



COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

The Board of County Commissioners meets the 1st and 3rd Thursday of each month at 5:30 p.m. in the Columbia County School Board Administrative Complex Auditorium, 372 West Duval Street, Lake City, Florida 32055. All agenda items are due in the Board's office one week prior to the meeting date.

Today's Date: 3/20/2020 Meeting Date: 4/2/2020

Name: Penny Stanley Department: BCC Administration

Division Manager's Signature:

A handwritten signature in blue ink, appearing to be "Penny Stanley", written over a light blue horizontal line.

1. Nature and purpose of agenda item:

BCC Administration - Suwannee River Economic Council, Inc.- Local Housing Assistance Plan and Resolution No. 2020R-08 - 2020 - 2021,2022,2023

2. Recommended Motion/Action:

Requesting Approval

3. Fiscal impact on current budget.

This item has no effect on the current budget.

THIS ITEM WAS APPROVED WITHOUT EXCEPTION BY THE BOARD OF
COUNTY COMMISSIONERS ON
4/2/2020

RESOLUTION No. 2020R-08

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF COLUMBIA COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN OF THE BOARD OF COUNTY COMMISSION TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * *

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Commission finds that it is in the best interest of the public for COLUMBIA COUNTY to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

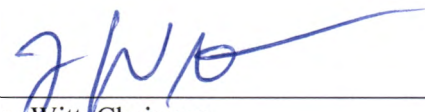
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSION OF COLUMBIA COUNTY, FLORIDA that:

Section 1: The Board of County Commission of Columbia County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2020-2021, 2021-2022, 2022-2023.

Section 2: The Chairman of the Board of County Commission is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

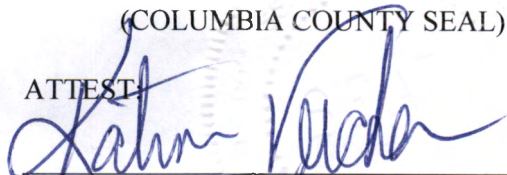
PASSED AND ADOPTED THIS 2nd DAY OF APRIL, 2020.



Toby Witt, Chairman
Columbia County Board of County Commission

(COLUMBIA COUNTY SEAL)

ATTEST:



P. DeWitt Cason, Clerk of Court



Suwannee River Economic Council, Inc.

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E-Mail: mattpearson@suwanneec.net

Website: www.srecinc.org

March 20, 2020

Mr. Ben Scott
Columbia County Administer
PO Drawer 1529
Lake City FL 32056

Dear Mr. Scott:

Enclosed please find the Columbia County SHIP Local Housing Assistance Plan (LHAP) for inclusion on the Consent Agenda at the next meeting of the County Commission. This is a new LHAP for 2020/2021, 2021/2022, and 2022/2023.

Also enclosed is the Exhibit D (LHAP Certification) and Exhibit E (Adopting Resolution). Upon approval please return one executed original to this office.

If you have any questions feel free to contact us.

Sincerely,

Matt Pearson
Executive Director

MP/ssb
enclosure



BRADFORD-COLUMBIA-DIXIE-GILCHRIST-HAMILTON-LAFAYETTE-LEVY-MADISON-PUTNAM-SUWANNEE-TAYLOR-UNION

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COLUMBIA COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2020-2021, 2021-2022, 2022-2023

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H. Subordination Agreement Policy	

I. Program Details:

A. LG(s)

Name of Local Government	COLUMBIA COUNTY
Does this LHAP contain an interlocal agreement?	NO

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2020-2021, 2021-2022, 2022-2023

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

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

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

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

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Applications are placed on an intake log in order of receipt by the SHIP Administrator and separated by strategy. Special Needs designation is made upon verification by the SHIP Administrator. Applications

are processed as set forth in the individual strategies listed herein. Once funding has been expended, the priority list is maintained as a waiting list, and is continually updated as new applications are received.

- 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, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed \$253,000. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining



less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Fiscal responsibility for SHIP funds	30%
Third Party Entity/Sub-recipient	All administrative responsibility required to carry out the SHIP program in full, including record retention and reporting as requested.	70%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** A \$500.00 Project Delivery Cost (PDC) for inspections will be charged for Purchase Assistance with Rehab, Emergency Repair, and Disaster Repair/Mitigation. The PDC will be included in the award amount, and will be included in the SHIP (if a SHIP Lien is applicable to the strategy).
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district,



community college, and university employees, police and fire personnel, health care personnel, and skilled building trade personnel.

- U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** Whenever repairs are necessary and performed on a home by a contractor under contract with the SHIP Administrator green initiatives will be utilized to include, but are not limited to: low E windows, energy efficient hot water heaters, energy efficient appliances, high efficient HVAC systems, etc.
- V. **Describe efforts to meet the 20% Special Needs set-aside:** Applications with households qualifying as Special Needs as defined by Section 420.0004(13) will be given priority.
- W. **Describe efforts to reduce homelessness:** Columbia County residents needing emergency shelter housing will be referred to GRACE Marketplace (operated by North Central Florida Coalition for the Homeless and Hungry), 3055 NE 28th Drive, Gainesville FL 32609, 352-792-0800, www.gracemarketplace.org.

For those Columbia County residents seeking information for affordable rental housing and who are not in immediate danger of eviction and/or homelessness, referrals will be made to floridahousingsearch.org, 1-877-428-8844.

Additional assistance is provided through the Emergency Repair strategy which provides for the correction of health, safety, and building code violations in order for the resident to maintain the existing home and prevent homelessness.

- X. **General Provisions:** The following provisions will apply to all strategies unless otherwise indicated:
 - 1. **Property Location.** Property must be located within Columbia County to be eligible for assistance.
 - 2. **Income Producing Properties.** Residential properties used as income producing properties are not eligible for SHIP assistance. Income producing properties are defined as properties producing rental income, or business income based on day care, personal services, retail services or similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not create income producing properties unless the office is regularly used to meet with customers within the property.
 - 3. **Applicant contributions defined:** Such contributions may include cash deposits paid under a purchase contract; typical closing cost expenses paid at or outside of closing; the cost of purchasing hazard insurance in instances where there is no existing insurance; and required repairs or additions to the property not paid by SHIP and paid for by the applicant provided repairs or additions are complete and documentation provided. Value of land owned or given may be applied toward contribution requirement. Written documentation must be provided. Payments for prior year's taxes, liens, repairs or improvements not required by SHIP or costs to cure existing title defects are excluded.
 - 4. **SHIP mortgage position:** SHIP mortgages must be in primary or secondary position. SHIP mortgages may not be in positions inferior to second position even in instances of subordination.



5. **Contractor information:** For strategies requiring new construction and any form of rehabilitation, repair, or reconstruction only state licensed contractors with proof of active status and insurance will be approved for contract work. Contractors are required to submit request of payment draws through the SHIP Administrators Office. The SHIP Administrator will review the draw schedule, prepare draw requests and pay contractors. Upon completion and final inspection approval by the County Building Inspector, final payment will be made to the contractor. All documentation will be submitted to the Columbia County Finance Department for reimbursement to the SHIP Administrator.
6. **Eligible housing:** any real and personal property located within the county or the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553. Manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles, are eligible for Emergency Repair strategy only for the purpose of installing wheelchair ramps. Manufactured housing is not eligible for any other strategies.
7. **Mortgage Maximums.** The total of the existing primary mortgage and the secondary mortgage cannot exceed \$253,000 excluding approved closing costs. Approved closing costs are those costs that are normal and customary in closing a primary or secondary Real Estate mortgage. This specifically excludes any costs associated with debt consolidation, pay-down of debt, or any existing debt or judgment payoff other than an existing mortgage encumbering the property. Sales price and/or value is defined in F.S. 420.9071.

Section II. LHAP Strategies:

Strategy Name: PURCHASE ASSISTANCE WITH REHAB	Code 01
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Summary: Assist applicants with the down payment and closing costs for the purchase and repair of an existing home.

- a. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- b. Income Categories to be served: Very low, Low and Moderate
- c. Maximum award: \$25,000 for Very Low; \$18,000 for Low, \$12,000 for Moderate
- d. Terms:
 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: 10% per year from the date of the SHIP lien.
 5. Repayment: Not required as long as the loan is in good standing
 6. Default: The loan will be determined to be in default and the SHIP recipient must repay the prorated loan amount if any of the following occurs: sale, title transfer or conveyance of property or otherwise dispose



of the home; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. 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.

- e. Recipient/Tenant Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. Applications will be processed in date order as received by the SHIP Administrator. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having a hard copy of all commitment required documents on file with the SHIP Administrator: Sales Contract and Addendums (if applicable), Lender's Loan Application, Appraisal, Home Inspection Report conducted by a State of Florida certified Home Inspector, and a Wood Destroying Organism (WDO) Report conducted by a State of Florida licensed Pest Control Inspector, and any other documentation requested by the SHIP Administrator.
- f. Sponsor Selection Criteria: N/A
- g. Additional Information:
 - 1. Down payment assistance cannot exceed 50% of the sales price of the home.
 - 2. Client contribution amount is 1% of the sales price.
 - 3. Subordination requests for refinancing will be in accordance with Exhibit H Subordination Agreement Policies.
 - 4. Client must complete a Home Ownership course.
 - 5. In the case of financing by an individual rather than a financial institution the follow will apply:
 - a. SHIP Lien Agreement will be in the primary lien position and the financier will be in the subordinate lien position.
 - b. The interest rate cannot exceed 8%.
 - c. The maximum PITI cannot exceed 30% of the client's gross monthly income.
 - d. There can be no balloon payment.
 - e. An amortization schedule must be provided to the SHIP Administrator.
 - 6. Minimum amount of rehab to qualify for this strategy is \$1,500.00
 - 7. "Net proceeds" is defined as the amount remaining after all private debt is repaid. The County's Board of County Commission will make the determination of Forgiveness based upon client justification and circumstances.

Strategy Name: PURCHASE ASSISTANCE WITHOUT REHAB	Code 02
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Summary: Assists applicants and co-applicants with the down payment and closing costs associated with the purchase of a newly constructed home.



- a. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- b. Income Categories to be served: Very low, Low and Moderate
- c. Maximum award: \$25,000 for Very Low, \$18,000 for Low, \$12,000 for Moderate
- d. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: 10% per year from the date of the SHIP lien.
 - 5. Repayment: Not required as long as the loan is in good standing
 - 6. Default: The loan will be determined to be in default and the SHIP recipient must repay the prorated loan amount if any of the following occurs: sale, title transfer or conveyance of property or otherwise dispose of the home; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. 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.
- e. Recipient/Tenant Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. Applications will be processed in date order as received by the SHIP Administrator. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having a hard copy of all commitment required documents on file with the SHIP Administrator: Sales/Construction Contract and Addendums (if applicable), Lender's Loan Application, Appraisal, and any other documentation requested by the SHIP Administrator.
- f. Sponsor Selection Criteria: N/A
- g. Additional Information:
 - 1. Down payment assistance cannot exceed 50% of the sales price of the home.
 - 2. Client contribution amount is 1% of the sales price.
 - 3. Subordination requests for refinancing will be in accordance with Exhibit H Subordination Agreement Policies.
 - 4. Client must complete a Home Ownership course.
 - 5. Construction contracts must be turnkey. Turnkey is defined as a type of construction contract under which the construction firm is obligated to complete a project according to pre-specified criteria for a price that is fixed at the time the contract is signed.
 - 6. In the case of financing by an individual rather than a financial institution the follow will apply:



- a. SHIP Lien Agreement will be in the primary lien position and the financier will be in the subordinate lien position.
 - b. The interest rate cannot exceed 8%.
 - c. The maximum PITI cannot exceed 30% of the client's gross monthly income.
 - d. There can be no balloon payment.
 - e. An amortization schedule must be provided to the SHIP Administrator.
7. "Net proceeds" is defined as the amount remaining after all private debt is repaid. The County's Board of County Commission will make the determination of Forgiveness based upon client justification and circumstances.

Strategy Name: DISASTER STRATEGY	Code 05
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Summary: Assists applicants following a disaster as declared by the President of the United States or Governor of the State of Florida.

- a. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- b. Income Categories to be served: Very low, Low and Moderate
- c. Maximum award: \$10,000.00
- d. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- e. Recipient/Tenant Selection Criteria: Priority shall be given to Special Needs households or those households that qualify as Elderly as defined in 420.503, F.S.
- f. Sponsor Selection Criteria: N/A
- g. Additional Information:
 1. 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 for eligible recipients that have been displaced from their homes due to disaster;
 - F. Rental assistance for eligible recipients that have been displaced from their homes due to disaster.
 - G. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
 - H. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
2. Existing homeowner's insurance is not required to be eligible for assistance.

Strategy Name: EMERGENCY REPAIR	Code 06
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Summary: Assist applicants with the emergency repair of their primary residence.

- a. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- b. Income Categories to be served: Very low and Low
- c. Maximum award: \$10,000 for Very Low and \$5,000 for Low
- d. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- e. Recipient/Tenant Selection Criteria: In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in Section I Program Details. Applications will be ranked according to the following point criteria. Applications with the highest points will be served first.

<u>Age of Household Members</u>	<u>Household Income</u>
Over 606 points	Below federal poverty level6 points
Under 126 points	
Special Needs as defined herein.....6 points	Served Previously in the past 5 years, points per occurrence.....-10 points

- f. Sponsor Selection Criteria: N/A
- g. Additional Information:
 - 1. Existing homeowner's insurance is not required to be eligible for assistance.
 - 2. Property must be free of delinquent property taxes.



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.

The current permitting process for Columbia County should be retained until the case load increases to such a degree that a backlog is experienced. The County currently issues approximately 600 permits per year. The County believes that a backlog would be experienced when more than 1,200 permits are issued per year. In accordance with the Policy of the Housing Element of the County's Comprehensive Plan, this includes the continued refining and streamlining of the existing development approval process, plus expedited plan reviews and inspections, explanatory brochures and computer programs to further refine the existing one-stop permitting and development review process and reduce the financing cost for developers.

The County takes all steps necessary not to delay the review of affordable housing developments, and should review delays begin to occur, the County institutes the practice of reviewing the affordable housing development first. This will occur when more than 1,200 permits are received per year.

The Planning and Zoning Commission will conduct a second meeting a month to accommodate specific affordable housing projects brought forth by planning and development, if they are unable to meet the regular meeting schedule.

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 current ongoing process of review allows the county to review any policy, procedure, ordinance, regulation, or plan revision that may increase the cost of housing prior to its adoption.
- b. The County has the responsibility of performing the review procedure. The County or SREC, Inc. staff will review the action and prepare a written report with recommendations prior to the adoption of the plan if a policy, ordinance or regulation change, or plan provision is made by the County. The staffs' review will consider the following:
 1. Will the action increase the cost of development? If so, approximate cost. Explain how increased cost is worth negative impact on housing cost.
 2. Will the action increase the time of approval? If so, how does benefit of this increase in approval time compare with the impact on housing costs?
 3. Does the action increase the long term development cost? If so, how do the increased cost compare with the benefits of the action?

IV. EXHIBITS:

Required

- 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.
- H. Subordination Agreement Policy

Exhibit A

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A (2020)

COLUMBIA COUNTY

Fiscal Year: 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 10,500.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$ 24,500.00
Total	\$ 10.00
Admin %	0.00%
	OK
Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 10,500.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$ 24,500.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 10,500.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 24,500.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details: \$24,500 is the amount paid to SREC, Inc. as the SHIP Administrator. See Section I Program Details, item Q Program Administration.	

Exhibit B
Timeline for SHIP Expenditures

COLUMBIA COUNTY affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2020-2021												
Name of Local Government:			COLUMBIA COUNTY									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	PURCHASE ASSISTANCE WITH REHAB	Yes	2	\$25,000	4	\$18,000	2	\$12,000	\$146,000.00	\$0.00	\$146,000.00	8
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	0	\$25,000	2	\$18,000	2	\$12,000	\$60,000.00	\$0.00	\$60,000.00	4
5	DISASTER STRATEGY	Yes	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
6	EMERGENCY REPAIR	Yes	11	\$10,000					\$110,000.00	\$0.00	\$110,000.00	11
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		13		6		4		\$316,000.00	\$0.00	\$316,000.00	23
Purchase Price Limits:				New	\$ 160,000	Existing	\$ 160,000					
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 35,000		10%		OK				
Home Ownership Counseling				\$ 2,500								
Total All Funds			\$ 353,500		This total is over the allocation and will require less than the maximum amount be awarded per applicant							
Set-Asides												
Percentage Construction/Rehab (75% requirement)			90.3%		OK							
Homeownership % (65% requirement)			90.3%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 160,000		45.7%		OK					
Low Income (30% requirement)			\$ 108,000		30.9%		OK					
Moderate Income			\$ 48,000		13.7%							

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government: COLUMBIA COUNTY												
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	PURCHASE ASSISTANCE WITH REHAB	Yes	2	\$25,000	4	\$18,000	2	\$12,000	\$146,000.00	\$0.00	\$146,000.00	8
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	0	\$25,000	2	\$18,000	2	\$12,000	\$60,000.00	\$0.00	\$60,000.00	4
5	DISASTER STRATEGY	Yes	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
6	EMERGENCY REPAIR	Yes	11	\$10,000					\$110,000.00	\$0.00	\$110,000.00	11
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		13		6		4		\$316,000.00	\$0.00	\$316,000.00	23
Purchase Price Limits:			New	\$ 160,000	Existing	\$ 160,000						

			OK	OK								
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 35,000		10%		OK					
	Home Ownership Counseling		\$ 2,500									
Total All Funds			\$ 353,500 This total is over the allocation and will require less than the maximum amount be awarded per applicant									

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.3%	OK
Homeownership % (65% requirement)		90.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 160,000	45.7%	OK
Low Income (30% requirement)	\$ 108,000	30.9%	OK
Moderate Income	\$ 48,000	13.7%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:		COLUMBIA COUNTY										
Estimated Funds (Anticipated allocation only):		\$ 350,000										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	PURCHASE ASSISTANCE WITH REHAB	Yes	2	\$25,000	4	\$18,000	2	\$12,000	\$146,000.00	\$0.00	\$146,000.00	8
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	0	\$25,000	2	\$18,000	2	\$12,000	\$60,000.00	\$0.00	\$60,000.00	4
5	DISASTER STRATEGY	Yes	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
6	EMERGENCY REPAIR	Yes	11	\$10,000					\$110,000.00	\$0.00	\$110,000.00	11
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		13		6		4		\$316,000.00	\$0.00	\$316,000.00	23
Purchase Price Limits:			New	\$ 160,000	Existing	\$ 160,000						
			OK	OK								
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees			\$ 35,000	10%		OK						
Home Ownership Counseling			\$ 2,500									
Total All Funds			\$ 353,500	This total is over the allocation and will require less than the maximum amount be awarded per applicant								
Set-Asides												
Percentage Construction/Rehab (75% requirement)			90.3%		OK							
Homeownership % (65% requirement)			90.3%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 160,000	45.7%	OK							
Low Income (30% requirement)			\$ 108,000	30.9%	OK							
Moderate Income			\$ 48,000	13.7%								

SUBORDINATION AGREEMENT POLICY

The SHIP Administrator will review the terms of the subordination request based on the following criteria and recommend approval by the Board of County Commissioners. The Board of County Commissioners will make the ultimate decision.

1. The new loan/mortgage cannot be greater than the original loan/mortgage obtained to purchase the home.
2. The interest rate must be the same or less than the original interest rate.
3. Payments must still meet the Home Ownership Affordability criteria.
4. Loan Consolidations are not allowed.
5. There can be no cash back to the borrower.
6. Payments may not be higher than the original payments unless the term is being reduced and the Home Ownership Affordability criteria are met.

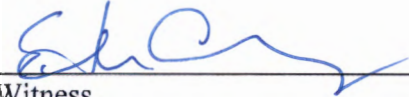
CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: COLUMBIA COUNTY

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, 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, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP 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 LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

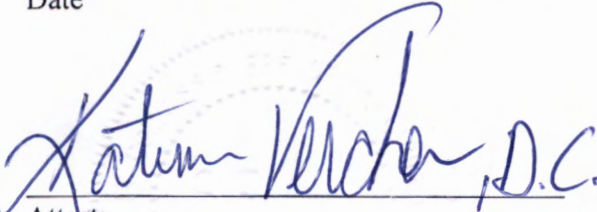
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the 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.
- (15) 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 serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). 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.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).


Witness


Toby Witt, Chairman
Board of County Commission


Witness

04/02/2020
Date


Attest:
(Columbia County Seal)