

Board of County Commissioners Agenda Request

Date of Meeting: November 6, 2018

Date Submitted: October 23, 2018

To: Honorable Chairperson and Members of the Board

From: Dee Jackson, Interim County Administrator
Sonya Burns, Housing Program Coordinator

Subject: Approval of Resolution No. 2018-18 Amending the State Housing Initiatives Partnership Program (SHIP) Local Housing Assistance Plan (Technical Revision) for FY(s) 2017-18, 2018-19 and 2019-20

Statement of Issue:

This agenda item seeks the Board of County Commissioners (BOCC) approval of Resolution No. 2018-18 amending the SHIP Local Housing Assistance Plan for Fiscal Years 2017-18, 2018-19 and 2019-20 and authorization for Chairperson to execute all necessary documents.

Background:

Gadsden County participates in the State Housing Initiatives Partnership (SHIP) Program established by Section 420.907-420.9079, et seq., Florida Statutes (F.S.), 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 and 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) was adopted and approved by the Gadsden County Board of County Commissioners on September 19, 2017 and accepted by the Florida Housing Finance Corporation. The plan was for FY(s) 2017-18, 2018-19 and 2019-20; this amendment made with the input of Florida Housing Finance Corporation and their Technical Advisories. The technical revision was made to

the Emergency Strategy and Disaster Relief/Migration is to increase the allowance amounts available to Extremely Low, Very Low, and Low homeowners. This increase in the allowance amounts will only be applicable for the LHAP, as amended, covering FYs 2018-19 and 2019-20. This technical revision will allow county staff to service more citizens affected by Hurricane Michael's catastrophic damages seen and unseen.

Fiscal Impact:

There is no fiscal impact.

Options:

1. Approve and adopt Resolution No. 2018-18 and the amended State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan (Technical Revisions) for Fiscal Years 2017-2018 2018-19 and 2019-20 and authorize the chairperson to execute the Resolution and all related documents.
2. Do not approve.
3. Board direction.

Interim County Administrator's Recommendation:

Option 1

Attachment(s):

1. SHIP Local Housing Assistance Plan (Previously Approved 9/2018)
2. Resolution No. 2018-18
3. Certification of Florida Housing-LHPA and SHIP Funds
4. Florida Housing Response

GADSDEN COUNTY

Technical Revised LHAP

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2017-2018, 2018-2019 and 2019-2020

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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: (If changed from the original creating ordinance) G. Interlocal Agreement	

I. Program Details:

A. Name of the participating local government: Gadsden County

Is there an Interlocal Agreement: Yes _____ No X

If “Yes”, name local government(s) in the Interlocal Agreement:

- B. Purpose of the program:
1. To meet the housing needs of the 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 SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. The SHIP Program furthers the housing element of the local government Comprehensive Plan, cities and counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.
- E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.
- F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs. The program also works with USDA/Rural Development. Rural Development has partnered 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 leveraged with the County’s general fund and USDA/Rural Development Rehabilitation Loan/Grant Program.
- 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.
- H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that

is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

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. 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 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. After Special Needs Set-asides 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. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Foreclosure Counseling and Home maintenance for residents who have received home rehabilitation.
- 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, Gadsden County has developed 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.

Quincy/Gadsden 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. Essential Service Personnel Definition: For purpose of SHIP funding, the county considers the following groups as Essential Services to our county: First Responders,

Educators in K-12, Nurses, Active Military, National Guard stationed in the county.

- R. Describe efforts to incorporate Green Building and Energy Saving products and processes: Gadsden County comply with the most current Florida Building Codes 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 14 SEER 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-use existing building materials and plant green scrubs along with landscaping to conserve water.
- S. Describe efforts to meet the 20% Special Needs set-aside: The County will partner with social service agencies such as The Agency for People with Disabilities, Gadsden Community Services Center, Capital Area Community Action Agency, and Gadsden Association Rehabilitation Center serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the owner occupied rehabilitation, emergency repair and rental assistance strategies.
- T. Describe efforts to reduce homelessness: The County will work with The Big Bend Homeless Coalition, the lead Continuum of Care Agency, serving the homeless populations in Gadsden County.

Section II. LHAP Strategies:

<i>A. Purchase Assistance Program</i>	<i>Code 2</i>
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a. Summary of Strategy: The purchase Assistance Program assists eligible first time homebuyers with down payment and closing costs. Funds will be available to purchase a Newly Constructed/Never Occupied home, for the use as their principle residence, potential homebuyers must hire a private home inspector to ensure that the unit is decent, safe and sanitary. 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. The County will rely on the first mortgage lender to determine the subsidy needed to make the home affordable not to exceed the maximum award.

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 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: Extremely Low, Very Low, Low and Moderate
- d. Maximum award:

Extremely Low	\$15,000.00
Very Low	\$15,000.00
Low	\$15,000.00
Moderate	\$10,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years (new construction) 7 years (existing home)
 - 4. Forgiveness: Loan is forgiven in full at the end of ten (10) years for new construction and seven (7) years for existing homes. For New Construction the loan amount will be forgiven at a rate of 10% per year. For an Existing Home the loan amount will be forgiven at a rate of 14.2858% per year.
 - 5. Repayment: N/A.
 - 6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a

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

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

- f. Recipient Selection Criteria: Prior to applying for assistance, applicants must complete the 10 hour Gadsden County homeowner's class conducted by the Gadsden County Extension Office. Applicants possessing a certificate of completion will be assisted on a first-qualified first served basis. All applicants must be able to obtain first mortgage financing, with fixed interest rates.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: SHIP assisted applicants can only benefit once from the program with exception to those affected by disaster.

<i>B. Emergency Repair</i>	<i>Code 6</i>
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a. Summary of Strategy: Repairs considered an Emergency 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.

- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Extremely Low and Very Low
- d. Maximum award: \$ 10,000.00 for FY18 and \$20,000.00 for FYs 19 and 20.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 2
 - 4. Forgiveness: The loan will be forgiven on a prorated basis so that 50% is forgiven annually. The loan is forgiven in full at the end of the two (2) year period.

5. Repayment: N/A.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

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

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis following annual advertisement of the availability of SHIP funds. Priority will be in accordance with Section 1 (I). If a waiting list exists and the projected wait time for assistance is more than two (2) years, the list will be closed until all applicants on the list have been assisted. Mobile homes **are** not eligible for rehabilitation under this program.

g. Sponsor/Developer Selection Criteria: N/A

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

<i>C. Owner Occupied Rehabilitation/Replacement Program</i>	<i>Code 3</i>
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a. Summary of 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 home will be constructed. The existing structure must be certified by the Gadsden County SHIP Administrator and the Gadsden County Certified Building Officer as substandard and

not suitable for rehabilitation. Mobile homes are not eligible for rehabilitation under this program.

- b. Fiscal Years Covered: FY 2017-18; FY 2018-19 and FY 2019-20
- c. Income Categories to be served: Extremely Low, Very Low and Low
- d. Maximum award: \$ 60,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5
 - 4. Forgiveness: The Loan will be forgiven at a rate of 20% per year.
 - 5. Repayment: N/A.
 - 6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

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

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served 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 waiting list 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/Developer 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.

<i>D. Foreclosure Prevention</i>	<i>Code 7</i>
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a. Summary of Strategy: The Foreclosure Prevention Program will provide assistance on a first-come qualified 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 of spousal support, personal injury, or unanticipated emergency expenses, as determined by the jurisdictions of the SHIP program. Eligible expenses will include delinquent mortgage payments, attorney's fees, recording fees and late fees.

b. Fiscal Years Covered: 2017-18, 2018-19 and 2019-20

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

d. Maximum award: \$ 3,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 3
4. Forgiveness: The loan is forgiven in full at the end of the (3) year period. The loan amount will be forgiven at a rate of 33.33% percent a year.
5. Repayment: N/A.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary

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

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

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

- f. Recipient Selection Criteria: Persons previously assisted with SHIP funds will be eligible for assistance through this strategy. Applicants will be selected on a first-qualified first served basis.
- g. Sponsor/Developer 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.

<i>E. Disaster Relief/Mitigation</i>	<i>Code 5</i>
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- a. Summary of 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:
 - 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - 2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - 3. Construction of wells or repair of existing wells where public water is unavailable.
 - 4. Payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;
 - 5. Security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to damage from the disaster;

6. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing Finance Corporation.

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

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

d. Maximum award: \$5,000.00 for FY18 and \$10,000.00 for FYs 2019 and 2020

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 3
4. Forgiveness: The loan will be forgiven in full at the end of the (3) year period. The loan amount shall be forgiven at the rate of 33.33% per year.
5. Repayment: Should the owner move, vacate, rent or sell the home before the (3) three years have passed; the outstanding balance of the SHIP loan will be immediately due and repayable to the county.
6. Default: 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.

f. Recipient Selection Criteria: Applications will be reviewed for eligibility and approved on a first-qualified first served basis.

g. Sponsor/Developer 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 be used for the rehabilitation of mobile homes.

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. Name of the Strategy: **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: 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 identified 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.

Provide a description of the procedures used to implement this strategy: The administration staff continues to review the local policies, ordinances, regulations, and plan provisions. Recommendations are provided to the Gadsden County Board of County Commissioners on an as needed basis.

C. Other Incentive Strategies Adopted:

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: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Documents Incorporated by Reference.

RESOLUTION NO. 2018-018

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF GADSDEN COUNTY, FLORIDA, APPROVING AN AMENDMENT TO THE 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 department of Housing and Urban Improvement 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 Commission to submit an 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 GADSDEN COUNTY BOARD OF COUNTY COMMISSIONERS 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 2017-2018, 2018-2019 and 2019-2020.

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 terms 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.

BOARD OF COUNTY COMMISSIONERS
GADSDEN COUNTY, FLORIDA

Brenda A. Holt, BOCC Chairperson

ATTEST:

Nicholas Thomas, Clerk of Courts

APPROVED AS TO FORM FOR THE
RELIANCE OF GADSDEN COUNTY,
FLORIDA ONLY

DAVID J. WEISS, County Attorney

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: GADSDEN COUNTY BOARD OF COUNTY COMMISSIONERS

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local government's audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

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Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida X *has* or *has not* been implemented.

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

 Reply all |  Delete Junk | 

FW: LHAP Revision-Gadsden County

Sonya Burns

Today, 10:09 AM

Jeronda Robinson 

  Reply all | 

Inbox

Sonya D. Burns

Housing Program Coordinator

Gadsden County Board of County Commissioners

sburns@gadsdencountyfl.gov

850-662-3306 Direct Line

850-875-7280 Fax

<http://www.gadsdencountyfl.gov>

From: Robert Dearduff <Robert.Dearduff@floridahousing.org>

Sent: Wednesday, October 24, 2018 11:47:15 AM

To: Sonya Burns

Subject: RE: LHAP Revision-Gadsden County

These technical changes are acceptable. Please submit a final amended document.

From: Sonya Burns <sburns@gadsdencountyfl.gov>

Sent: Wednesday, October 24, 2018 11:36 AM

To: Robert Dearduff <Robert.Dearduff@floridahousing.org>

Subject: LHAP Revision-Gadsden County

Mimecast Attachment Protection has deemed this file to be safe, but always exercise caution when opening files.

Good Morning and Happy Wednesday.

Mr. Dearduff,

Attached you will find a draft revised copy of Gadsden County's LHAP covering FY's 17-18, 18-19 and 19-20 with a couple of revisions....also attached you will find resolution 2018-18. The revisions pertain to the Emergency Repair Strategy and the Migration/Disaster Recovery Strategy. I would like to increase the award amounts per applicant and add mobile homes. **(please see language)** I plan to submit to the County Commission at the November 5th BOCC meeting for approval and adoption. Any Input on this matter will be greatly appreciated. Gadsden County took a huge punch from Hurricane Michael. I have an overwhelming list of citizens in dire need of assistance. Changes can be found on pages 9 and 13.

Sonya D. Burns

Housing Program Coordinator

Gadsden County Board of County Commissioners

sburns@gadsdencountyfl.gov

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<http://www.gadsdencountyfl.gov>

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