

Board of County Commissioners

Agenda Request

Date of Meeting: February 20, 2018

Date Submitted: January 19, 2018

To: Honorable Chairperson and Members of the Board

From: Dee Jackson, Interim County Administrator
Sonya Burns, Administrative Assistant III

Subject: Approval of Resolution No. 2018-002 Amending the State Housing Initiatives Partnership Program (SHIP) Local Housing Assistance Plan (Technical Revision) for FY(s) 2014-2015, 2015-2016 and 2016-2017

Statement of Issue:

This agenda item seeks Board approval of County Commissioners (BOCC) approval of Resolution No. 2018-002, amending the SHIP Local Housing Assistance Plan for Fiscal Years 2014-2015, 2015-2016 and 2016-2017; authorization for the Chairperson to sign the certification documents related the LHAP submission.

Background:

Gadsden County is a participating local government in the State Housing Initiatives Partnership (SHIP) Program established by Section 420.907-420.9079, et seq., Florida Statutes, Chapter 67-37, Florida Administrative Code and administered by the Florida Housing Finance Corporation. A requirement for the receipt of SHIP funds is to develop a Local Housing Assistance Plan (LHAP) adopted by resolution and set forth strategies for administering the SHIP Program. The Local Housing Assistance Plan (LHAP) is intended to increase the availability of affordability of affordable housing units by combining local resources and cost savings measures into a local housing partnership and use public and private funds to reduce the cost of housing.

Analysis:

The need for affordable housing for the extremely low, very low, low and moderate income households is addressed in the County's Comprehensive Plan. SHIP funds will provide the financial vehicle for affordable housing and thereby lower the cost to income-eligible and credit qualified residents. The current Local Housing Assistance Plan (LHAP) was adopted and approved by the Gadsden County Board of County Commissioners on April 1, 2017 and accepted by the Florida Housing Finance Corporation. The proposed resolution would adopt a technical revision to the LHAP for

Fiscal Years 2014-15, 2015-16 and 2016-17 to include moderate income households as eligible for owner occupied rehabilitation funds.

The Local Housing Assistance Plan (LHAP) increases the availability of affordability of affordable housing units by combining local resources and cost savings measures into a local housing partnership and use public and private funds to reduce the cost of housing.

Fiscal Impact:

None

Options:

1. Approve the Amended (Technical Revision) State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan for Fiscal Years 2014-2015, 2015-2016 and 2016-2017; and authorize Chairperson to sign the certification and all other documents related to the LHAP Submission.
2. Do not approve.
3. Board direction.

Interim County Administrator's Recommendation:

Option 1

Attachment(s):

1. SHIP Local Housing Assistance Plan (Previously Approved 04/01/17)
2. Amended (Technical Revision) SHIP LHAP for Fiscal Years 2014-2015, 2015-2016 and 2016-2017
3. Resolution No. 2018-002
4. Florida Housing Finance Email

PREVIOUSLY APPROVED LHAP

APPROVAL DATE: 04/01/14

BOARD OF COUNTY COMMISSIONERS
Agenda Request

Date of Meeting: April 1, 2014

Date Submitted: March 18, 2014

To: Honorable Chairman and Members of the Board

From: Robert M. Presnell, County Administrator
Phyllis R. Moore, SHIP Administrator

Subject: Approval of Resolution No. 2014-007 Approving the State Housing Initiatives Partnership Program (SHIP) Local Housing Assistance Plan FY(s) 2014-2015, 2015-2016 and 2016-2017

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Statement of Issue:

This agenda item seeks the Board of County Commissioners (BOCC) approval of the following:

1. Approve Resolution No. 2014-007 adopting the SHIP Local Housing Assistance Plan for Fiscal Years 2014-2015, 2015-2016 and 2016-2017.
2. Authorization for Chairman to sign certification documents related the LHAP submission.

Background:

Gadsden County is a participating local government in the State Housing Initiatives Partnership (SHIP) Program established by Section 420.907-420.9079, et seq., Florida Statutes, Chapter 67-37, Florida Administrative Code and administered by the Florida Housing Finance Corporation. A requirement for the receipt of SHIP funds is to develop a Local Housing Assistance Plan (LHAP) adopted by resolution and sets forth strategies for administering the SHIP Program. The Local Housing Assistance Plan (LHAP) is intended to increase the availability of affordability of affordable housing units by combining local resources and cost savings measures into a local housing partnership and use public and private funds to reduce the cost of housing.

Analysis:

The need for affordable housing for the extremely low, very low, low and moderate income households is addressed in the County's Comprehensive Plan. SHIP funds will provide the financial vehicle for affordable housing and thereby lower the cost to income-eligible and credit qualified residents. The Local Housing Assistance Plan (LHAP) will become effective July 1, 2014 following adoption by the Gadsden County Board of County Commissioners and subsequent approval by the Florida Housing Finance

Corporation. The plan in for FY(s) 2014-2015, 2015-2016 and 2016-2017 and all amendments will be made with the input of the Partnership and the approval by the County Commissioners.

The Local Housing Assistance Plan (LHAP) is intended to increase the availability of affordability of affordable housing units by combining local resources and cost savings measures into a local housing partnership and use public and private funds to reduce the cost of housing.

Fiscal Impact:

NONE

Options:

- Option 1: Approve and sign the State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan for Fiscal Years 2014-2015 2015-2016 and 2016-2017.
- Option 2: Authorize Chairman to sign certification documents related to the LHAP Submission. (Exhibit D)
- Option 3: Disapprove and not sign the State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan for Fiscal Years 2014-2015, 2015-2016 and 2016-2017.

GADSDEN COUNTY

State Housing Initiatives Partnership (SHIP) Program SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2014-2015

2015-2016

2016-2017

I. PROGRAM DESCRIPTION Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

A. Name of the participating local government and Interlocal if Applicable:
Section 420.9072 (5), F.S.

GADSDEN COUNTY

Interlocal: Yes No

Name of participating local government(s) in the Interlocal Agreement;

A copy of the Interlocal Agreement is attached as **Exhibit H.**

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.
Creation of the Plan is for the purpose of meeting the housing needs of the 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: *Chapter 67-37.002, F.A.C.*

2014/2015

2015/2016

2016/2017

D. Governance: *Chapter 67-37.005(3) and (5)(i) F.A.C. and Section 420.9071(14)F.S.*
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. (F.A.C.). The SHIP Program furthers the housing element of the local government Comprehensive Plan, Cities and Counties must be in compliance with these applicable statutes and rules: Section 420.907-9079,F.S. and Chapter 67-37, F.A.C.

E. Local Housing Partnership *Section 420.9072(1)(a), F.S.*
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: *Chapter 67-37.007(1)(b)(c), F.A.C. and Ssection 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*
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 maybe leveraged with or used to supplement other Florida Housing Finance Corporation programs that's not providing down payment and closing cost assistance, and to provide local match to obtain federal housing grants or programs. The program also works with USDA/Rural Development. Rural Development has partner with SHIP to combine programmatic money to stretch program assistance. Rural Development also provides first mortgage at below mortgage rate to first time homebuyers, whereby SHIP provides down-payment and closing cost assistance. SHIP funds may be leverage with the County

general fund and USDA /Rural Development Rehabilitation Loan/Grant Program.

G. Public Input: *Chapter 67-37.005(3), F.A.C.*

Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: *Chapter 67-37.005(6)(a), F.A.C.*

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

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

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

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

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

- Pre-Homeownership Counseling
- Credit Counseling.
- Foreclosure prevention counseling
- Home maintenance for residents who have received home rehabilitation

K. Purchase Price Limits: *Section 420.9075(4)(c), F.S. and Chapter 67-37.007 (6) F.A.C.*

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, 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

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

- New Homes: \$140,000.00
- Existing Homes: \$120,000.00

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

The Income and Rent Limits used in the SHIP Program are updated annually by the U.S. Department of Housing and Urban Development (HUD) and distributed by Florida Housing Finance Corporation. **Affordable** means that monthly rents or mortgage payments

including taxes and insurance do not exceed 30% 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 *Chapter 67-37.005(6)(b)(7) F.A.C.*

Should an eligible sponsor be used, **Gadsden 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 and Workforce Development Initiatives programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e) and (4) (f), F.S.*

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 for at least annually for 15 years or the term of assistance whichever is longer unless as specified above.

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

O. Administrative Budget: *Chapter 67-37.005(6)(f)3, F.A.C.*

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.

Gadsden County finds that the monies deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. The SHIP Administrator is responsible for administration of the SHIP program for fiscal year(s) 2014/15, 2015/16 and 2016/17. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 10% percent of the total SHIP allocation will be authorized for administrative expenses each year, as approved by the Board of County Commissioners-attached resolution. **Exhibit E** Should the amount of funding increase or decrease administration will remain at 10% of total funds allocated.

A County or an eligible municipality may not exceed the 10% limitation on administrative costs. The cost of administering the program may not exceed 10% 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), F.S. and eligible municipalities receiving a local housing distribution of up to **\$350,000.00** may use up to 10% of program income for administrative costs.

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

Define in accordance with Rule Chapter 67-37.002(6) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS. Persons in need of affordable housing who are employed in occupations or professions in which they are essential to the county as referenced in Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a), F.S.

R. Green Initiatives: Section 420.9075(3) (d). F.S.

Gadsden County will monitor compliance with chapter 11 of the 2007 Florida Building Code for Residential development regarding Energy Efficiency. To reduce the costs of maintenance, by using materials such as high density insulation, vinyl siding, vinyl windows, that exceeds "Energy Star" requirements, energy efficient lights, and 13 SER HVAC systems. The County is committed to production of energy efficient housing for long term affordability. The County shall adhere to all energy requirements of HUD and the State of Florida Energy Efficiency Code for Building Construction. The County will encourage the homeowners to purchase Energy Star rated appliances, after rehabilitation or New Construction throughout Gadsden County. Also the County will allow the Contractor to save and re-used existing building materials and plant green scrubs along with landscaping to conserve water.

II. LHAP HOUSING STRATEGIES: Chapter 67-37.005(5), F.A.C.

A. Name of the Strategy: Purchase Assistance Program

a. Summary of the Strategy:

The Purchase Assistance Program assists eligible first time homebuyers with down payment and closing cost. Funds will be available to purchase a **Newly Constructed home**, not to exceed **\$140,000.00** and **Existing home** less than ten (10) years of age and shall not exceed **\$120,000.00**. For the use as their principle residence, Potential homebuyers must hire a private home inspector to insure that the existing unit currently meets State and Local Building Codes. Mobile homes are not eligible for purchase under this program. Purchaser of a newly constructed home or existing home will be assisted with only the amount required to reduce the purchase price in order to make unit affordable.

- b. **Fiscal Years Covered:** 2014/15, 2015/16, and 2016/17
- c. **Income Categories to be served:** Extremely Low, Very Low, Low, and Moderate Income Families.
- d. **Maximum award amount:** Assistance shall not exceed **\$10,000** for Moderate Income Applicants and up to **\$15,000** for Extremely Low, Very Low to Low Income Applicants.
- e. **Terms, Recapture and Default:**
 Subsidy provided will be in the form of a **ten (10) year** deferred payment loan, for new construction the loan amount will be forgiven at a rate of 10% per year and **seven (7) years** for existing unit. The loan amount will be forgiven at a rate of 14.2858% per year. The Deferred Payment Loan will involve a security agreement (lien) being placed on the property, at 0% interest. Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by Gadsden County Zoning Standards within the ten (10) or (7) year period. **The loan is forgiven in full at the end of (10) years new construction and (7) years existing.**
- f. **Recipient Selection Criteria:**
 Prior to applying to Gadsden County, applicants must complete the Gadsden County homeowner class conducted by the Gadsden County Extension office. Applicants possessing a certificate of completion will be assisted on a first come, first qualified, first ready basis.

 Applicants must be first time homebuyers. First time homebuyer is defined as: an individual who has not owned a home within the last three years, displaced individuals due to a divorce, and families who own mobile homes but not the property owner nor pay property taxes. All other cases will be reviewed on a first come, first-ready-to-close basis by the administrator and approved by the Affordable Housing Advisory Committee and the Board of County Commissioners. All applicants must be able to obtain first mortgage financing, with fixed interest rates.
- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:** SHIP assisted applicants can only benefit once from the program with exception to those affected by a disaster.

B. Name of the Strategy: Emergency Repair

- a. **Summary of the Strategy:**
 Repairs considered an **emergency/special needs** will be available only to owner/occupied households. Emergency situations may include leaking roof, plumbing repairs or replacement, installation of ramps, or handicap accessible bathrooms which require immediate attention to faulty wiring or any situations that endanger the health and safety of the family will be

considered an emergency repair. The County will encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for long term affordability.

- b. **Fiscal Years Covered:** 2014/15, 2015/16 and 2016/2017
- c. **Income Categories to be served:** Extremely Low and Very Low
- d. **Maximum award:** \$ 10,000
- e. **Terms, Recapture and Default:**

Subsidy provided will be in the form of a two (2) year deferred payment loan. The Deferred Payment Loan will involve a security agreement (lien) being placed on the property at 0% interest. Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Gadsden County Zoning Standards within the two (2) year period. **The loan is forgiven in full at the end of the (2) year period.**

- f. **Recipient Selection Criteria:**

Applicants will be assisted on a first come, first qualified, first ready basis following annual advertisement of the availability of SHIP funds. Priorities may be given according to the initial determination of assistance in an effort to accommodate SHIP expenditure requirements. If a waiting list exists and the projected wait time for assistance is more than two years, the strategy will be closed until all applicants on the list have been assisted. **Mobile homes are not eligible for rehabilitation under this program.**

Applicants must provide evidence that property taxes are paid current and Mortgage (if applicable) also paid current.

- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:**

SHIP assisted applicants can only benefit once from the program with exception to those affected by a disaster.

C. Name of the Strategy: Owner Occupied Rehabilitation/Replacement Program

- a. **Summary of the Strategy:**

Assistance will be provided to homeowners whose homes are not in compliance with the State and Local building codes or Section 8 Minimum Quality Standards. In lieu of rehabilitation when the homes are deteriorated to the extent that repairs are unfeasible due to unreasonable costs or extensive structural problems, a replacement will be granted. Mobile homes are not eligible for rehabilitation under this program. The county will encourage the incorporation of energy efficiency features, green building and design

techniques into rehabilitation or construction projects for long term affordability.

- b. **Fiscal Years Covered:** 2014/15, 2015/16 and 2016/17
- c. **Income Categories to be served:** Extremely low, Very Low and Low income households.

d. **Maximum award: \$60,000**

e. **Terms, Recapture and Default:**

Subsidy provided will be in the form of a five (5) year deferred payment loan. The loan amount will be forgiven at a rate of 20% per year. The Deferred Payment Loan will involve a security agreement (lien) being placed on the property at 0% interest. Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Gadsden County Zoning Standards within the five (5) year period. **The loan is forgiven in full at the end of the (5) year period.**

f. **Recipient Selection Criteria:**

Applicants will be assisted on a first come, first qualified, first ready basis following annual advertisement of the availability of SHIP funds. Priorities may be given according to the initial determination of assistance in an effort to accommodate SHIP expenditure requirements. If a waiting list exists and the projected wait time for assistance is more than two years, the strategy will be closed until all applicants on the list have been assisted. Rehab will be available only to owner/occupied households.

Applicants must possess a clear title to the property, although it may be jointly owned and mortgaged. Applicants must provide evidence that property taxes are paid current and mortgage (if applicable) also paid current.

g. **Sponsor Selection Criteria:** Not Applicable

h. **Additional Information:**

SHIP assisted applicants can only benefit once from the program with exception to those affected by a disaster.

D. Name of the Strategy: Foreclosure Prevention

a. **Summary of the Strategy:**

The Foreclosure Prevention Program will provide assistance on a first-come served basis to eligible applicants who are delinquent in their mortgage payments, but whose home have not yet had a foreclosure sale date set. Applicants requesting assistance must be able to prove that their financial situation is temporary and due to circumstances beyond their control, such as military deployment or job loss, loss spousal support, personal injury, or unanticipated emergency expenses, as determined by the jurisdictions SHIP program. Eligible expenses will include delinquent mortgage payments,

attorney's fee, recording fee, and late fees.

- b. **Fiscal Years:** 2014/15, 2015/16 and 2016/17
- c. **Income Categories to be served:** Very Low, Low and Moderate
- d. **Maximum Award Amount:** \$3,000
- e. **Terms, Recapture and Defaults:**
Subsidy provided will be in the form of a three (3) year deferred payment loan. The loan amount will be forgiven at a rate of 33.33% percent per year. The deferred payment loan will involve a security agreement (lien) being placed upon the property at 0% interest. Repayment of the loan will be required only if the homeowner rents, sell, or transfer ownership of the home, ceases to use the home as his/her primary residence or fails to maintain property to the standards as set forth by Gadsden County Zoning Standards within the (3) three period. **The loan is forgiven in full at the end of the (3) year period.**
- f. **Recipients Selection Criteria:**
Persons previously assisted with SHIP funds will be eligible for assistance through this strategy. Applicants will be selected on a first-come first served basis.
- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:** SHIP assisted applicants can only benefit once from the program with the exception to those affected by a disaster.

E. Name of the Strategy: Disaster Relief

- a. **Summary of the Strategy:**
The Disaster Relief Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
 - (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - (c) construction of wells or repair of existing wells where public water is not available;
 - (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
 - (e) security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order 04-182, for eligible recipients that have been displaced from their homes due to damage from the storm;
 - (f) other activities as proposed by the counties and eligible municipalities and

approved by Florida Housing.

- b. **Fiscal Years Covered:** 2014/15, 2015/16 and 2016/17
- c. **Income Categories to be served:** Extremely low-Very low- and Low
- d. **Maximum Award Amount:** \$5,000

- e. **Terms, Recapture and Default:**
All SHIP funds provided to eligible households will be in the form of a deferred payment loan at 0% interest for a period of 3 years. Should the owner move, vacate, rent or sell the home before the (3) three years have passed; the balance of the SHIP loan will be immediately due and repayable to the county. **The loan will be forgiven in full at the end of the (3) year period.**

- f. **Recipient Selection Criteria:**
Application will be reviewed for eligibility and approved on a first come first served basis. Applicants must own and occupy the home. Mobile homes are not eligible.

- g. **Sponsor Selection Criteria:** Not Applicable

- h. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.

III. LHAP INCENTIVE STRATEGIES

Section 420.9071 (16), F.S.

- A. **Name of the Strategy: Expedited Permitting**
Permits as defined in s. 163.3164(7) and (8), F.S. for affordable housing projects are expedited to a greater degree than other projects.
 - a. **Established policy and procedures:**
Permits as defined in S.163.3164 (7) and (8) for affordable housing projects are expedited to a greater degree than other projects. Expedited permitting process for affordable housing projects. Gadsden County permitting process shall remain as it exists. However, if affordable housing projects begin to experience delays beyond the normal permitting time frame and not related to developers changes, or are more than four weeks on any phase of the permitting process, then such affordable housing projects will be processed ahead of other projects to be considered. For the purpose of expedited permit process, affordable housing projects will be indentified as those projects assisted with state or federal funds.

- B. **Name of the Strategy: 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. Established policy and procedures:

The Administration staff continues to review the local policies, ordinances, regulations, and plan provisions. Recommendations are provided to the Board of County Commissions on an as needed basis.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Certification Page:** *Chapter 67-37.005(7), F.A.C.*
Signed Certification is attached as **Exhibit D.**
- E. Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**
- G. Ordinance:** *Section 420.9072(3)(a), F.S.*
If changed from the original ordinance, a copy is attached as **Exhibit G.**
- H. Interlocal Agreement:** *Section 420.9072, F.S.*
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

Exhibit A Administrative Budget

Fiscal Year 2014-2015

Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 1,000.00
	\$ 35,000.00

Fiscal Year 2015-2016

Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 1,000.00
	\$ 35,000.00

Fiscal Year 2016-2017

Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 1,000.00
	\$ 35,000.00

Based on a distribution of
\$350,000

TECHNICAL REVISION LHAP

GADSDEN COUNTY

State Housing Initiatives Partnership (SHIP) Program

AMENDED SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP) (TECHNICAL REVISIONS)

FISCAL YEARS COVERED

2014-2015

2015-2016

2016-2017

I. PROGRAM DESCRIPTION Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

A. Name of the participating local government and Interlocal if Applicable:
Section 420.9072 (5), F.S.

GADSDEN COUNTY

Interlocal: Yes ___ No X

Name of participating local government(s) in the Interlocal Agreement;

A copy of the Interlocal Agreement is attached as **Exhibit H.**

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.
Creation of the Plan is for the purpose of meeting the housing needs of the 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: *Chapter 67-37.002, F.A.C.*

X 2014/2015
X 2015/2016
X 2016/2017

D. Governance: *Chapter 67-37.005(3) and (5)(i) F.A.C. and Section 420.9071(14)F.S.*
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. (F.A.C.). The SHIP Program furthers the housing element of the local government Comprehensive Plan, Cities and Counties must be in compliance with these applicable statutes and rules: Section 420.907-9079,F.S. and Chapter 67-37, F.A.C.

E. Local Housing Partnership *Section 420.9072(1)(a), F.S.*
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: *Chapter 67-37.007(1)(b)(c), F.A.C. and Ssection 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*
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 maybe leveraged with or used to supplement other Florida Housing Finance Corporation programs that's not providing down payment and closing cost assistance, and to provide local match to obtain federal housing grants or programs. The program also works with USDA/Rural Development. Rural Development has partner with SHIP to combine programmatic money to stretch program assistance. Rural Development also provides first mortgage at below mortgage rate to first time homebuyers, whereby SHIP provides down-payment and closing cost assistance. SHIP funds may be leverage with the County

general fund and USDA /Rural Development Rehabilitation Loan/Grant Program.

G. Public Input: *Chapter 67-37.005(3), F.A.C.*

Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: *Chapter 67-37.005(6)(a), F.A.C.*

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

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

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

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

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

- Pre-Homeownership Counseling
- Credit Counseling.
- Foreclosure prevention counseling
- Home maintenance for residents who have received home rehabilitation

K. Purchase Price Limits: *Section 420.9075(4)(c), F.S. and Chapter 67-37.007 (6) F.A.C.*

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, 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

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

New Homes: \$140,000.00
Existing Homes: \$120,000.00

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

The Income and Rent Limits used in the SHIP Program are updated annually by the U.S. Department of Housing and Urban Development (HUD) and distributed by Florida Housing Finance Corporation. **Affordable** means that monthly rents or mortgage payments

including taxes and insurance do not exceed 30% 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 *Chapter 67-37.005(6)(b)(7) F.A.C.*

Should a eligible sponsor be used, **Gadsden 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 and Workforce Development Initiatives programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e) and (4) (f), F.S.*

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 for at least annually for 15 years or the term of assistance whichever is longer unless as specified above.

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

O. Administrative Budget: *Chapter 67-37.005(6)(f)3, F.A.C.*

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.

Gadsden County finds that the monies deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. The SHIP Administrator is responsible for administration of the SHIP program for fiscal year(s) 2014/15, 2015/16 and 2016/17. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 10% percent of the total SHIP allocation will be authorized for administrative expenses each year, as approved by the Board of County Commissioners-attached resolution. **Exhibit E** Should the amount of funding increase or decrease administration will remain at 10% of total funds allocated.

A County or an eligible municipality may not exceed the 10% limitation on administrative costs. The cost of administering the program may not exceed 10% 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), F.S. and eligible municipalities receiving a local housing distribution of up to **\$350,000.00** may use up to 10% of program income for administrative costs.

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

Define in accordance with Rule Chapter 67-37.002(6) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS. Persons in need of affordable housing who are employed in occupations or professions in which they are essential to the county as referenced in Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a), F.S.

R. Green Initiatives: Section 420.9075(3) (d). F.S.

Gadsden County will monitor compliance with chapter 11 of the 2007 Florida Building Code for Residential development regarding Energy Efficiency. To reduce the costs of maintenance, by using materials such as high density insulation, vinyl siding, vinyl windows, that exceeds "Energy Star" requirements, energy efficient lights, and 13 SER HVAC systems. The County is committed to production of energy efficient housing for long term affordability. The County shall adhere to all energy requirements of HUD and the State of Florida Energy Efficiency Code for Building Construction. The County will encourage the homeowners to purchase Energy Star rated appliances, after rehabilitation or New Construction throughout Gadsden County. Also the County will allow the Contractor to save and re-used existing building materials and plant green scrubs along with landscaping to conserve water.

II. LHAP HOUSING STRATEGIES: Chapter 67-37.005(5), F.A.C.

A. Name of the Strategy: Purchase Assistance Program

a. Summary of the Strategy:

The Purchase Assistance Program assists eligible first time homebuyers with down payment and closing cost. Funds will be available to purchase a **Newly Constructed home**, not to exceed **\$140,000.00** and **Existing home** less than ten (10) years of age and shall not exceed **\$120,000.00**. For the use as their principle residence, Potential homebuyers must hire a private home inspector to insure that the existing unit currently meets State and Local Building Codes. Mobile homes are not eligible for purchase under this program. Purchaser of a newly constructed home or existing home will be assisted with only the amount required to reduce the purchase price in order to make unit affordable.

- b. **Fiscal Years Covered:** 2014/15, 2015/16, and 2016/17
- c. **Income Categories to be served:** Extremely Low, Very Low, Low, and Moderate Income Families.
- d. **Maximum award amount:** Assistance shall not exceed **\$10,000** for Moderate Income Applicants and up to **\$15,000** for Extremely Low, Very Low to Low Income Applicants.
- e. **Terms, Recapture and Default:**
 Subsidy provided will be in the form of a **ten (10) year** deferred payment loan, for new construction the loan amount will be forgiven at a rate of 10% per year and **seven (7) years** for existing unit. The loan amount will be forgiven at a rate of 14.2858% per year. The Deferred Payment Loan will involve a security agreement (lien) being placed on the property, at 0% interest. Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by Gadsden County Zoning Standards within the ten (10) or (7) year period. **The loan is forgiven in full at the end of (10) years new construction and (7) years existing.**
- f. **Recipient Selection Criteria:**
 Prior to applying to Gadsden County, applicants must complete the Gadsden County homeowner class conducted by the Gadsden County Extension office. Applicants possessing a certificate of completion will be assisted on a first come, first qualified, first ready basis.

 Applicants must be first time homebuyers. First time homebuyer is defined as: an individual who has not owned a home within the last three years, displaced individuals due to a divorce, and families who own mobile homes but not the property owner nor pay property taxes. All other cases will be reviewed on a first come, first-ready-to-close basis by the administrator and approved by the Affordable Housing Advisory Committee and the Board of County Commissioners. All applicants must be able to obtain first mortgage financing, with fixed interest rates.
- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:** SHIP assisted applicants can only benefit once from the program with exception to those affected by a disaster.

B. Name of the Strategy: Emergency Repair

- a. **Summary of the Strategy:**
 Repairs considered an **emergency/special needs** will be available only to owner/occupied households. Emergency situations may include leaking roof, plumbing repairs or replacement, installation of ramps, or handicap accessible bathrooms which require immediate attention to faulty wiring or any situations that endanger the health and safety of the family will be

considered an emergency repair. The County will encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for long term affordability.

- b. **Fiscal Years Covered:** 2014/15, 2015/16 and 2016/2017
- c. **Income Categories to be served:** Extremely Low and Very Low
- d. **Maximum award:** \$ 10,000
- e. **Terms, Recapture and Default:**

Subsidy provided will be in the form of a two (2) year deferred payment loan. The Deferred Payment Loan will involve a security agreement (lien) being placed on the property at 0% interest. Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Gadsden County Zoning Standards within the two (2) year period. **The loan is forgiven in full at the end of the (2) year period.**

- f. **Recipient Selection Criteria:**

Applicants will be assisted on a first come, first qualified, first ready basis following annual advertisement of the availability of SHIP funds. Priorities may be given according to the initial determination of assistance in an effort to accommodate SHIP expenditure requirements. If a waiting list exists and the projected wait time for assistance is more than two years, the strategy will be closed until all applicants on the list have been assisted. **Mobile homes are not eligible for rehabilitation under this program.**

Applicants must provide evidence that property taxes are paid current and Mortgage (if applicable) also paid current.

- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:**

SHIP assisted applicants can only benefit once from the program with exception to those affected by a disaster.

C. Name of the Strategy: Owner Occupied Rehabilitation/Replacement Program

- a. **Summary of the Strategy:**

Assistance will be provided to homeowners whose homes are not in compliance with the State and Local building codes or Section 8 Minimum Quality Standards. In lieu of rehabilitation when the homes are deteriorated to the extent that repairs are unfeasible due to unreasonable costs or extensive structural problems, a replacement will be granted. Mobile homes are not eligible for rehabilitation under this program. The county will encourage the incorporation of energy efficiency features, green building and design

techniques into rehabilitation or construction projects for long term affordability.

- b. **Fiscal Years Covered:** 2014/15, 2015/16 and 2016/17
- c. **Income Categories to be served:** ~~Extremely low, Very Low and Low income households.~~ **Extremely low, Very Low, Low and Moderate income households.**
- d. **Maximum award: \$60,000**
- e. **Terms, Recapture and Default:**

Subsidy provided will be in the form of a five (5) year deferred payment loan. The loan amount will be forgiven at a rate of 20% per year. The Deferred Payment Loan will involve a security agreement (lien) being placed on the property at 0% interest. Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Gadsden County Zoning Standards within the five (5) year period. **The loan is forgiven in full at the end of the (5) year period.**
- f. **Recipient Selection Criteria:**

Applicants will be assisted on a first come, first qualified, first ready basis following annual advertisement of the availability of SHIP funds. Priorities may be given according to the initial determination of assistance in an effort to accommodate SHIP expenditure requirements. If a waiting list exists and the projected wait time for assistance is more than two years, the strategy will be closed until all applicants on the list have been assisted. Rehab will be available only to owner/occupied households.

Applicants must possess a clear title to the property, although it may be jointly owned and mortgaged. Applicants must provide evidence that property taxes are paid current and mortgage (if applicable) also paid current.
- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:**

SHIP assisted applicants can only benefit once from the program with exception to those affected by a disaster.

D. Name of the Strategy: Foreclosure Prevention

- a. **Summary of the Strategy:**

The Foreclosure Prevention Program will provide assistance on a first-come served basis to eligible applicants who are delinquent in their mortgage payments, but whose home have not yet had a foreclosure sale date set. Applicants requesting assistance must be able to prove that their financial situation is temporary and due to circumstances beyond their control, such as military deployment or job loss, loss spousal support, personal injury, or unanticipated emergency expenses, as determined by the jurisdictions SHIP

program. Eligible expenses will include delinquent mortgage payments, attorney's fee, recording fee, and late fees.

- b. **Fiscal Years:** 2014/15, 2015/16 and 2016/17
- c. **Income Categories to be served:** Very Low, Low and Moderate
- d. **Maximum Award Amount:** \$3,000
- e. **Terms, Recapture and Defaults:**
Subsidy provided will be in the form of a three (3) year deferred payment loan. The loan amount will be forgiven at a rate of 33.33% percent per year. The deferred payment loan will involve a security agreement (lien) being placed upon the property at 0% interest. Repayment of the loan will be required only if the homeowner rents, sell, or transfer ownership of the home, ceases to use the home as his/her primary residence or fails to maintain property to the standards as set forth by Gadsden County Zoning Standards within the (3) three period. **The loan is forgiven in full at the end of the (3) year period.**
- f. **Recipients Selection Criteria:**
Persons previously assisted with SHIP funds will be eligible for assistance through this strategy. Applicants will be selected on a first-come first served basis.
- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:** SHIP assisted applicants can only benefit once from the program with the exception to those affected by a disaster.

E. Name of the Strategy: Disaster Relief

- a. **Summary of the Strategy:**
The Disaster Relief Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
 - (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - (c) construction of wells or repair of existing wells where public water is not available;
 - (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
 - (e) security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order 04-182, for eligible recipients that have been displaced from their homes due to damage from the storm;

(f) other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- b. **Fiscal Years Covered:** 2014/15, 2015/16 and 2016/17
- c. **Income Categories to be served:** Extremely low-Very low- and Low
- d. **Maximum Award Amount:** \$5,000

- e. **Terms, Recapture and Default:**
All SHIP funds provided to eligible households will be in the form of a deferred payment loan at 0% interest for a period of 3 years. Should the owner move, vacate, rent or sell the home before the (3) three years have passed; the balance of the SHIP loan will be immediately due and repayable to the county. **The loan will be forgiven in full at the end of the (3) year period.**

- f. **Recipient Selection Criteria:**
Application will be reviewed for eligibility and approved on a first come first served basis. Applicants must own and occupy the home. Mobile homes are not eligible.

- g. **Sponsor Selection Criteria:** Not Applicable

- h. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.

III. LHAP INCENTIVE STRATEGIES

Section 420.9071 (16), F.S.

- A. **Name of the Strategy: Expedited Permitting**
Permits as defined in s. 163.3164(7) and (8), F.S. for affordable housing projects are expedited to a greater degree than other projects.
 - a. **Established policy and procedures:**
Permits as defined in S.163.3164 (7) and (8) for affordable housing projects are expedited to a greater degree than other projects. Expedited permitting process for affordable housing projects. Gadsden County permitting process shall remain as it exists. However, if affordable housing projects begin to experience delays beyond the normal permitting time frame and not related to developers changes, or are more than four weeks on any phase of the permitting process, then such affordable housing projects will be processed ahead of other projects to be considered. For the purpose of expedited permit process, affordable housing projects will be indentified as those projects assisted with state or federal funds.

- B. **Name of the Strategy: 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. Established policy and procedures:

The Administration staff continues to review the local policies, ordinances, regulations, and plan provisions. Recommendations are provided to the Board of County Commissions on an as needed basis.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Certification Page:** *Chapter 67-37.005(7), F.A.C.*
Signed Certification is attached as **Exhibit D.**
- E. Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**
- G. Ordinance:** *Section 420.9072(3)(a), F.S.*
If changed from the original ordinance, a copy is attached as **Exhibit G.**
- H. Interlocal Agreement:** *Section 420.9072, F.S.*
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

Exhibit A Administrative Budget

Fiscal Year 2014-2015

Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 1,000.00
	\$ 35,000.00

Fiscal Year 2015-2016

Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 1,000.00
	\$ 35,000.00

Fiscal Year 2016-2017

Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,500.00
Advertising	\$ 1,000.00
	\$ 35,000.00

Based on a distribution of
\$350,000

Exhibit G

Ordinance: Section 420.9072(3)(a)F.S.

If changed from the original ordinance, a copy is attached as Exhibit G.

Gadsden County's ordinance has changed from the original ordinance attach is a copy of the new ordinance 2018-002.

RESOLUTION NO. 2018-002

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF GADSDEN COUNTY, FLORIDA, APPROVING THE FIRST AMENDED LOCAL HOUSING ASSISTANCE PLAN (TECHNICAL REVISIONS) PURSUANT TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY COMMISSION CHAIRPERSON TO EXECUTE ANY NECESSARY CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Gadsden County Board of County Commissioners prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation and now desires to submit an amended plan; and

WHEREAS, the County Commission finds that it is in the best interest of the public for the Gadsden County Board of County Commissioners to submit a Amended Local Housing Assistance Plan (Technical Revisions) for review and approval so as to qualify for said documentary stamp tax funds; now, therefore,

BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSION OF GADSDEN COUNTY, FLORIDA:

SECTION 1 The County Commission of Gadsden County Florida hereby approves the Amended Local Housing Assistance Plan (Technical Revisions), as attached and incorporated hereto for submission to the Florida Housing Finance Corporation for fiscal years 2014-2015, 2015-2016 and 2016-2017.

SECTION 2 The County Chairperson is hereby designated and authorized to execute any certifications required by the Florida Housing Finance Corporation as related to the Amended Local Housing Assistance Plan (Technical Revisions), and to do all things necessary and proper to carry out the term and conditions of said program.

SECTION 3 County staff is hereby authorized and directed to submit the said approved Amended plan for review and approval by the Florida Housing Finance Corporation.

SECTION 4 This Resolution shall become effective upon passage.

PASSED AND ADOPTED this _____ day of _____, 2018.

Brenda A. Holt, BOCC Chairperson

David Weiss, County Attorney

ATTEST:

Nicholas Thomas, Clerk of Courts