



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: 3/6/2017 Meeting Date: 3/16/2017

Name: Ben Scott Department: BCC Administration

Division Manager's Signature:

Ben Scott

1. Nature and purpose of agenda item:

BCC Administration - Suwannee River Economic Council - 2017R-5 - Local Housing Assistance Plan (LHAP)

2. Recommended Motion/Action:

There is no recommended motion or action.

3. Fiscal impact on current budget.

This item has no effect on the current budget.



Suwannee River Economic Council, Inc.

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February 28, 2017

Ms. Penny Stanley
Columbia County
Board of County Commissioners
PO Box 1529
Lake City, FL 32056

Dear Ms. Stanley:

Enclosed please find Columbia County State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan (LHAP) for Board approval at the meeting of the County Commissioners to be held on March 16, 2017.

Enclosed are three (3) originals:

- The pages needing to be executed are tabbed.
- Please return two (2) fully executed LHAPs to me
- Retain one (1) fully executed LHAP for the County.

Please feel free to call Stephanie Barrington, SHIP Director, if you have any questions or need additional information.

Sincerely,

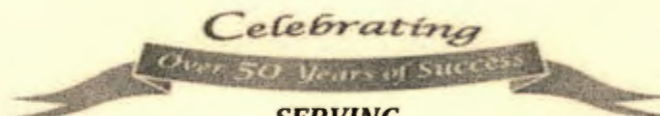
Matt Pearson
Executive Director

MP/ssb

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**Board of County Commissioners
Columbia County**



SERVING

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SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2017-2018, 2018-2019 and 2019-2020

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

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:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described within each individual strategy. 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.
- 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:

☒ X _____ U.S. Treasury Department
 _____ Local HFA Numbers

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

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



first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget: A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. 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 of 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 performed by the SHIP Administrator.
- 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.gracemarketplace.org

For those Columbia County residents seeking information for affordable rental housing and are not in immediate danger of eviction and/or homelessness, referrals will be made to flordiahousingsearch.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. Manufactured housing is not eligible for New Construction or Purchase strategies.

II. LHAP Strategies:

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- a. Summary of Strategy: Assist applicants with 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 cost.
- 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-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.
- 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: Assist applicants with the purchase and rehab (if applicable) 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
 - 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-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.
- j. Project Delivery Costs: Inspection fee to the SHIP Administrator 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: Assist 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, V, Special Needs.

<u>Age of Applicant</u>		<u>Family Income</u>	
Over 60	6 points	AFDC or 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 (as defined in Chapter 67-37.002(21) F.A.C.	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 to the SHIP Administrator 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 or 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: Assistance 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 to the SHIP Administrator 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 staffs review the action and prepare a written report with recommendations prior to the adoption of the plan. 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

LHAP 2009-001

Exhibit A

Revised: 6/2016

(Local Government name)

Columbia County

Fiscal Year: 2017-2018		
	\$	444,338.00
Salaries and Benefits	\$	
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	444,338.00
Fiscal Year: 2018-2019		
Estimated Allocation for Calculating:	\$	444,338.00
Salaries and Benefits	\$	
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	444,338.00
Fiscal Year 2019-2020		
Estimated Allocation for Calculating:	\$	444,338.00
Salaries and Benefits		
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	444,338.00

*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:

Exhibit B
Timeline for SHIP Expenditures

Columbia County, FL affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2017-2018	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022

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	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2017-2018	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022

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 "Columbia County, FL 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.

LHAP Exhibit C

Please check applicable box

X

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Estimated Funds:	\$444,338.00
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								A	B	C	D	E	F		
Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total		
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
10	New Construction			1	\$18,000	3	\$12,000	\$54,000.00			\$54,000.00	12.15%	4		
1	Purchase Assist w/ Rehab			2	\$18,000	4	\$12,000		\$84,000.00		\$84,000.00	18.90%	6		
6	Emergency Repair	14	\$10,000	13	\$10,000				\$261,949.00		\$261,949.00	58.95%	27		
5	Disaster Repair/Mitigation										\$0.00	0.00%	0		
											\$0.00	0.00%	0		
											\$0.00	0.00%	0		
											\$0.00	0.00%	0		
											\$0.00	0.00%	0		
	Subtotal 1 (Home Ownership)	14		16		7		\$54,000.00	\$345,949.00	\$0.00	\$399,949.00	90.01%	37		
	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total		
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units		
	Not applicable										\$0.00	0.00%	0		
											\$0.00	0.00%	0		
											\$0.00	0.00%	0		
											\$0.00	0.00%	0		
											\$0.00	0.00%	0		
	Subtotal 2 (Non-Home Ownersh	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0		
	Administration Fees											0.00%			
	Admin. From Program Income										\$44,439.00	10.00%			
	Home Ownership Counseling											0.00%			
	GRAND TOTAL														
	Add Subtotals 1 & 2, plus all Ad	14		16		7		\$54,000.00	\$345,949.00	\$0.00	\$444,388.00	100.01%	37		
Percentage Construction/Re											Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.			90%	
	Maximum Allowable Purchase Price:							New		Existing					
	Allocation Breakdown	Amount		%											
	Very-Low Income	\$147,970.42		33.3%											
	Low Income	\$167,978.58		37.8%											
	Moderate Income	\$84,000.00		18.9%											
	TOTAL	\$399,949.00		90.0%											
Projected Program Income:											Max Amount Program Income For Admi		\$0.00		
Projected Recaptured Funds:															
Distribution:															
Total Available Funds:										\$0.00					

											LHAP Exhibit C		
FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2018-2019											Please check applicable box New Plan: <input checked="" type="checkbox"/> X Amendment: <input type="checkbox"/> Fiscal Yr. Closeout: <input type="checkbox"/>		
Name of Local Government:		Columbia County						Estimated Funds:	\$444,338.00				
								A	B	C	D	E	F
	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
10	New Construction			1	\$18,000	3	\$12,000	\$54,000.00			\$54,000.00	12.15%	4
1	Purchase Assist w/ Rehab			2	\$18,000	4	\$12,000		\$84,000.00		\$84,000.00	18.90%	6
6	Emergency Repair	14	\$10,000	13	\$10,000				\$261,949.00		\$261,949.00	58.95%	27
5	Disaster Repair/Mitigation										\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	14		16		7		\$54,000.00	\$345,949.00	\$0.00	\$399,949.00	90.01%	37
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
	Not applicable										\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownersh	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees											0.00%	
	Admin. From Program Income										\$44,439.00	10.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Ad	14		16		7		\$54,000.00	\$345,949.00	\$0.00	\$444,388.00	100.01%	37
	Percentage Construction/Re	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									90%		
	Maximum Allowable												
	Purchase Price:							New		Existing			
	Allocation Breakdown	Amount		%				Projected Program Income:				Max Amount Program Income For Admi	
	Very-Low Income	\$147,970.42		33.3%				Projected Recaptured Funds:					
	Low Income	\$167,978.58		37.8%				Distribution:					
	Moderate Income	\$84,000.00		18.9%				Total Available Funds:		\$0.00			
	TOTAL	\$399,949.00		90.0%									

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2019-2020											Please check applicable box		
											New Plan:	X	
											Amendment:		
											Fiscal Yr. Closeout:		
Name of Local Government:		Columbia County						Estimated Funds:	\$444,338.00				
								A	B	C	D	E	F
	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text)	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	without Construction	Total	Total	Total
Code		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
10	New Construction			1	\$18,000	3	\$12,000	\$54,000.00			\$54,000.00	12.15%	4
1	Purchase Assist w/ Rehab			2	\$18,000	4	\$12,000		\$84,000.00		\$84,000.00	18.90%	6
6	Emergency Repair	14	\$10,000	13	\$10,000				\$261,949.00		\$261,949.00	58.95%	27
5	Disaster Repair/Mitigation										\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	14		16		7		\$54,000.00	\$345,949.00	\$0.00	\$399,949.00	90.01%	37
	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	without Construction	Total	Total	Total
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
	Not applicable										\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees											0.00%	
	Admin. From Program Income										\$44,439.00	10.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admin	14		16		7		\$54,000.00	\$345,949.00	\$0.00	\$444,388.00	100.01%	37
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									90%		
	Maximum Allowable												
	Purchase Price:							New		Existing			
	Allocation Breakdown	Amount		%				Projected Program Income:				Max Amount Program Income For Admin	
	Very-Low Income	\$147,970.42		33.3%				Projected Recaptured Funds:					
	Low Income	\$167,978.58		37.8%				Distribution:					
	Moderate Income	\$84,000.00		18.9%				Total Available Funds:		\$0.00			
	TOTAL	\$399,949.00		90.0%									

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Columbia County, FL

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

Witness

Ronald Williams, Chairman
Columbia County
Board of County Commissioners

Date

OR

Attest:
(Seal)

RESOLUTION #: 2017R-5

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS, 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 MAYOR 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, FL 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 COMMISSIONERS, COLUMBIA COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners, Columbia County, FL 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 2017/2018, 2018/2019, 2019/2020.

Section 2: The County Manager 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 _____ DAY OF _____, 2017.

Ronald Williams, Chairman
Columbia County
Board of County Commissioners

(SEAL)

ATTEST:

County Clerk

COLUMBIA COUNTY SHIP
SUBORDINATION AGREEMENT POLICY

The SHIP Administrator will review the terms of the subordination request based on the following criteria and recommend approval by the Columbia County 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.