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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: November 21, 2017

Meeting Date: December 7, 2017

Name: Esther Chung

Department: BCC Administration

Division Manager's Signature: _____

Ben Scott

1. Nature and purpose of agenda item:

This is to approve the resolution 2017R-53 and corresponding SHIP LHAP

Attach any correspondence information, documents and forms for action i.e., contract agreements, quotes, memorandums, etc.

2. Fiscal impact on current budget.

Is this a budgeted item?

☒

N/A

☐

Yes Account No. _____

☐

No Please list the proposed budget amendment to fund this request

Budget Amendment Number: _____

Fund: _____

FROM: _____

TO: _____

AMOUNT: _____

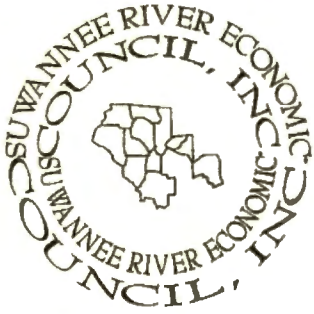
For Use of County Manger Only:

☒

Consent Item

☐

Discussion Item



Suwannee River Economic Council, Inc.

**Post Office Box 70
Live Oak, Florida 32064**

Administrative Office - Phone (386) 362-4115

Fax (386) 362-4078

E-Mail: mattpearson@suwanneec.org

Website: www.srecinc.org

November 17, 2017

Mr. Ronald Williams, Chairman
Columbia County Board of County Commissioners
PO Box 1529
Lake City, FL 32056



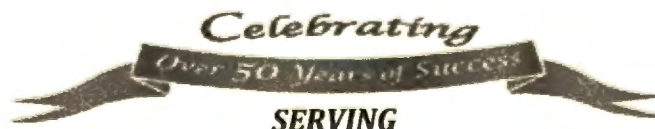
Dear Mr. Williams:

After review of the current SHIP Local Housing Assistance Plan (LHAP) for Columbia County and communications with the Florida Housing Finance Corporation staff, SREC believes some revisions need to be made to the LHAP. Enclosed please find the proposed, revised LHAP in strike through/underline format, and authorizing Resolution for Board approval at the next meeting of the County Commissioners.

The proposed changes are as follows:

1. Revise the language regarding the eligibility of mobile homes for the Emergency Repair strategy to clarify that they are eligible only for the installation of wheelchair ramps. (See page 7 of the LHAP.)
2. Remove the item "SSI Recipient" from the Points Chart. This item is a duplication of the item defined as Special Needs which is included in the Points Chart under the heading Health of Applicant. (See page 12 of the LHAP.)
3. Remove the language requiring proof of current mortgage payments due to the fact that most all Emergency Repair and Disaster Repair/Mitigation clients fall into the lower income categories, and an estoppel letter is expensive to obtain. (See pages 13 and 14 of the LHAP.)
4. Modify the language in Section III Incentive Strategies, paragraph B b. (See page 15 of the LHAP.)

Enclosed are two (2) originals of the Resolution: Please return one (1) fully executed Resolution to our office, and retain one (1) for the County.



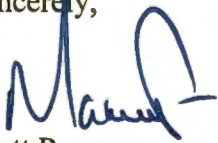
BRADFORD-COLUMBIA-DIXIE-GILCHRIST-HAMILTON-LAFAYETTE-LEVY-MADISON-PUTNAM-SUWANNEE-TAYLOR-UNION

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The Florida Housing Finance Corporation also advised that the agreement between Columbia County and SREC, Inc. to subcontract the administrative duties for the SHIP program should be renewed and revised to include the language for the Single Audit Act. In this regard, the SHIP Administration Agreement is enclosed. Please execute both originals, retain one copy for the County, and return one copy to us.

If you would like for us to present this material to the Board, or if you have any questions, please feel free to call me at 386/362-4115 ext. 223.

Sincerely,

A handwritten signature in blue ink, appearing to read "Matt Pearson", with a stylized flourish at the end.

Matt Pearson
Executive Director

MP/ssb 

COLUMBIA COUNTY, FLORIDA
RESOLUTION NO. 53

**A Resolution of the Columbia County Board of County Commissioners revising the language to the
2017 - 2020 SHIP Local Housing Assistance Plan.**

WHEREAS, it is in the best interest of the citizens of Columbia County, Florida to modify the language in the SHIP Local Housing Assistance Plan as follows:

WHEREAS, it is necessary to add and/or delete the following language to the SHIP Local Housing Assistance Plan;

Section I. Program Details, paragraph W. General Provisions, item 7. Eligible Housing: Modify the language to read “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 New Construction or Purchase strategies.”

Section II. Housing Strategies, subsection C. Emergency Repair, paragraph f. Recipient Selection Criteria: Remove the language “SSI Recipient, 6 points” from the Points Chart;

Section II. Housing Strategies, subsection C. Emergency Repair, paragraph j: Modify the language to read “Property taxes must be current as evidenced by paid tax receipts.”;

Section II. Housing Strategies, subsection D. Disaster Repair/Mitigation, paragraph g: Modify the language to read “Property taxes must be current as evidenced by paid tax receipts.”.

Section III. LHAP Incentive Strategies, paragraph B. Modify the language in the third paragraph to read “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 staff’s review will consider the following:”.

NOW, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF COLUMBIA COUNTY, FLORIDA THAT the above stated language is hereby modified in the 2017 - 2020 SHIP Local Housing Assistance Plan.

Passed and adopted this _____ day of _____, 2017.

Ronald Williams, Chairman
Board of County Commissioners
Columbia County, Florida

ATTEST:

DeWitt Cason, Clerk of Court
Columbia County, Florida

SHIP Local Housing Assistance Plan (LHAP)

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2017-2018, 2018-2019 and 2019-2020

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D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (N/A)	
G. Interlocal Agreement (N/A)	
H. Subordination Agreement Policy	
I. Project Delivery Costs	

I. Program Details:

A. Name of the participating local government: Columbia County, FL

Is there an Interlocal Agreement: Yes _____ No X

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. 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 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:** Applications are placed on an intake log in order of receipt by the SHIP office and separated by strategy. Applications are processed on a first-qualified, first-served basis as set forth in the individual strategies listed herein. First priority for all strategies will be to serve households qualifying as Special Needs as defined by Florida Statutes, Section 420.0004(13) Florida Statutes with an emphasis on households with a person with a developmental disability as defined in Section 393.063(12).
- 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 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

☒ U.S. Treasury Department
☐ Local HFA Numbers

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

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

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification



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

- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. **Administrative Budget:** A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. Columbia County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

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

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

- Q. **Program Administration:** A third party entity or consultant will be contracted for all or part of the administrative of the program. The name of the entity is Suwannee River Economic Council, Inc. The administrative duties they will provide are all activities necessary to fully execute the SHIP program.

- R. Project Delivery Costs: A reasonable project delivery cost will be charged to cover inspections as detailed in Exhibit I.
- S. Essential Service Personnel Definition: Defined in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) F.S. Essential Service Personnel consists of teachers, law enforcement, and firefighters / EMT.
- T. 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.
- U. Describe efforts to meet the 20% Special Needs set-aside: Applications will be ranked giving first priority to households qualifying as Special Needs households as defined by Section 393.063 Florida Statutes, Section 420.0004(5) Florida Statutes, Section 420.0004(7) Florida Statutes, and Section 401.1451(13) Florida Statutes.
- V. 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, Phone:352/792-0800, www.gracemarketplacc.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.

- W. 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. Liens: Properties must be free of any government or tax liens to be eligible for SHIP assistance.
4. 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 repairs or additions to the property required by SHIP and paid for by the applicant provided repairs or additions are complete and receipts are 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.
5. SHIP mortgage position: SHIP mortgages must be in first or second position. SHIP mortgages may not be in positions inferior to second position even in instances of subordination.
6. 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.
7. 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 New Construction or Purchase strategies.

II. LHAP Strategies:

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- a. Summary of Strategy: Assists applicants with the down payment / closing costs on the new construction of affordable housing.
- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very Low, Low, Moderate
- d. Maximum award: \$25,000 for Very Low, \$18,000 for Low, \$12,000 for Moderate
- e. Client required participation: 1% of the sales price for all income categories.
- f. Terms:
 1. Repayment loan/deferred loan/grant: Loan secured by a recorded subordinate mortgage. If owner financing SHIP must be the primary mortgage holder and the owner financier must hold the subordinate mortgage. If owner financing the interest rate may not exceed a pre-approved rate and details of the terms of the owner / seller financing must be provided to the SHIP Administrator.
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: The loan is forgivable at 10% per year from the date of the SHIP lien. The County will forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith sale of the property at market value during the ten (10) year period following the date of the agreement upon approval of the Columbia County Board of County Commissioners. "Net proceeds" is defined as the amount remaining after all private debt is repaid.
 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.

- g. Recipient Selection Criteria: In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in General Provisions. Applicants will be served on a first-qualified, first-served basis. First priority will be to serve households qualifying as Special Needs as defined by Florida Statutes, Section 420.0004(13) Florida Statutes with an emphasis on households with a person with a developmental disability as defined in Section 393.063(12). First-qualified is defined as having a hard copy of all commitment required documents on file with the SHIP Administrator. Sales / Construction Contract, Loan Application, and Appraisal must be provided before SHIP funds are committed.
- h. Sponsor/Developer Selection Criteria: N/A
- i. Additional Information:
 - 1. Properties must meet eligibility requirements as outlined in the SHIP program listed in General Provisions.
 - 2. Down payment assistance cannot exceed 50% of the cost of the home including closing cost.
 - 3. Construction contracts must be "turn key" form with floor plans, costs of materials and labor, and statement of no changes once submitted.
 - 4. Land owned at the time of application will not be included in the contract cost, but any financing payoff would be included.
 - 5. Subordination requests for refinancing will be in accordance with Exhibit H Subordination Agreement Policies.
 - 6. Client must complete a Home Ownership course prior to closing of the loan. The course must be provided by or approved by the SHIP Administrator.
- j. Project Delivery Costs: N/A
- k. Mortgage maximums: The maximum appraised value is \$160,000. The total of the existing first mortgage and the SHIP mortgage cannot exceed \$160,000.00 excluding approved closing cost. Approved closing costs are those costs that are normal and customary in closing a first or second Real Estate mortgage. This specifically excludes any costs associated with any debt consolidation, pay down of debt or any existing debt or judgments payoff other than an existing mortgage encumbering the property. Sales price and or value as defined in FS 420.9071

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- a. Summary of Strategy: Assists applicants with down payment / closing costs for the purchase and rehab of affordable housing.
 - b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
 - c. Income Categories to be served: Very Low, Low, Moderate
 - d. Maximum award: \$25,000 for Very Low, \$18,000 for Low, \$12,000 for Moderate
 - e. Client required participation: 1% of the sales price for all income categories.
 - f. Terms:
 - 1. Repayment loan/deferred loan/grant: Loan secured by a recorded subordinate mortgage. If owner financing SHIP must be the primary mortgage holder and the owner financier must hold the subordinate mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: The loan is forgivable at 10% per year from the date of the SHIP lien. The County will forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith sale of the property at market value during the ten (10) year period following the date of the agreement upon approval of the Columbia County Board of County Commissioners. "Net proceeds" is defined as the amount remaining after all private debt is repaid.
 - 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.

- g. Recipient Selection Criteria: In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in General Provisions. Applicants will be served on a first-qualified, first-served basis. First priority will be to serve households qualifying as Special Needs as defined by Florida Statutes, Section 420.0004(13) Florida Statutes with an emphasis on households with a person with a developmental disability as defined in Section 393.063(12). First-qualified is defined as having a hard copy of all commitment required documents on file with the SHIP Administrator. Sales Contract, Loan Application, Appraisal, Home Inspection Report (conducted by a certified inspector), and Wood Destroying Organism (WDO) Report must be provided before SHIP funds are committed.
- h. Sponsor/Developer Selection Criteria: N/A
- i. Additional Information:
 - 1. Properties must meet eligibility requirements as outlined in the SHIP program listed in General Provisions.
 - 2. Down payment assistance cannot exceed 50% of the cost of the home including closing cost.
 - 3. Subordination requests for refinancing will be in accordance with Exhibit H Subordination Agreement Policies.
 - 4. Client must complete a Home Ownership course prior to closing of the loan. The course must be provided by or approved by the SHIP Administrator.
- j. Project Delivery Costs: Inspection fee for review of the Home Inspection Report and WDO Report to outline and address possible health/safety/building code issues. Blower Door Testing (if applicable) fee as required per Section R402.4.1.2 of the Florida Building Code, 5th Edition (2014) Energy Conservation Volume.
- k. Mortgage Maximums: The maximum appraised value for is \$160,000. The total of the existing first mortgage and the SHIP mortgage cannot exceed \$160,000.00 excluding approved closing cost. Approved closing costs are those costs that are normal and customary in closing a first or second Real Estate mortgage. This specifically excludes any costs associated with any debt consolidation, pay down of debt or any existing debt or judgments payoff other than an existing mortgage encumbering the property. Sales price and or value as defined in FS 420.9071

- a. **Summary of Strategy:** Assists applicants with the emergency repair of their primary residence.
- b. **Fiscal Years Covered:** 2017-2018, 2018-2019 and 2019-2020
- c. **Income Categories to be served:** Very Low
- d. **Maximum award:** \$10,000
- e. **Terms:**
 1. **Repayment loan/deferred loan/grant:** Assistance is provided in the form of a grant and therefore not subject to recapture.
 2. **Interest Rate:** N/A
 3. **Years in loan term:** N/A
 4. **Forgiveness:** N/A
 5. **Repayment:** N/A
 6. **Default:** N/A
- f. **Recipient Selection Criteria:** In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in General Provisions. Applicants will be ranked according to the following point criteria. Eligible clients with the highest points will be served first subsequent to Section I, U, Special Needs.

<u>Age of Applicant</u>		<u>Family Income</u>	
Over 60	6 points	SSI Recipient	6 points
Child under 12 in the Household	6 points	Below federal poverty level	6 points
<u>Health of Applicant</u>		<u>Served Previously</u>	
Special Needs [ref. 420.0004(13)]	6 points	For each occurrence within the previous five (5) years	-3 points

- g. **Sponsor/Developer Selection Criteria:** N/A
- h. **Additional Information:** Properties must meet eligibility requirements as outlined in the SHIP program listed in General Provisions.



- i. Project Delivery Costs: Inspection Fee for job inspections performed by the Housing Estimator. Blower Door Testing (if applicable) fee as required per Section R402.4.1.2 of the Florida Building Code, 5th Edition (2014) Energy Conservation Volume.
- j. Property taxes and mortgage payments must be current as evidenced by paid tax receipts. ~~an estoppel letter from the mortgage holder.~~
- k. Property ownership must be established and documentation furnished for the SHIP Administrator at the time of application.

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- a. Summary of Strategy: Assists applicants 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 with additional disaster funds allocated 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 not available;
 - 4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
 - 5. Security deposit for eligible recipients that have been displaced from their homes due to disaster;
 - 6. Rental assistance for eligible recipients that have been displaced from their homes due to disaster.
 - 7. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
 - 8. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.



- b. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020
- c. Income Categories to be served: Very Low, Low, Moderate
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture.
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Default: N/A
 - 6. Recipient Selection Criteria: First qualified, first served. Priority shall be given to individuals or households that qualify as Special Needs defined by Section 393.063 Florida Statutes, Section 420.0004(5) Florida Statutes, Section 420.0004(7) Florida Statutes, and Section 401.1451(13) Florida Statutes.
 - 7. Sponsor/Developer Selection Criteria: N/A
 - 8. Additional Information: Properties must meet eligibility requirements as outlined in the SHIP program listed in General Provisions.
- f. Project Delivery Costs: Inspection Fee for job inspections performed by the Housing Estimator. Blower Door Testing (if applicable) fee as required per Section R402.4.1.2 of the Florida Building Code, 5th Edition (2014) Energy Conservation Volume.
- g. Property taxes ~~and mortgage payments~~ must be current as evidenced by paid tax receipts. ~~or an estoppel letter from the mortgage holder.~~
- h. Property ownership must be established and documentation furnished for the SHIP Administrator at the time of application.

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.

No delays have been experienced in Columbia County's permitting procedures.

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 ~~Building Department~~ 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?

According to the Assistant County Coordinator, there were no new ordinances or policy changes which might affect the cost of housing.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance) (N/A)
- G. Interlocal Agreement (N/A)
- H. Subordination Agreement Policies

SHIP Administration – Agreement

This AGREEMENT is entered into by and between the Columbia County Board of County Commissioners (hereinafter referred to as County), and Suwannee River Economic Council, Inc. (hereinafter referred to as Contractor). This contract exists primarily to provide services to qualified recipients of the SHIP Program. The following outlines the covenants and agreements between the parties:

WHEREAS, the County requires services specific to administering the SHIP program; and

WHEREAS, the Contractor has expertise in the area required by County, and is willing to provide said services;

NOW THEREFORE, in consideration of the mutual promises set forth below, the above parties enter into this Agreement, and agree as follows:

1. Contractor agrees to perform the following services:
 - a. Perform all administrative requirements of the SHIP program including, but not limited to: client income verifications, home counseling, file retention, repair inspections, annual reporting.
 - b. Contractor will furnish County with reports, as requested by County in such form as required by County.
2. In consideration for services performed by Contractor as detailed in Paragraph 1, County agrees to pay Contractor 70% of the administration fee as allowed by the State of Florida. Also, County agrees to allow Contractor to receive the following Project Delivery Costs per client: **\$500** in the Emergency Repair, Purchase Assistance with Rehab, and Disaster Repair/Mitigation strategies as stated in the Local Housing Assistance Plan.
3. No amounts, other than those payable under Paragraph 2 above, shall be payable by County to Contractor. Contractor shall be liable for all other expenses, costs or amounts incurred in the performance of this agreement.
4. Contractor's obligation hereunder is to complete the services described above in Paragraph 1 and to meet any deadlines set forth therein.
5. County agrees that Contractor will be solely responsible for the performance of its duties under this contract.
6. Florida Single Audit Act Compliance: See Attachment A

7. Contractor warrants to County that the necessary licenses and insurance have been secured by Contractor for the performance of the services covered by this Agreement.
8. This agreement may not be assigned or transferred by Contractor.
9. The results of Contractor's services shall be subject to County's review and approval.
10. County and Contractor retain the right to terminate this Agreement with (7) seven days written notice, with or without cause.
11. All information obtained as it relates to clients of the program shall remain confidential to the extent allowed under Florida law.
12. This contract automatically renews each year on the anniversary date of the agreement, unless amendments are required, or in the event either party makes the decision to terminate the contract.
13. Any changes to this agreement must be in writing and signed by both parties.

(COUNTY SEAL)

Chairman, Board of County Commissioners
Columbia County

Date

ATTEST:

Clerk

Matt Pearson, Executive Director
Suwannee River Economic Council, Inc.

Date

Attachment A

The administration of resources awarded by the Florida Housing Finance Corporation to the Local Government may be subject to audits and/or monitoring by the Florida Housing Finance Corporation as described in this section.

MONITORING

In addition to reviews of audits conducted in accordance with OMB Circular A-133 and Section 215.97, F.S., as revised (see "AUDITS" below), monitoring procedures may include, but not be limited to, on-site visits by Florida Housing Finance Corporation staff, limited scope audits as defined by OMB Circular A-133, as revised, and/or other procedures. By entering into this agreement, the recipient agrees to comply and cooperate with any monitoring procedures/processes deemed appropriate by the Florida Housing Finance Corporation. In the event the Florida Housing Finance Corporation determines that a limited scope audit of the recipient is appropriate, the recipient agrees to comply with any additional instructions provided by the Florida Housing Finance Corporation staff to the recipient regarding such audit. The recipient further agrees to comply and cooperate with any inspections, reviews, investigations, or audits deemed necessary by the Chief Financial Officer (CFO) or Auditor General.

AUDITS

1. In the event that the recipient expends a total amount of state financial assistance equal to or in excess of \$500,000 in any fiscal year of such recipient (for fiscal years ending September 30, 2004 or thereafter), the recipient must have a State single or project-specific audit for such fiscal year in accordance with Section 215.97, Florida Statutes; applicable rules of the Department of Financial Services; and Chapters 10.550 (local governmental entities) or 10.650 (nonprofit and for-profit organizations), Rules of the Auditor General. EXHIBIT 1 to this agreement indicates state financial assistance awarded through the Florida Housing Finance Corporation by this agreement. In determining the state financial assistance expended in its fiscal year, the recipient shall consider all sources of state financial assistance, including state financial assistance received from the Florida Housing Finance Corporation, other state agencies, and other nonstate entities. State financial assistance does not include Federal direct or pass-through awards and resources received by a nonstate entity for Federal program matching requirements.

2. In connection with the audit requirements addressed above, the recipient shall ensure that the audit complies with the requirements of Section 215.97(8), Florida Statutes. This includes submission of a financial reporting package as defined by Section 215.97(2), Florida Statutes, and Chapters 10.550 (local governmental entities) or 10.650 (nonprofit and for-profit organizations), Rules of the Auditor General.
3. If the recipient expends less than \$500,000 in state financial assistance in its fiscal year (for fiscal years ending September 30, 2004 or thereafter), an audit conducted in accordance with the provisions of Section 215.97, Florida Statutes, is not required. In the event that the recipient expends less than \$500,000 in state financial assistance in its fiscal year and elects to have an audit conducted in accordance with the provisions of Section 215.97, Florida Statutes, the cost of the audit must be paid from the nonstate entity's resources (i.e., the cost of such an audit must be paid from the recipient's resources obtained from other than State entities).

REPORT SUBMISSION

1. Copies of financial reporting packages required by this agreement shall be submitted by or on behalf of the recipient directly to each of the following:
 - A. The Florida Housing Finance Corporation at the following address:

Florida Housing Finance Corporation
227 North Bronough Street
Tallahassee, FL 32301
 - B. The Auditor General's Office at the following address:

Auditor General's Office
Room 401, Pepper Building
111 West Madison Street
Tallahassee, Florida 32399-1450
2. Any reports, management letter, or other information required to be submitted to the Florida Housing Finance Corporation pursuant to this agreement shall be submitted timely in accordance with OMB Circular A-133, Florida Statutes, and Chapters 10.550 (local governmental entities) or 10.650 (nonprofit and for-profit organizations), Rules of the Auditor General, as applicable.
3. Recipients, when submitting financial reporting packages to the Florida Housing Finance Corporation for audits done in accordance with OMB Circular A-133 or Chapters 10.550 (local governmental entities) or 10.650 (nonprofit and for-profit organizations), Rules of the Auditor General, should indicate the date that the reporting package was delivered to the recipient in correspondence accompanying the reporting package.

RECORD RETENTION

The recipient shall retain sufficient records demonstrating its compliance with the terms of this agreement for a period of five years from the date the audit report is issued, and shall allow the Florida Housing Finance Corporation or its designee, CFO, or Auditor General access to such records upon request. The recipient shall ensure that audit working papers are made available to the Florida Housing Finance Corporation, or its designee, CFO, or Auditor General upon request for a period of three years from the date the audit report is issued, unless extended in writing by the Florida Housing Finance Corporation. *NOTE: Records need to be retained for at least five years to comply with record retention requirements related to original vouchers prescribed by the Department of State, Division of Library and Information Services, Bureau of Archives and Records Management.*

EXHIBIT – 1

STATE RESOURCES AWARDED TO THE RECIPIENT PURSUANT TO THIS AGREEMENT CONSIST OF THE FOLLOWING:

State Project – State Housing Initiatives Partnership

COMPLIANCE REQUIREMENTS APPLICABLE TO STATE RESOURCES AWARDED PURSUANT TO THIS AGREEMENT ARE AS FOLLOWS:

The recipient must comply with a specific law(s), rule(s), or regulation(s) that pertain to how the awarded resources must be used or how eligibility determinations are to be made.

NOTE: OMB Circular A-133, as revised, and Section 215.97(5), Florida Statutes, require that the information about State Projects included in Exhibit 1 be provided to the recipient.