



COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

The Board of County Commissioners meets the 1st and 3rd Thursday of each month in the Columbia County School Board Administrative Complex Auditorium, 372 West Duval Street, Lake City, Florida 32055. The first meeting of every month is at 9:30AM while the second meeting of every month takes place at 5:30PM. All agenda items are due in the Board's office one week prior to the meeting date.

Today's Date: 7/18/2024 Meeting Date: 8/1/2024

Department: BCC Administration

1. Nature and purpose of agenda item:

Resolution No. 2024R-25 - Suwannee River Economic Council - Local Housing Assistance Plan

2. Recommended Motion/Action:

Approve Resolution No. 2024R-25

3. Fiscal impact on current budget.

This item has no effect on the current budget.



Suwannee River Economic Council, Inc.

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Live Oak, Florida 32064***

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Website: www.srecinc.org

July 12, 2024

Mr. David Kraus
Columbia County Manager
PO Drawer 1529
Lake City FL 32056

Dear David:

Pursuant to our recent meeting with Steve Auger, enclosed is the proposed LHAP plan amendment adding the Rental Development strategy.

If approved by the County's Board of County Commissioners, please have the enclosed Resolution executed. One original should be returned to us and the other original is for the County's records.

If you have any questions, please feel free to contact me at 386-362-4115 ext. *222.

Sincerely,

Matt Pearson
Executive Director

MP/ssb

Enclosures



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

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COLUMBIA COUNTY, FLORIDA

RESOLUTION NO. 2024R-25

A Resolution of the Columbia County Board of County Commissioners revising the language to the 2023-2026 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 amend the language as currently stated in the Local Housing Assistance Plan, **Section II, LHAP STRATEGIES** to add a Rental Development strategy in its entirety.

NOW, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSION OF COLUMBIA COUNTY, FLORIDA THAT the above stated language is hereby amended in the 2023-2026 SHIP Local Housing Assistance Plan.

Passed and adopted this _____ day of _____, 2024.

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

ATTEST:

James. M. Swisher, Jr., Clerk of Court
Columbia county, Florida

SHIP LHAP Template 2016-001
[eff. Date 7/1/2023]



COLUMBIA COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026

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A. Administrative Budget for each fiscal year covered in the plan	
B. Timeline for estimated encumbrance and expenditure	
C. Housing Delivery Goals Chart (HDGC) for each fiscal year covered in the plan	
D. Signed LHAP certification	
E. Signed, dated, witnessed, or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Subordination Procedures	

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SHIP LHAP Template 2016-001
[eff. Date 7/1/2023]



I. Program Details:

A. LG(s)

Name of Local Government	COLUMBIA COUNTY
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

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 local newspaper in the advertising of the Notice of Funding Availability.

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

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

The following priorities for funding described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Applications are placed on an intake tracking log when received and separated by strategy. If Special Needs designation is verified by the SHIP Administrator additional points will be awarded as part of the ranking of applications. Applications are processed as set forth within the strategies listed herein. Once funding has been expended the priority list is maintained as a waiting list and is continually updated as new applications are received.

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, or Foreclosure Counseling, and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed \$253,000. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant



eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

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

- R. **First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. **Project Delivery Costs:** A \$500 Project Delivery Cost for inspections will be charged for Purchase Assistance strategies requiring a Home Inspection Report, the Disaster Repair/Mitigation strategy, and the Emergency Repair strategy. The Project Delivery Cost will be included in the award amount and will be included in the SHIP Lien Agreement if a SHIP Lien Agreement is applicable to the strategy.



- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** When repairs are performed on a home by a contractor under contract with the SHIP Administrator green initiatives will be utilized to include, but are not limited to: low E windows, energy efficient hot water heaters, energy efficient appliances, high efficient HVAC systems, etc.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Applicants with households qualifying as Special Needs as defined by Section 420.0004(13) will be given priority.
- W. Describe efforts to reduce homelessness:** County residents needing emergency shelter housing will be referred to GRACE Marketplace (operated by North Central Florida Coalition for the Homeless and Hungry), 3055 NE 28th Drive, Gainesville FL 32609 (352) 792-0800 www.gracemarketplace.org

For those 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 (877) 428-8844.

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

X. General Provisions

1. **Property Location.** Property must be located within the County to be eligible for assistance.
2. **Income Producing Properties.** Residential properties used as income producing properties are not eligible for SHIP assistance. Income producing properties are defined as properties producing rental income, or business income based on day care, personal services, retail services or similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not create income producing properties unless the office is regularly used to meet with customers within the property.
3. **Applicant Contributions Defined.** Such contributions may include: cash deposits paid under a purchase contract; cost of reports or inspections required by the SHIP program; typical closing cost expenses paid at or outside of closing; the cost of purchasing hazard insurance in instances where there is no existing insurance; and required repairs or additions to the property not paid by SHIP and paid by the applicant provided repairs or additions are complete and documentation provided. Value of land owned or given may be applied toward contribution requirement. Written documentation must be provided. Payments for prior year's taxes, liens, repairs or improvements not required by SHIP or costs to cure existing title defects are excluded.
4. **SHIP Mortgage Position.** SHIP mortgages must be in primary or secondary position, except in the case where the client is utilizing the Hometown Heroes program or the Federal Home Loan Bank Act Set-aside program in conjunction with the SHIP program where the SHIP Lien Agreement would be in third lien position. SHIP mortgages may not be in positions inferior to second position even in instances of subordination, except in the case where the client is utilizing the Hometown Heroes program or the Federal



Home Loan Bank Act Set-aside program in conjunction with the SHIP program where the SHIP Lien Agreement would be in third lien position.

5. Contractor Information. For strategies requiring rehabilitation, repair, or reconstruction that is paid for with funds from the SHIP program only state licensed contractors with proof of active status and insurance will be approved for contract work. Upon completion and final inspection, Contractors are required to submit request of payment through the SHIP Administrators. The SHIP Administrator will review the payment request and pay contractors. All documentation will be submitted to the Columbia County Finance Department for reimbursement to the SHIP Administrator and payment of the Project Delivery Cost.
6. Eligible Housing. Any real and personal property located within the county or the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553. Manufactured housing no older than five (5) years old are eligible for Purchase Assistance with Rehab and Purchase Assistance without Rehab. Mobile homes eligible for Emergency Repair strategy must be no more than ten (10) years old. Mobile homes manufactured after 1994 are eligible for the Disaster Repair strategy and are eligible for wheelchair ramps only under the Emergency Repair strategy. Mobile homes of any age are eligible for Demolition/Reconstruction strategy when funded with HHRP funds.
7. Mortgage Maximums. The total of the mortgages cannot exceed \$273,000 excluding approved closing costs. Approved closing costs are those costs that are normal and customary in closing a primary or secondary Real Estate mortgage. This specifically excludes any costs associated with debt consolidation, pay-down of debt, or any existing debt or judgment payoff other than an existing mortgage encumbering the property.

Section II. LHAP Strategies

A. PURCHASE ASSISTANCE WITH REHAB	Code 01
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a. Summary: Assist applicants with the down payment and closing costs for the purchase and repair of an existing home.
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000 for Very Low, \$25,000 for Low, \$20,000 for Moderate
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: 10% per year from the date of the SHIP lien
 5. Repayment: Not required as long as the loan is in good standing
 6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner,



Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement. If the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

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

B. PURCHASE ASSISTANCE WITHOUT REHAB	Code 02
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- a. Summary: Assists applicants with the down payment and closing costs for the purchase of a newly constructed home or an existing home with no repairs paid for with SHIP funds.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$30,000 for Very Low, \$25,000 for Low, \$20,000 for Moderate
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: 10% per year from the date of the SHIP lien
 - 5. Repayment: Not required if the loan is in good standing
 - 6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement. If the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. Applications will be processed in date order as received by the SHIP Administrator as long as funds are available. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having all commitment required documents on file with the SHIP Administrator: Construction or Sales Contract and Addendums (if applicable), Lender's Loan Application, Appraisal, Home Inspection Report conducted by a State of Florida certified Home Inspector (if applicable), and a Wood Destroying Organism (WDO) Report conducted by a State of Florida licensed Pest Control Inspector (if applicable), and any other documentation requested by the SHIP Administrator.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. Down payment assistance cannot exceed 50% of the sales price of the home.
 - 2. Applicant contribution amount is 1% of the sales price.
 - 3. Subordination requests for refinancing will be in accordance with Exhibit G Subordination Agreement Policies.
 - 4. Client must complete a Home Ownership course.
 - 5. In the case of financing by an individual rather than a financial institution the following will apply:



- a. SHIP Lien Agreement will be in the primary lien position and the financier will be in the subordinate lien position.
- b. The interest rate cannot exceed 8%.
- c. The maximum PITI cannot exceed 30% of the client's gross monthly income.
- d. There can be no balloon payment.
- e. An amortization schedule must be provided to the SHIP Administrator.
- f. The County's board of County Commissioners will make the determination of forgiveness beyond stated above based on client justification and circumstances.

C. DEMOLITION / RECONSTRUCTION	04
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- a. Summary: Assists applicants with the demolition of an existing home when at least 50% of the dwelling is beyond reasonable repair, and construction of a new, affordable home. Replacement housing will be provided for owner occupied, single family homes that are unfeasible for rehabilitation. Manufacture/mobile homes will be used for replacement when using HHRP funds.
- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, Low, Moderate
- d. Maximum award: \$25,000.00 if leveraging SHIP with CDBG. If cost exceed maximum award client must be eligible and awarded CDBG grant for the remainder. \$250,000 if using HHRP funds.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded 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.
 - 5. Repayment: Not required as long as the loan is in good standing.
 - 6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement. If leveraging with CDBG, if the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process it if is determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient Selection Criteria: If leveraging with CDBG homes must not be eligible for any other SHIP strategy and applicants will be served on the basis of qualification for CDBG. If using HHRP funds,



applications will be maintained in an order that is consistent with the date completed applications are received by SHIP Administrator's office. A completed application is defined as having all needed paperwork submitted in full. Applicants with a completed application on file will be served in date order and in compliance with income category set-asides as required by SHIP regulations.

- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information:
 - 1. If leveraging CDBG, subordination requests for refinancing will be in accordance with Subordination Agreement Policies attached hereto
 - 2. If leveraging CDBG, construction contract must be "turn key".
 - 3. The County's Board of County Commissioners will make the determination of forgiveness beyond stated above based upon client justification and circumstances.
 - 4. Property must be free of delinquent taxes.
 - 5. For home replacement with HHRP funds:
 - a. If there is a first mortgage, lender must agree to demo/reconstruction.
 - b. Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered.
 - c. Homeowners must obtain temporary housing on their own.
 - d. Homeowner is responsible for obtaining homeowner's insurance.
 - e. Additional site improvement costs may be included but are not limited to: geotechnical surveys, engineering, concrete pilings/piers, septic system improvements, fill, sod, driveways, debris removal, and any other as deemed necessary, and will be included in the award amount and the SHIP Lien Agreement.
 - f. Applicant must demonstrate ability to pay property taxes, homeowner's insurance, and utilities.

D. DISASTER REPAIR/MITIGATION	Code 05, 16
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a. Summary: Assists applicants following a disaster declared by the President of the United States or the Governor of the State of Florida.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$25,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A

- 5. Repayment: N/A
- 6. Default: N/A

- f. Recipient/Tenant Selection Criteria: Priority shall be given to households qualifying as Special Needs as defined in 420.0004 (13) FS or Elderly as defined in 420.503 FS
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. SHIP disaster funds may be used for items such as, but not limited to:
 - a. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
 - b. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
 - c. Repairs of their primary residence to alleviate code violations or improve health hazards, and life and safety issues.
 - d. Construction of wells or repair of existing wells where public water is not available.
 - e. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 - f. Security deposit for eligible recipients that have been displaced from their homes due to disaster.
 - g. Rental assistance for eligible recipients that have been displaced from their homes due to disaster.
 - h. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
 - 2. Existing homeowner's insurance is not required to be eligible for assistance.

E. EMERGENCY REPAIR	Code 06
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- | |
|---|
| a. Summary: Assists applicants with the emergency repair of their primary residence to alleviate code violations or improve health hazards, and life and safety issues. |
|---|

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$15,000 for Very Low and \$5,000 for Low
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A



- f. Recipient/Tenant Selection Criteria: In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in Section I Program Details. Applications will be ranked according to the following point criteria. Applications with the highest points will be served first.

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

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

F. Rental Development	Code 14, 21
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a. Summary: Hurricane Housing Recover Program funds will be awarded to developers of new or rehabilitated affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low and moderate

d. Maximum award: \$95,000 per unit.

e. Terms:

- Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
- Interest Rate: 0%
- Years in loan term: 20
- Forgiveness: Loan is forgiven at the end of the loan term.
- Repayment: None required as long as the loan is in good standing.
- Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; units no longer rented to SHIP eligible tenants. If any of these occur, the outstanding balance will be due and payable.

f. Recipient Selection Criteria: Prospective tenants will be selected by the developer/management company on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: Applications from potential sponsors will be reviewed on an ongoing basis if funding is available.



Sponsors/developers are required to be awarded construction financing through programs administered by Florida Housing Finance Corporation to construct new affordable units.

Other criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:

1. Capacity and capability.
2. Experience in development and working with assisted population.
3. Site Control.
4. Consistency of the project with basic goals and objectives of the County.

All funding awards will be subject to closing on other funding sources.

h. Additional information: N/A

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 3,000 permits per year. The County believes that a backlog would be experienced when more than 3,500 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 3,500 permits are received per year.

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

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

1. 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.
2. The County has the responsibility of performing the review procedure. The County or SREC, Inc. staff will review the action and prepare a written report with recommendations prior to the adoption of the plan if a policy, ordinance or regulation change, or plan provision is made by the County. The staffs' review will consider the following:
 - a. Will the action increase the cost of development? If so, approximate cost. Explain how increased cost is worth the negative impact on housing cost.
 - b. 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?
 - c. Does the action increase the long-term development cost? If so, how do the increased cost compare with the benefits of the action?

IV. EXHIBITS:

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