in the form of a zero-percent (0%) interest Forgivable Loan involving a security instrument (lien) which shall be forgiven at 5% each year for twenty (20) years. Repayment is made only upon the first to occur of any of the following events:

- (1) homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) homeowner no longer occupies the unit as his/her principal residence;
- (3) homeowner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions: (a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;

(c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

f. Recipient Selection Criteria:

The County Housing Services Division will review applications received and verify all information provided by applicant to make sure the applicant meets the eligibility requirements. Individual homeowner recipients are selected based on compliance with all eligibility requirements of the SHIP program, and thereafter served on a first-come, first-qualified basis. The home owner must agree to attend the Division of Housing Services Home Maintenance Home Expo Workshop on the 3rd Saturday of March and 3rd Saturday of October each year.

Preference will be given to eligible applicants in the order of the selection criteria listed below:

1. Extremely Low and Very Low Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

2. Low income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

3. If applications are received simultaneously, priority will be given to the family with the lowest income.

g. Additional Information:

Eligible units shall be either "stick-built" structures or modular/manufactured homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs. SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

G. Name of the Strategy:

Disaster Mitigation

a. Summary of the Strategy:

In the event of a disaster as declared by the President or Governor, in accordance with F.S. Section 420-9078 and Chapter 67-37.005, F.A.C., SHIP funds will be used to leverage available federal and state funds to provide assistance to income-eligible households for the purposes of repairing eligible single-family "stick-built" housing or modular housing with a Department of Community Affairs insignia which complies with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs.

Repairs may include the purchase of emergency supplies for eligible households to weatherproof damaged homes, repairs to abstain further damage, tree and debris removal required to make individual housing units habitable, and post disaster repairs. Post disaster repairs may include elevation of the structure and rehabilitation to comply with local minimum housing and with Chapter 553, Florida Statutes. The strategy will be implemented only in the event of a disaster declaration and is contingent upon the availability of disaster mitigation/recovery funds.

Post disaster rehabilitation activity may include repairing structural damage, roof repair/replacement, demolition costs, and retrofitting activities such as waterproofing or elevating a structure to meet requirements of the National Flood Insurance Program and Chapter 161, F.S.

Additional Florida Administrative Code 67-37.005(9), allowed expenditure guidelines are as follows:

- Payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;
- Security deposit for eligible recipients that have been displaced from their homes due to disaster;
- Rental assistance for eligible recipients that have been displaced from their homes due to disaster;
- Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster;
- Construction of wells or repair of existing wells where public water is not available.

- b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17
- c. Income Categories to be served:

Extremely Low and Very-Low and Low Income
- d. A maximum total housing rehabilitation award for all income levels is fifty thousand dollars (\$50,000.00), regardless if multiple sources of funding are matched/required to complete any given housing rehabilitation project hereunder. The maximum total award includes five hundred (\$500.00) towards temporary relocation assistance and up to fifteen hundred (\$1,500.00) if client project is located in a flood plain.

A maximum total award for home replacement for stick-built homes is ~~one hundred eight thousand dollars; (\$108,000)~~ one hundred and twenty five thousand dollars (\$125,000.00); a maximum total award for home replacement for mobile homes is seventy-five thousand dollars (\$75,000.00), a maximum total award for home replacement for mobile homes located in a flood plain is one hundred and eight thousand dollars (\$108,000.00).

- e. Terms, Recapture, and Default:

Assistance under this strategy will be in the form of a zero-percent (0%) interest Forgivable Loan involving a security instrument (lien) which shall be forgiven at 5% each year for twenty (20) years. Repayment is made only upon the first to occur of any of the following events:

- (1) homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) homeowner no longer occupies the unit as his/her principal residence;
- (3) homeowner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions: (a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;
- (c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

Assistance under this strategy may also be provided, as determined by the Division of Housing Services, as a grant as defined in section 42.9071, F.S. with a limit not to exceed \$1 ,650.00. All funds under this strategy in excess of this amount, shall be secured by a lien, which shall be forgiven after the five year period as noted above.

f. Recipient Selection Criteria:

Applicants currently on the SHIP owner occupied housing rehabilitation waiting list will be contacted to ascertain any damage incurred due to a declared disaster within the last 12 months. The County Housing Services Division will review applications received and verify all information provided by applicant to make sure the applicant meets the eligibility requirements. Individual homeowner recipients are selected based on compliance with all eligibility requirements of the SHIP program, and thereafter served on a first-come, first-qualified basis. The home owner must agree to attend the Division of Housing Services Home Maintenance Home Expo Workshop on the 3rd Saturday of March and 3rd Saturday of October each year.

Preference will be given to eligible applicants in the order of the selection criteria listed below:

1. Extremely Low and Very Low Income:
 - A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
 - B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
2. Low income:
 - A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
 - B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
3. If applications are received simultaneously, priority will be given to the family with the lowest income.

g. Sponsor Selection Criteria

The County will seek to enter into a partnership with a nonprofit sponsor to assist in screening applicants, determining what disaster-resistant measures are necessary and assisting applicants with the installation and construction of disaster-resistant mitigation systems listed above. Eligible sponsors may employ the assistance of sub-contractors for the installation and/or construction of disaster-resistant mitigation systems. The County shall announce the availability of funding for this strategy in local newspaper 30 days prior to the beginning of the application period. In reviewing proposals from potential sponsors, the County shall consider criteria as delineated below:

1. Relevance of proposals for the purposes of the housing strategy and SHIP program.
2. Applicable experience of the firm.
3. Compliance with certification, licensing, or other professional or administrative requirements.
4. Financial ability to provide services.
5. Previous experience and record in working in target areas or with targeted clients.
6. Performance under previous contracts with the county.
7. Financial benefits provided to the affordable housing program and clients.
8. Proof of administrative or operational systems required to provide services.
9. Ownership or control over property or infrastructure.
10. Sufficiency of proposed plans to provide services.
11. Knowledge of and experience with the SHIP program.
12. Employment of Welfare Transition Program.

Eligible sponsors who are recipients of SHIP funds will be required to contractually commit to comply with the affordable housing criteria provided in Section 420.907-9079 applicable to the affordable housing objective of the award. In addition, eligible sponsors must contractually commit to comply with the criteria prescribed under the applicable Housing Strategy. The County will strongly encourage all eligible sponsors to attend appropriate training workshops that may be sponsored by the County, Florida Department of Economic Opportunity, Florida Housing Coalition or Florida Housing Finance Corporation.

f. Additional Information:

SHIP disaster awards must be directly related to assisting disaster victims. SHIP disaster funds may be utilized for the interim repair and rehabilitation of eligible housing.

H. Name of Strategy:

Transitional and Emergency Housing

a. Summary of the Strategy:

This strategy will provide partial funding of the total project cost pending the availability of funds for the acquisition, construction and/or rehabilitation of temporary, transitional housing for victims of domestic violence and their minor children and homeless families with minor children.

This strategy will be implemented if developments in Leon County are funded through Florida Housing Finance Corporation's (FHFC) Housing Low-Income Housing Tax Credit (LITC) and State Apartment Incentive Loan (SAIL) programs, as well as other programs approved by FHFC to construct multi-family rental housing.

b. Fiscal Years Covered: 2014/15,2015/16,2016/17

c. Income Categories to be served:

Extremely Low and Very- Low, Low, or Moderate

d. A maximum total award for all income levels is seventy-five thousand dollars (\$75,000.00), regardless if multiple sources of funding are matched /required to complete any given housing rehabilitation project hereunder.

e. Terms, Recapture and Default.

As long as the eligible organization reserves all units constructed with SHIP funds for extremely-low income, very low-income, low-income or moderate income families for at least 15 years, no recapture of the grant award will be required. If the eligible sponsor offers the units for sale before the 15 years, a right of refusal must be given to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible families in accordance with Section 420.9075(4)(t) Florida Statutes. Leon County's SHIP Administrator will be responsible for monitoring occupant eligibility for 15 years, unless monitoring is performed by another funder, such as FHFC.

f. Recipient Selection Criteria

Persons assisted by sponsors under this strategy shall be those persons who are eligible under the state definition of homelessness, 420.621 (s) F.S.

g. Sponsor Criteria

Sponsors who are awarded SHIP funds to provide services under this strategy must agree to assist applicants who are eligible under the state definition of homelessness, 420.261 (s) F.S.

The County shall announce the availability of funding for this strategy in the local newspaper 30 days prior to the beginning of the application period. Sponsors will be selected based on the following criteria:

- 1) Structure must be located within Leon County.
- 2) No mobile home will be considered an eligible structure.
- 3) Eligible property must comply with the Chapter 553, Florida Statutes.
- 4) Eligible facility must be located in an area where the zoning supports the special needs uses.
- 5) The sponsor organization shall provide proof of experience in working with victims of domestic violence with minor children or homeless families with minor children.
- 6) The sponsors who can demonstrate that the organization employs personnel from the Welfare Transition Program and Workforce Development Initiatives programs will be given preference in the selection process.
- 7) The transitional housing for victims of domestic violence with minor children must be able to provide emergency shelter for up to 50 parents with children. The facility should be able to accommodate these families for up to 4-6 months, with four families staying up to two years. In addition, the facility should be able to accommodate families with teenage boys by providing separate bathrooms, showers, etc. to ensure personal privacy.

The transitional housing for homeless persons with minor children must be able to provide case management to assist these families to address barriers to stability such as unemployment. The organization should be able to do follow-up contact as a part of case management.

I. Name of Strategy:

Development of Affordable Housing Rental Units

a. Summary of the Strategy:

This strategy is intended to support the increase in the supply of affordable rental units in the unincorporated Leon County. Applications for SHIP funds will be reviewed by the Leon County Housing Finance Authority designated by the Board.

Housing units constructed with SHIP funds will remain affordable for a term determined by the FHFC program providing funding. Rental housing for sale before the affordability period expires 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. Leon County is not required to conduct monitoring since FHFC provides the same monitoring and determination per F.S. 420.9075 (3) (e).

Ship funds will be used as part of the local contribution when participating in such programs as Low Income Housing Tax Credits (LIHTC), State Apartment Incentive Loan (SAIL), and other programs approved by the FHFC to construct multi-family rental housing.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

c. Income Categories to be served:

This rental strategy provides for County multi-family developments that serve the extremely low, very low, and low-income renters.

d. Maximum award is seventy-five thousand dollars (\$75,000.00) per project.

e. Terms, Recapture and Default.

SHIP funds will be provided as a deferred loan at 0% interest secured by a lien under the following conditions:

Rental projects offered for sale prior to the end of the affordability period shall give first right of refusal to another nonprofit organization.

Should the units constructed with SHIP funds convert from the affordable status as outlined in the SHIP requirements, not allowing for continued occupancy by eligible persons, the Development/Partnership will be required to repay Leon County for the remaining period on the deferred 15-year loan, forgiven at 6.66% each year for fourteen (14) years, and 6.76% for the fifteenth (15) year. Interest on the loan shall be 3% per annum, simple interest.

f. Sponsor Selection Criteria

Applications from Developers/Applicants will be awarded competitively using criteria including but not limited to, the following:

1. Qualifications of the Developer/Applicant:

- i. Developments must be located in unincorporated Leon County and must meet the current unit set-aside of total units for persons defined as Extremely-Low Income as required by FHFC funding sources.
- ii. The ability of the Developer/Applicant to complete the units within an eighteen (18) month period.
- iii. The features of the proposed property; (community room, swimming pool, etc.)
- iv. Whether or not the Developer/Applicant employs personnel from the Welfare Transition Program.
- v. The experience of the Developer/Applicant in securing State and/or Federal funding.
- vi. Submission of information describing the application to the State or Federal Agency.

2. Selection Process:

In the event two or more projects are selected in Leon County, the deciding factors to fund one project would be:

- i. Projects that support the Board of County Commission priorities. Developers will be required to submit an affidavit stating which Board priorities the project supports.

J. Name of Strategy:

Foreclosure Avoidance

- a. Summary of Strategy: This strategy will provide up to \$7,500 in foreclosure prevention assistance to qualified Leon County residents to bring current the existing first mortgage for their primary residence. Assistance will be approved only for the amount required to bring the mortgage current, pending lender acceptance of program funding award on behalf of the home owner.
- b. Fiscal Years Covered 2014/15,2015/16,2016/17
- c. Income Categories to be served:

Extremely Low and Very-Low, Low or Moderate.
- d. Maximum award is seventy-five hundred dollars (\$7,500.00) for all income levels.
- e. Terms, Recapture, and Default

Assistance under this strategy will be in the form of a zero-percent (0%) interest Forgivable Loan involving a security instrument (lien) which shall be forgiven after five (5) years. 20% is forgiven each year for five (5) years. Repayment is made only upon the first to occur of any of the following events:

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions:(a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;
- (c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

f. Recipient Selection Criteria:

1. Qualified applicants meeting all of the program criteria are eligible to receive foreclosure prevention assistance once.
2. Applicant(s) being qualified as extremely low and very low, low, or moderate income at the time foreclosure assistance is requested.
3. Applicant(s) must be at least 2 months in arrears in mortgage payments and have received notification in writing from their lender that proceeding to foreclosure is eminent. The maximum arrears for eligibility will be determined by the Lender's willingness to accept program maximum award to solve the client's issue via direct payment, modification, repayment plan, reinstatement, or any other viable solution acceptable to the client and Lender.
4. Applicant(s) must have received in writing, from their lender, a denial of default resolution, forbearance, or payment arrangement.
5. Applicant(s) have sufficient income required to maintain their mortgage after foreclosure assistance is received.
6. A hardship letter, as detailed in the Qualification Criteria must demonstrate the nonpayment of the mortgage is due to: sudden loss of income, sudden medical expenses, divorce or separation, death of spouse or joint-property owner, or unforeseen home repair bills.
7. The applicant will be required to demonstrate the steps they are taking to resolve their situation.
8. If approved to receive assistance, the applicant(s) must demonstrate:
 - Their ability to pay the affordable mortgage after receiving program assistance. 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(19), (20) and (28), F.S.
 - The enrollment in a credit counseling/budgeting course offered by an approved local provider.

- Proof of residency in the unincorporated area of Leon County.
- Assistance being sought is for the applicant(s) primary residence.
- Applicant(s) must demonstrate proof of Extraordinary Hardship. Assistance will be provided where an extraordinary hardship exists and has been demonstrated through adequate documentation, resulting in the delinquency on the first mortgage. If the applicant(s) has a variable rate mortgage, they must agree and be approved for a modified fixed rate mortgage.

Examples of an extraordinary hardship are listed below but not limited to:

1. Loss of employment, through no fault of the applicant; however, the applicant has regained employment.
2. Substantial decrease in the household income, through no fault of the applicant(s).
3. Temporary or permanent disability that reduces income.
4. Changes in the household composition that reduces income.
5. Demonstrated medical hardship.
6. Weather events such as fire, hurricane, or other disaster, resulting in unforeseen home repair bills not covered by the Federal Emergency Management (FEMA).
7. Substantial increase to the mortgage payment due to participation in an adjustable rate mortgage or "ramp up" mortgage.
8. Substantial increase to payments due to escrow shortages.

g. Additional Information

The market value of the home, for which foreclosure prevention assistance is being requested, cannot exceed 90% of the median area purchase price established by the U.S. Treasury Department.

K. Name of the Strategy

Barrier Free Rehabilitation

a. Summary of the Strategy:

This rehabilitation program provides for health and safety repairs as needed to assist elderly and or disabled person to maintain their independence. Repairs will address accessibility and may include repairs unrelated to architectural barrier removal if performed while addressing the accessibility issues.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17

c. Income Categories to be served:

SHIP funds shall be used to assist extremely low, very low, low and moderate income home owners.

d. A maximum total award for all income levels is fifty thousand dollars (\$50,000.00), regardless if multiple sources of funding are matched/required to complete any given housing rehabilitation project hereunder.

e. Terms, Recapture, and Default:

Assistance under this strategy will be in the form of a zero-percent (0%) interest Forgivable Loan involving a security instrument (lien) which shall be forgiven according to its amount as follows: \$0 - \$10,000: 20% forgiven each year for five (5) years; \$10,001 - \$20,000: 10% forgiven each year for ten (10) years; and \$20,000 and above: 5% forgiven each year for twenty (20) years. Repayment is made only upon the first to occur of any of the following events:

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions:(a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;
- (b) lender's address as it will appear on the Subordination of Mortgage Agreement;
- (c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

f. Recipient Selection Criteria:

The County Housing Services Division will review applications received and verify all information provided by applicant to make sure the applicant meets the eligibility requirements. Individual homeowner recipients are selected based on compliance with all eligibility requirements of the SHIP program, and thereafter served on a first-come, first-qualified basis. The home owner must agree to attend the Division of Housing Services Home Maintenance Home Expo Workshop on the 3rd Saturday of March and 3rd Saturday of October each year.

Preference will be given to eligible applicants in the order of the selection criteria listed below:

1. Extremely Low and Very Low Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

2. Low income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

3. Moderate Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

4. If applications are received simultaneously, priority will be given to the family with the lowest income.

g. Additional Information:

Eligible units shall be either "stick-built" structures or modular/manufactured homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs. SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

f. Eligible Uses For Barrier Removal Modifications:

- Modifications to widen doorways, install accessible doors and hardware, widen halls, kitchens, bathrooms and bedrooms to accommodate mobility aides (canes, walkers, wheelchairs and scooters); grab bars; entry ramps, railings, walkways and landings;
- Non-slip floor surfaces throughout the home environment; may include carpeting, push-able or lever hardware; delaying opening and closing mechanisms on egress and;
- Garage doors; interior doors; improved lighting, accessible appliances which include but are limited to front or touch type controls; lever faucets;
- Installation of accessible cabinets, shelves, drawers, sinks, toilets, kitchen, bathroom, utility and swimming pool appliances and fixtures;
- Installation and provision of assisted technology products to increase accessibility in the home environment, including but not limited to roll in style or permanent shower chair, environmental control system, hand held shower, non-slip surfacing on accessible roll in with or without curb shower, accessible touch-type light switches and thermostats;
- Smoke alarms and fire detectors; and removal of other architectural barriers.

L. Name of Strategy

Green Rehabilitation

a. Summary of the Strategy:

Repairs will seek to improve the energy efficiency of the unit, and may include repairs unrelated to energy efficiency.

b. Fiscal Years Covered: 2014/15, 2015/16, 2016/17 c. Income Categories to be served:

SHIP funds shall be used to assist extremely low, very low, low and moderate income home owners.

d. A maximum total award for all income levels is fifty thousand dollars (\$50,000.00), regardless if multiple sources of funding are matched/required to complete any given housing rehabilitation project hereunder.

e. Terms, Recapture, and Default:

Assistance under this strategy will be in the form of a zero-percent (0%) interest Forgivable Loan involving a security instrument (lien) which shall be forgiven according to its amount as follows: \$0 - \$10,000: 20% forgiven each year for five (5) years; \$10,001 - \$20,000: 10% forgiven each year for ten (10) years; and \$20,000 and above: 5% forgiven each year for twenty (20) years. Repayment is made only upon the first to occur of any of the following events:

All funds expended under this strategy shall be in the form of a 30-year deferred payment forgivable loan at 0% interest. Repayment will be made during the term of the Loan for the full amount only upon the first to occur of any of the following events:

- (1) home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
- (2) home owner no longer occupies the unit as his/her principal residence;
- (3) home owner dies, or if a married couple, the survivor dies. Income eligible heirs shall be considered for assumption of the Agreement terms;
- (4) Refinancing is allowed under the following conditions: (a) for the purpose of preventing foreclosure, or to lower the interest rate whereby the interest rate reduction shall result in a minimum monthly mortgage payment reduction of seventy-five (\$75.00) dollars per month, or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage; (b) payment of outstanding bills with no cash out to homeowner.

Clients desiring refinancing must provide the following:

- (a) a copy of the signed Good Faith Estimate;

(b) lender's address as it will appear on the Subordination of Mortgage Agreement;
(c) terms of the mortgage, i.e., loan amount, present and new interest rate and terms (years).

If default occurs during the term of the SHIP mortgage, the full amount of the loan will become due and payable to Leon County.

If none of these events occurs during the term of the lien period then no repayment is required and the loan is forgiven at the end of the term.

f. Recipient Selection Criteria:

The County Housing Services Division will review applications received and verify all information provided by applicant to make sure the applicant meets the eligibility requirements. Individual homeowner recipients are selected based on compliance with all eligibility requirements of the SHIP program, and thereafter served on a first-come, first-qualified basis. The home owner must agree to attend the Division of Housing Services Home Maintenance Home Expo Workshop on the 3rd Saturday of March and 3rd Saturday of October each year.

Preference will be given to eligible applicants in the order of the selection criteria listed below:

1. Extremely Low and Very Low Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

2. Low income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

3. Moderate Income:

- A. Elderly (age 62 and older), and/or persons who have special housing needs per 67-37.002 (21) f.a.c.
- B. Households with minor children and/or persons who have special housing needs per 67-37.002 (21) f.a.c.

4. If applications are received simultaneously, priority will be given to the family with the lowest income.

g. Additional Information:

Eligible units shall be either "stick-built" structures or modular/manufactured homes with the Department of Community Affairs insignia and comply with Chapter 553, Florida Statutes, or manufactured/mobile homes built after 1994. In any instance where a manufactured house (mobile home) is assisted with SHIP funds, the Owner must have retired the manufactured home (mobile home) title with the Tax Collector's Office by surrendering it to real estate. The title "is retired" and the manufactured home (mobile home) is inextricably bound to the land. The cost to perform title retirement shall be classified as closing costs. SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

Energy efficiency and green housing-related repairs shall be determined by a free Energy Audit to be completed by the local Utility Provider. Every effort will be made to leverage SHIP funding with Utility Rebates for insulation, air conditioners replacement and more. Repairs shall also be guided by the 2008 single family rehabilitation specifications included in the Enterprise Foundation's Green Communities Initiative (to be provided to each participating repair contractor).

h. Eligible Uses For Green Rehabilitation:

- Window repair, replacement and weather stripping;
- Paints and primers that meet the Green Seal G-11 Environmental Standard;
- Commodes with a 1.3 gallons per flush capacity;
- Building envelop sealing specifications;
- Installation of Energy Star Ceiling Fans
- Integrated Pest Control Management that does not use insecticides;
- Proper ventilation when undertaking substantial rehabilitation.

III. LHAP INCENTIVE STRATEGIES

- A. Expedited Permitting Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

Leon County expedites permitting of affordable housing projects by administrative direction, close coordination and team work. Specific processes that have been established include:

- 1). Using pre-permitting review to determine project status, identify and resolve potential legal problems that might preempt permitting, and otherwise expedite affordable housing.
- 2). Obtain assistance and cross-training from Building Inspection with the initial inspection of rehabilitation projects to ensure all code compliance issues are addressed in write-ups and permit applications. This expedites plan review and minimizes changes that delay permitting and project completion.
- 3). The Director of the Office of Human Services & Community Partnerships and the Staff are the designated liaisons with the Affordable Housing Program and assists with the resolution of difficult permitting issues. These processes will promote a reduction in building permitting time for affordable housing projects by 50% from the average of 10 days to an average of 5 days.

- B. Ongoing Review Process:

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

- a. By administrative direction, all Local Comprehensive Plan and Land Development Regulations (LOR) with the potential to impact the cost of affordable housing are referred to the Coordinator of the Housing Services Division prior to their adoption. Any of these Plan or LOR amendments potentially affecting affordable housing costs can be brought up at a bi-monthly meeting of the Division Directors of Community Development, Development Review, Planning, Environmental Health and Human Services, Housing Services, Building Inspection, and Environmental Compliance for modification and transmittal to the Board of County Commissioners or other appropriate review or approval entities.

- C. The Modification of Impact -Fee Requirements:

- a. The County eliminated its transportation impact fee in 1995; therefore housing developers do not pay any county impact fees. The Public Works Department supports affordable housing by waiving landfill dumping

(tipping) fees for disposal of construction debris by the County's affordable housing contractors.

D. Modification of Site Plan Requirements (Reduction of Parking Set Backs):

- a. Site design modifications such as reduced lot size, street layout and design, setback reductions, and decreased parking requirements can be obtained by the developers of affordable housing subdivisions under Articles X and XI of the current Leon County land development code.

The Building Inspection Department administratively allows developers to use master building permits as a way of minimizing the cost of designing houses for single family building permitting and the time required for plans review.

E. Inventory of Public Lands Suitable for Affordable Housing:

When foreclosing on Code Enforcement Board liens, the County has agreed to consider the possible use of foreclosed property for affordable housing. In addition, the County established a Real Estate Division whose responsibility includes compilation of "The County List of Lands" per State Statute. July 9, 2013 and annually thereafter, the Real Estate Division presented and the Board of County Commissioners approved a County List of Lands designated for affordable housing.

F. Future Work Plan:

- a. The Allowance of Flexibilities in Densities (Implemented).
- b. Reservation of Infrastructure Capacity for Affordable Housing (Not Implemented).
- c. Allowance of Affordable Accessory Residential Units in Residential Zoning Districts (Implemented).
- d. Modification of Street Requirements (Implemented).
- e. The Allowance of Flexible Lot Configurations (Implemented).
- f. Support of Development near Transportation Hubs and Employment Centers and Mixed use developments (Not Implemented).

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., I.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: Exhibit C.
- D. Certification Page: Signed Certification is attached as Exhibit D.
- E. Adopting Resolution: Exhibit E - N/A
- F. Program Information Sheet: Attached as Exhibit F. G. Ordinance: Ordinance not changed - Exhibit "G" N/A
- H. Interlocal Agreement: Interlocal Agreement not applicable - Exhibit "H" N/A

LEON COUNTY, FLORIDA

**STATE HOUSING INITIATIVE PARTNERSHIP (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

2017-2018, 2018-2019 and 2019-2020

As Revised by the Leon County Board of County Commissioners on October 23, 2018

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| G. Interlocal Agreement: N/A | |

SECTION I. PROGRAM DETAILS:

A. Name of the participating local government: Leon County

Is there an Interlocal Agreement: Yes _____ No: X

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2017-2018, 2018-2019 and 2019-2020

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, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

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 (FHFC) programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers, local lenders, neighborhood associations, and convening Leon County's citizen Affordable Housing Advisory Committee. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability, when applicable.

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 annually. 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 except Disaster Mitigation:

The County will accept applications during the advertised “Application Period” which will be 30 days. From the end of the application period, applicants will have 30 days to submit all required documentation in order to be deemed eligible. Applications will be placed in order of receipt and separated based on strategy applied for. 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 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, then moderate. 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, then moderate. 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, then moderate income groups.

Ranking Priority:

1. Special Needs Households
 - a. Very low
 - b. Low
 - c. Moderate
 2. Essential Services Personnel
 - a. Very low
 - b. Low
 - c. Moderate
 3. After Special Needs Set-asides and ESP goals are met
 - a. Very Low
 - b. Low
 - c. Moderate
- 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.
- K. Support Services and Counseling: Support services are available from various sources. The County will provide Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling through qualified HUD approved agencies.
- 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:

X 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 of proposed Administrative Expenditures is attached as Exhibit A. Leon County 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, 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 wholly performed and maintained by Leon County.
- R. Project Delivery Costs: In addition to the administrative costs listed above, the County will charge a reasonable project delivery cost to cover inspections performed by non-county employees for rehabilitation projects. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.
- S. Essential Service Personnel Definition: For the 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, and National Guard stationed in the county.
- T. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The County will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

- 1. 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);
- 2. Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
 - a. Toilets: 1.6 gallons/flush or less,
 - b. Faucets: 1.5 gallons/minute or less,
 - c. Showerheads: 2.2 gallons/minute or less;
- 3. Energy Star qualified refrigerator;
- 4. Energy Star qualified dishwasher, if provided;
- 5. Energy Star qualified washing machine, if provided in units;
- 6. Energy Star qualified exhaust fans in all bathrooms; and
- 7. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studios and one bedroom units with a minimum of 11.7 EER.

- U. Describe efforts to meet the 20% Special Needs set-aside: The County will partner with social service agencies serving the designated special needs population to achieve the goal of the special needs set-aside. The goal will be met through owner occupied housing rehabilitation and housing replacement, down payment assistance, emergency repair, and rental assistance strategies.
- V. Describe efforts to reduce homelessness: The County will work with agencies serving the homeless populations primarily through Leon County’s Housing Rental Strategy (Strategy H) to place these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for twelve (12) months.

SECTION II. HOUSING STRATEGIES:

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| A. <i>Purchase Assistance for Existing Units Without Repair</i> | Code 2 |
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- a. Summary of Strategy: SHIP funds will be awarded for down payment and closing costs associated with the purchase of a home that does not require repair.

Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition: *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.*

- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020

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

- d. Maximum award: Very Low: \$10,000
 Low: \$10,000
 Moderate: \$7,500

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: Loan will be forgiven if recipient maintains ownership and primary residence through the term of the loan.
5. Repayment: Not required as long as this loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinances the assisted unit. However, refinancing is allowed for the following conditions:

- i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month
 - iii. to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - iv. for payment of outstanding bills with no cash out to homeowner.
- (5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official through Code Enforcement Policies currently enforced.
- f. Recipient 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.
- g. Sponsor/Developer Selection Criteria: Sub-recipient(s) may administer a portion or this entire program for which a SHIP service delivery fee is paid for this activity. Sub-recipients would be selected in accordance with Leon County's Purchasing Policy. A sub-recipient must be a licensed mortgage broker and have staff that are licensed mortgage loan originators. A sub-recipient's past experience and performance with similar programs, personnel and financial capacity to administer the program, and ability to leverage funds or additional services will be taken into consideration as part of the selection process.
- h. Additional Information: Applicants must complete a homebuyer education program with a HUD-approved counseling agency before closing. Applicants must secure a first mortgage by an approved lender and must be able to contribute five hundred dollars (\$500.00) towards the down payment or closing costs. At that point, funds are reserved for the applicant for no more than 90 days. Leon County will be placed in second place behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th).

Mobile homes are not eligible to receive assistance from this program.

All eligible units must be located in unincorporated Leon County. Applicants are eligible to receive SHIP assistance once every ten (10) years with the exception of those affected by disaster and who require emergency assistance.

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| B. Purchase Assistance for Existing Units Needing Repair | Code 1 |
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- a. Summary of Strategy: SHIP funds will be awarded for down payment and closing costs to purchase the home in need of repair.

Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition: *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.*

- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020

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

- d. Maximum award: Very low: \$15,000 (up to \$1,500 for temporary relocation)
Low: \$10,000 (up to \$1,500 for temporary relocation)
Moderate: \$10,000 (up to \$1,500 for temporary relocation)

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: Loan will be forgiven if recipient maintains ownership and primary residence through the term of the loan.
5. Repayment: Not required as long as this loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinances the assisted unit. However, refinancing is allowed for the following conditions:
 - i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest

rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month

- iii. to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
- iv. for payment of outstanding bills with no cash out to homeowner.

(5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official through Code Enforcement Policies currently enforced.

- f. Recipient 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. Applicants must secure an FHA 203K Loan.
- g. Sponsor/Developer Selection Criteria: Sub-recipient(s) may administer a portion or this entire program for which a SHIP service delivery fee is paid for this activity. Sub-recipients would be selected in accordance with Leon County's Purchasing Policy. A sub-recipient must be a licensed mortgage broker and have staff that are licensed mortgage loan originators. A sub-recipient's past experience and performance with similar programs including the FHA 203K Loan Program, personnel and financial capacity to administer the program, and ability to leverage funds or additional services will be taken into consideration as part of the selection process.
- h. Additional Information: Applicants must complete a homebuyer education program with HUD-approved counseling agency before closing. Applicants must secure a first mortgage by an approved lender and must be able to contribute five hundred dollars (\$500.00) towards the down payment or closing costs. At that point, funds are reserved for the applicant for no more than 90 days. Leon County will be placed in second place behind the first mortgage for all Down Payment Assistance transactions unless authorization is received from the Leon County Division of Housing Services to be placed in third (3rd) or fourth (4th).

Mobile homes are not eligible to receive assistance from this program.

All eligible units must be located in unincorporated Leon County. Applicants are eligible to receive SHIP assistance once every ten (10) years with the exception of those affected by disaster and who require emergency assistance.

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| <i>C. Home Rehabilitation</i> | <i>Code 3</i> |
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- a. Summary of Strategy: SHIP funds will be awarded to owner-occupied households in need of repairs for health, safety, insurability, and to correct code violations. This will include structural improvements, accessibility rehabilitation, and water and sewer connections including tap fees.
- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very low, Low, and Moderate
- d. Maximum award: \$50,000 for rehabilitation
 \$1,500 for temporary relocation
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: Five (5) years: \$0 - ~~\$10,000~~ \$15,000
 Ten (10) years: ~~\$10,001~~ \$15,001 - \$50,000
 4. Forgiveness: Loans are forgiven in the following manner:
 - (1) Five-year loans on a prorated basis of 20% per year
 - (2) Ten-year loans on a prorated basis of 10% per year
 5. Repayment: Not required as long as this loan is in good standing
 6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinances the assisted unit. However, refinancing is allowed for the following conditions:
 - i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month
 - iii. to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - iv. for payment of outstanding bills with no cash out to homeowner.
 - (5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official

through Code Enforcement Policies currently enforced.

- f. Recipient 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.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Eligible units shall be either stick-built or block structures; modular homes; or mobile homes (built after 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office.

SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

No rehabilitation contractor may have more than five home replacement/rehabilitation contracts at one time unless the contractor is the sole bidder for a home replacement/rehabilitation project.

Rehabilitation projects of \$20,000 or more will be eligible for relocation assistance.

All eligible units must be located in unincorporated Leon County. Applicants are eligible to receive SHIP assistance once every ten (10) years with the exception of those affected by disaster and who require emergency assistance.

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| <i>D. Home Replacement</i> | <i>Code 4</i> |
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- a. Summary of Strategy: SHIP funds will be awarded for the removal and replacement of existing owner-occupied single family homes if the county finds that rehabilitation of the home surpasses 50% of the current value of the home.
- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$125,000 for stick built and modular homes
\$108,000 for mobile homes located in a flood plain
\$75,000 for mobile homes not located in a flood plain
\$1,500 for temporary relocation assistance
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 20 years
 4. Forgiveness: Loan is forgiven on a prorated basis of 5% per year
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinances the assisted unit. However, refinancing is allowed for the following conditions:
 - i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month
 - iii. to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - iv. for payment of outstanding bills with no cash out to homeowner.
 - (5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official through Code Enforcement Policies currently enforced.

- f. Recipient 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.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Eligible units shall be either stick-built or block structures; modular homes; or mobile homes (built after 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office.

SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

No rehabilitation contractor may have more than five home replacement, rehabilitation contracts at one time unless the contractor is the sole bidder for a home replacement/rehabilitation project.

All eligible units must be located in unincorporated Leon County. Applicants are eligible to receive SHIP assistance once every ten (10) years with the exception of those affected by disaster and who require emergency assistance.

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| <i>E. Disaster Mitigation</i> | <i>Code 5</i> |
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- a. Summary of Strategy: SHIP funds may be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President of the United States or Florida Governor.

Eligible expenses include repairs to damage associated with a disaster, including but not limited to: the purchase of emergency supplies for eligible households, weather proofing of damaged homes, repairs to prevent further damage, tree and debris removal to make housing units habitable, relocation expenses, insurance deductible reimbursements, and post-disaster repairs. Post disaster rehabilitation activity may include repairing structural damage, roof repair/replacement, demolition costs, and retrofitting activities such as waterproofing or elevating a structure to meet requirements of the National Flood Insurance Program.

- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020

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

- d. Maximum award: \$125,000

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: Five (5) years: \$0 - \$10,000
Ten (10) years: \$10,001 - \$50,000
Twenty (20) years: \$50,001 - \$125,000
4. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinance the assisted unit. However, refinancing is allowed for the following conditions:
 - i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month
 - iii. to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - iv. for payment of outstanding bills with no cash out to

homeowner.

- (5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official through Code Enforcement Policies currently enforced.

- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Eligible units shall be either stick-built or block structures; modular homes; or mobile homes (built after 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office.

SHIP funds may be used alone or in conjunction with other sources of funding to cover the cost of repairs described under this strategy.

All eligible units must be located in unincorporated Leon County.

Applicants who have homeowner's insurance in place at the time of the storm event must submit a claim to the insurer and use proceeds for disaster-related home repairs. SHIP funds may be used to pay homeowner deductibles.

All assisted households must obtain and maintain homeowner's insurance for the duration of the lien period.

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| F. Emergency Housing Repair | Code 6 |
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- a. Summary of Strategy: SHIP Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately **via a short term and/or permanent repair**. This includes: damaged roofing that is leaking, damaged windows causing exposure to the elements, ~~or~~ electrical, ~~or~~ plumbing **or septic** problems that could cause damage **(fire)** to the home or is an immediate health hazard to the occupants. ~~This strategy will only be used for an applicant who has applied for, but will not receive assistance through the owner occupied rehabilitation strategy within the next three months of application submittal.~~ When an applicant is assisted with emergency repairs, they will not lose their place on the **rehabilitation** waiting list. 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.
- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$15,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: Five (5) years
 4. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinance the assisted unit. However, refinancing is allowed for the following conditions:
 - i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month
 - iii. to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;

- iv. for payment of outstanding bills with no cash out to homeowner.
- (5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official through Code Enforcement Policies currently enforced.
- f. Recipient 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.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Eligible units shall be either stick-built or block structures; modular homes; or mobile homes (built after 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office.

SHIP funds may be used alone or in conjunction with CDBG and any other Housing funds to cover the cost of repairs described under this strategy.

All eligible units must be located in unincorporated Leon County.

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| <i>G. Foreclosure Avoidance</i> | <i>Code 7</i> |
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- a. Summary of Strategy: SHIP Funds will be awarded to applicants to bring current the existing first mortgage of their primary residences to avoid foreclosure.
- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very low, Low, and Moderate
- d. Maximum award: \$7,500
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: Five (5) years
 4. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs:
 - (1) Home owner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.);
 - (2) Home owner no longer occupies the unit as his/her principal residence;
 - (3) Home owner dies, or if a married couple, the survivor dies. However, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
 - (4) Home owner refinance the assisted unit. However, refinancing is allowed for the following conditions:
 - i. purpose of preventing foreclosure;
 - ii. lowering the interest rate; the refinancing to lower the interest rate must result in a minimum monthly mortgage payment reduction of at least seventy-five (\$75.00) dollars per month
 - iii. for payment of outstanding bills with no cash out to homeowner.
 - (5) Home owner fails to meet standard property maintenance requirements as dictated by the Leon County Building Official through Code Enforcement Policies currently enforced.
- f. Recipient Selection Criteria:
 1. 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.

2. Applicant(s) must be at least 2 months in arrears in mortgage payments and have received notification in writing from their lender that proceeding to foreclosure is eminent. The maximum arrears for eligibility will be determined by the Lender's willingness to accept program maximum award to solve the client's issue via direct payment, modification, repayment plan, reinstatement, or any other viable solution acceptable to the client and Lender.
3. Applicant(s) must have received in writing, from their lender, a denial of default resolution, forbearance, or payment arrangement.
4. Applicant(s) have sufficient income required to maintain their mortgage after foreclosure assistance is received.
5. A hardship letter, as detailed in the Qualification Criteria must demonstrate the nonpayment of the mortgage is due to: sudden loss of income, sudden medical expenses, divorce or separation, death of spouse or joint-property owner, or unforeseen home repair bills.
6. If approved to receive assistance, the applicant(s) must demonstrate:
 - (1) Their ability to pay the affordable mortgage after receiving program assistance. Affordable means that monthly mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S.
 - (2) The enrollment in a credit counseling/budgeting course offered by an approved local provider.
 - (3) Proof of residency in the unincorporated area of Leon County.
 - (4) Assistance being sought is for the applicant(s) primary residence.
 - (5) Applicant(s) must demonstrate proof of extraordinary hardship.
 - i. Assistance will be provided where an extraordinary hardship exists and has been demonstrated through adequate documentation, resulting in the delinquency on the first mortgage. If the applicant(s) has a variable rate mortgage, they must agree and be approved for a modified fixed rate mortgage. Examples of an extraordinary hardship are listed below but not limited to:
 - a. Loss of employment, through no fault of the applicant; however, the applicant has regained employment.
 - b. Substantial decrease in the household income, through no fault of the applicant(s).

- c. Temporary or permanent disability that reduces income.
 - d. Changes in the household composition that reduces income.
 - e. Demonstrated medical hardship.
 - f. Weather events such as fire, hurricane, or other disaster, resulting in unforeseen home repair bills not covered by the Federal Emergency Management (FEMA).
 - g. Substantial increase to the mortgage payment due to participation in an adjustable rate mortgage or "ramp up" mortgage.
 - h. Substantial increase to payments due to escrow shortages.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Eligible units shall be either stick-built or block structures; modular homes; or mobile homes (built after 1994). Mobile homes assisted with SHIP funds must be registered as real property with the Leon County Tax Collector's Office.

All eligible units must be located in unincorporated Leon County. Applicants are eligible to receive SHIP assistance once every ten (10) years with the exception of those affected by disaster and who require emergency assistance.

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| <i>H. Housing Rental Assistance</i> | <i>Code 13</i> |
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- a. Summary of Strategy: SHIP Funds will be awarded to renter households that are in need of assistance for:
 1. Security and utility deposit assistance;
 2. Eviction prevention not to exceed 6 months' rent; and/or
 3. Rent subsidies for up to 12 months. To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs, as defined in s. 420.0004, Florida Statutes.
- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$10,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 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: Applicants who are homeless or at risk of homelessness (i.e., seeking eviction prevention) will be referred to the Leon County Housing Division by the local Continuum of Care Coordinated Entry system, and be assisted on a first-qualified, first-served basis. Applicants with one or more special needs household members may apply directly to the Leon County Housing Division or may be referred by a special needs service provider. If applications are received simultaneously, priority will be given to the household with the lowest income.
- g. Sponsor/Developer Selection Criteria: Sponsors may be selected to administer the Rental Assistance program. Criteria for selection of sponsor organization will include:
 1. past experience working with the target population;
 2. past experience administering similar rental assistance programs;
 3. financial and human resource capacity to administer the program;
 4. participation in the Continuum of Care Coordinated Entry system; and
 5. such other criteria as may be determined appropriate.
- h. Additional Information:
Applicants are eligible to receive SHIP assistance once every ten (10) years with the exception of those affected by disaster and who require emergency assistance.

All eligible units must be located in unincorporated Leon County.

III. LHAP Incentive Strategies

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

A. Expedited Permitting

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

Provide a description of the procedures used to implement this strategy: Leon County expedites permitting of affordable housing projects by administrative direction, close coordination and team work. Specific processes that have been established include:

- 1) Using pre-permitting review to determine project status, identify and resolve potential legal problems that might preempt permitting, and otherwise expedite affordable housing.
- 2) Obtain assistance and cross-training from Building Inspection with the initial inspection of rehabilitation projects to ensure all code compliance issues are addressed in write-ups and permit applications. This expedites plan review and minimizes changes that delay permitting and project completion.
- 3) The Director of the Office of Human Services & Community Partnerships and the staff are the designated liaisons with the Affordable Housing Program and assists with the resolution of difficult permitting issues. These processes will promote a reduction in building permitting time for affordable housing projects by 50% from the average of ten (10) days to an average of five (5) days.

B. Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption

Provide a description of the procedures used to implement this strategy: By administrative direction, all Local Comprehensive Plan and Land Development Regulations (LDR) with the potential to impact the cost of affordable housing are referred to the Leon County Division of Housing Services. Any of these Plan or LDR amendments potentially affecting affordable housing costs can be brought up to a meeting of the Department of Development Support and Environmental Management, the Planning Department, and the Division of Housing Services for modification and transmittal to the Board of County Commissioners or other appropriate review or approval entities.

C. Other Incentive Strategies Adopted:

Modification of Impact Fee Requirements

The County eliminated its transportation impact fee in 1995; therefore housing developers do not pay any county impact fees. The Public Works Department supports affordable housing by waiving landfill dumping (tipping) fees for disposal of construction debris by the County's affordable housing contractors.

Modification of Site Plan Requirements (Reduction of Parking Setbacks)

Site design modifications such as reduced lot size, street layout and design, setback reductions, and decreased parking requirements can be obtained by the developers of affordable housing subdivisions under Articles X and XI of the current Leon County land development code. The Building Plans Review and Inspection Division administratively allows developers to utilize master building permits consistent with the provisions outlined in F.S. 55.794 as a methodology for reducing the cost of home design and minimizing the associated time frames required for building plans review and permit approval.

Inventory of Public Lands Suitable for Affordable Housing

When foreclosing on Code Enforcement Board liens, the County considers the use of foreclosed property for affordable housing.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance – No change
- G. Interlocal Agreement – N/A

PROCLAMATION DECLARING A LOCAL STATE OF EMERGENCY

WHEREAS, the Board of County Commissioners of Leon County, Florida (the “Board”) has adopted the Emergency Management Ordinance, Ordinance No. 93-16, being codified in Chapter 2, Article VIII, of the Code of Laws of Leon County, Florida, providing authorization for the designation of a county official to declare a state of emergency; and,

WHEREAS, Section 252.38, Florida Statutes provides authority for the waiver by the Board of procedures and formalities otherwise required of Leon County under the circumstance of a local State of Emergency; and,

WHEREAS, there currently exists in Leon County a local disaster or emergency as defined in Leon County Ordinance No. 93-16, as codified in Chapter 2, Article VIII, of the Code of Laws of Leon County, Florida, in the area of Baum Road (see attached map); and,

WHEREAS, there is a necessity for a prompt and efficient response and recovery in order to safeguard lives and property affected by the local emergency and/or disaster.

NOW, THEREFORE, PURSUANT to the authority conferred by Chapter 252, Florida Statutes, and Leon County Ordinance Number 93-16, as codified in Chapter 2, Article VIII of the Code of Laws of Leon County, Florida, as Chairman of the Leon County Board of County Commissioners, and pursuant to Section 2-306 of the Code of Laws of Leon County, after consultation with local authorities that weather conditions require immediate and expeditious action as a result of serious weather conditions within Leon County, I hereby declare that a local state of emergency exists in Leon County effective at 9:00 p.m. on the 3rd day of March, 2019, and will continue to exist for a period of seven days, in accordance with Section 2-307, Leon County Code of Laws.

THIS PROCLAMATION authorizes the activation of the Leon County Comprehensive Emergency Management Plan and the exercise of all powers provided by Chapter 252, Florida Statutes, and Leon County Ordinance 93-16, as codified in Chapter 2, Article VIII of the Code of Laws of Leon County, Florida.

Dated this _____ day of March, 2019.

LEON COUNTY, FLORIDA

By: _____
Jimbo Jackson, Chairman
Board of County Commissioners

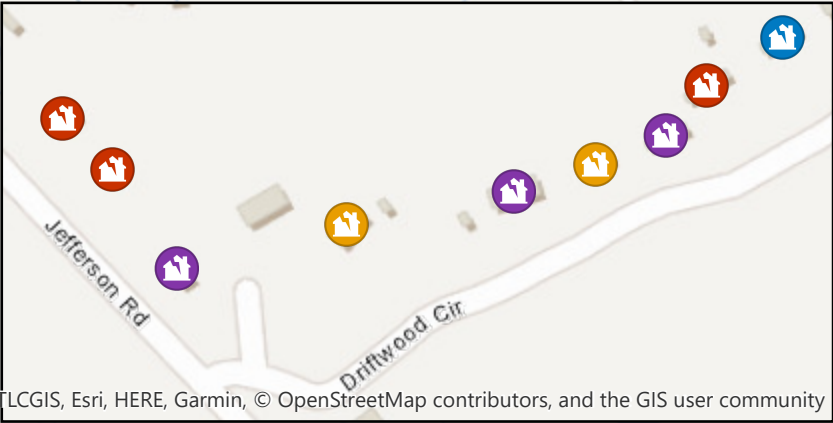
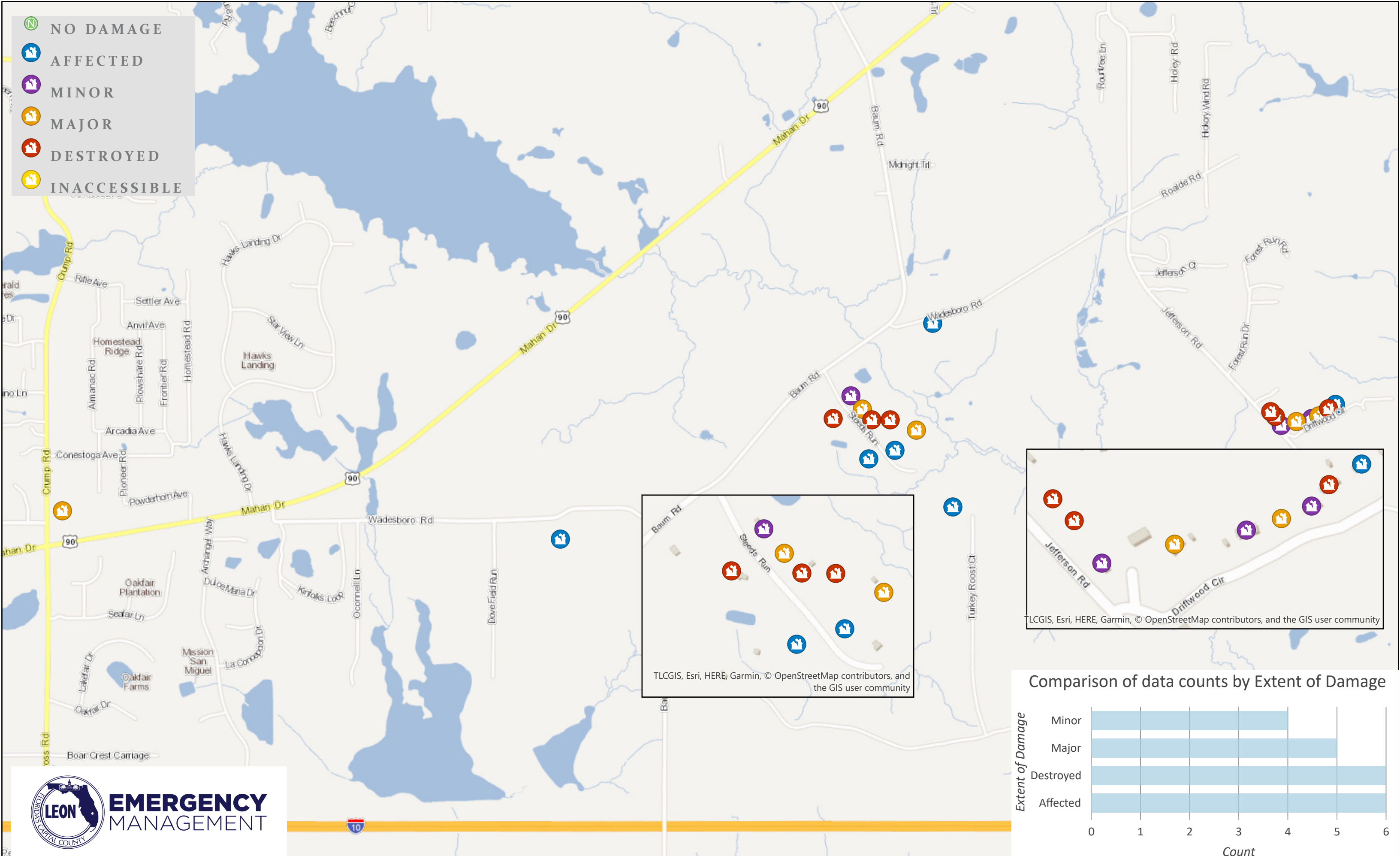
ATTESTED BY:
Gwendolyn Marshall, Clerk of Court
& Comptroller, Leon County, Florida

By: _____

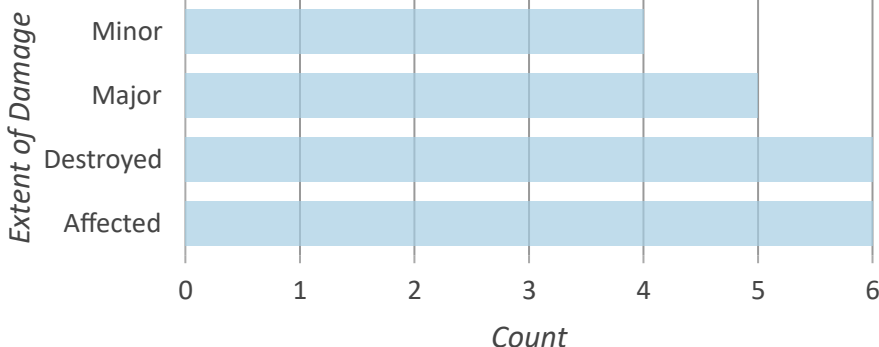
APPROVED AS TO FORM:
Leon County Attorney's Office

By: _____
Herbert W. A. Thiele, Esq.
County Attorney

- NO DAMAGE
- AFFECTED
- MINOR
- MAJOR
- DESTROYED
- INACCESSIBLE



Comparison of data counts by Extent of Damage



Board of County Commissioners

Leon County, Florida

Policy No. 07-2

Title: Reserves

Date Adopted: September 16, 2008

Effective Date: September 16, 2008

Reference: N/A

Policy Superseded: Policy No. 07-2, "Reserves", adopted July 10, 2007; Policy No. 99-3, "Use of Contingency Reserves", adopted November 23, 1999; Policy No. 94-11, "Contingency Reserves and Mid-Fiscal Year Funding Requests from Outside Agencies," September 1994

It shall be the policy of the Board of County Commissioners of Leon County, Florida, that:

Policy No. 07-2, "Reserves", adopted by the Board of County Commissioners on July 10, 2007, is hereby superseded, and a revised policy is hereby adopted in its place, to wit:

1. Emergency Reserves

- a. The general revenue emergency reserves will be maintained at an amount not to be less than 3% and to not exceed 8% of projected general fund and fine and forfeitures fund operating expenditures for the ensuing fiscal year.
- b. A Catastrophe Reserve will be maintained at 2% of the general fund and fine and forfeiture fund operating expenditures for the ensuing fiscal year. The Catastrophe Reserve will provide immediate cash flow for staff overtime, equipment, contractual support and materials/supplies in the event of a natural disaster.

In the event of a declared local state of emergency, the County Administrator is authorized to utilize the Catastrophe Reserve to pay Leon County solid waste and Leon County building/growth fees for eligible residents for the purpose of debris removal and home restoration/reconstruction. To be eligible, residents must demonstrate that all other means (including, but not limited to: FEMA Individual Assistance, property insurance) have been exhausted prior to seeking County assistance.

- c. The reserve for contingency is separate from the reserve for cash balances.
- d. Annually the Board will determine an appropriate amount of reserve for contingency to be appropriated as part of the annual budget. Any funds not included in the budget under this category will be included as part of the unreserved fund balance.

2. Reserve for Cash Balances

- a. The County will maintain an annual unappropriated reserve for cash balance at a level sufficient to maintain adequate cash flow and to eliminate the need for short-term borrowing.
- b. The unappropriated fund balance shall be no less than 10% and no greater than 20% of projected general fund and fine and forfeiture fund operating expenditures.
- c. The reserve for cash balance shall be separate from the emergency reserves.
- d. All major funds will retain sufficient cash balances to eliminate the need for short-term borrowing.

3. Utilization of Fund Balance

- a. As part of the annual budget process, a determination will be made of the minimum and maximum amounts of fund balance available based on the requirements set forth in Sections 1 and 2.
- b. Funds in excess of the minimums established can be utilized to support one time capital project funding and /or other one-time expenditures to address unforeseen revenue shortfalls.

4. Budgeted Contingency Reserve

Budgeted Reserve for Contingency reserves, are established to provide the following:

- a. Funding for authorized mid-year increases to adopted levels of service.
- b. Funding for unexpected increases in the cost of providing existing levels of service.
- c. Temporary and nonrecurring funding for unexpected projects.
- d. Funding of a local match for public or private grants.
- e. Funding to offset losses in revenue caused by actions of other governmental bodies.
- f. Funding to accommodate unexpected program mandates from other governmental bodies.

5. Procedures

- a. The County Administrator is authorized to develop forms and procedures to be used by outside agencies or individuals or County agencies in submitting their requests for use of contingency reserves.
- b. County agencies, including County departments and Constitutional Officers, requesting additional funding from the Board shall first submit their requests in writing to the County Administrator for full review and evaluation.
- c. After evaluation, all requests will be brought to the Board for consideration at a regularly scheduled meeting.
- d. Requests for use of reserves for contingency may be approved only by the Board of County Commissioners.

- e. The County's budget will be amended at such time the County Commission, by majority vote, authorizes reserves for contingency. All requests to the County Commission for the use of any reserves for contingency shall be accompanied by a "contingency statement" prepared by OMB showing the year-to-date activity on the reserves account as well as the current account balance and the net effect on the account of approving the use of reserves.

6. Evaluation Criteria

- a. The Board will use the procedures and evaluation criteria set forth in this policy. The evaluation of funding requests shall include, but not be limited to the following:
 - ▶ consistency with other Board policy;
 - ▶ the urgency of the request;
 - ▶ the scope of services to be provided;
 - ▶ the short-term and long-term fiscal impact of the request;
 - ▶ a review of alternative methods of funding or providing the services,
 - ▶ a review for duplication of services with other agencies;
 - ▶ a review of efforts to secure non-County funding;
 - ▶ a discussion of why funding was not sought during the normal budget cycle; and
 - ▶ a review of the impact of not funding or delaying funding to the next fiscal year.

7. Exceptions

- a. This policy is not intended to limit regular mid-year salary adjustment transfers from the salary adjustment contingency account, which is reviewed separately by the Board of County Commissioners on an annual basis.